

A Psychological Analysis on Online Shopping Model and Consumers Buying Behaviour: An Indian Perspective

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Abstract

Today, e-commerce is a major, booming industry that generates tons of revenue through online selling. Because the Internet and other related technologies have given advertisers a whole new market. Online shopping has been seen to be one of the rising industries around the world, especially in places like developed countries, where the infrastructure for selling things is well-developed. E-commerce has a lot of benefits for both sellers and consumers. For sellers, it can help them to reach more potential consumers, and for consumers, it's very convenient to buy the commodities at one platform. Online marketers and website developers must understand the consumer's point of requirements during online shopping to avail advantage all or the opportunities and build methods to deal with all obstacles that are present in the e-commerce business. It's important to understand how influence consumers decisions to purchase online. Consumer's behavior during online shopping isn't the same as how people act in stores where they can touch and feel the goods they want. Through this study, we have tried to provide a proposed conceptual framework model for consumer's intentions toward online shopping. The framework developed a conceptual model to discover factors influencing consumer's desire of purchase through online shopping using behavioral intention theories.

Keywords: Consumer's Behaviour, E-commerce, Factors, Model, Theories.

1. Introduction

It is the study of how people or groups of people, choose, acquire, and use items and services to fulfill their needs and requirements. Understanding consumer's behavior requires knowledge of psychology, sociology, anthropology, and behavioral economics. Consumer's platform has brought a significant change in the consumers purchasing trends in Indian society, particularly during the time of liberalization. The number of Internet users is continually increasing, and it has become the principal source of information for many clients. It permits consumers to segment their opinions and experiences regarding online products and services available. Product and service suggestions, as well as online users ratings and reviews, plays a vital role in the consumer's executive process. E-commerce operations is the result of the considerable advancements made to social media tools and concepts by web-based online technologies' quick development (Z. Huang & Benyoucef, 2015). There is a wealth of information about how e-commerce affects markets, merchants, and supply chains (Golicic et al., 2002), (Teo, 2005) assert that the development of Internet technology holds great promise since it decreases the costs of providing goods and services and, through connecting buyers and sellers, expands geographical boundaries. As was already said, technology is a key part of making the services that business units offer better. The Internet is one of the technologies that started the information revolution, which is sometimes called the third uprising after the agricultural and industrial revolutions. Moreover, e-commerce has

proved to be a cutting edge today. The ability to provide a secure environment for online buying and dealings is one of the primary reasons for e-commerce's rising importance.

According to Statistic Research Department (SRD), in 2021, India's total number of digital buyers was 289.1 million. By 2025, the number of digital buyers is predictable to extent 378 million. The country's e-commerce business is growing quickly because of things like personalized marketing, easy payment, discounts, fast delivery and return policy, and a high rate of smartphone use. This projection has been shown in **Table-1**.

Table-1 No. of digital buyers in India in 2021, with projections through 2025 (in millions)

Years	Digital buyers in (million)
2021	289.1
2022	312.7
2023	336.2
2024	359.4
2025	377.6

Source: Statista Research Department

According to the Indian Brand Equity Foundation (IBEF), The Indian online retail sector is expected to grow by 21.5% in 2022, to a total value of \$ 74.8 billion. The way trade is conducted in India has been revolutionized by the rise of e-commerce. From a projected \$46.2 billion in 2020, the Indian e-commerce sector is projected to balloon to a whopping \$188 billion by 2025. It's projected to reach US\$ 350 billion by 2030. The online shopping business in India is projected to grow to 111 billion USD by 2024 and 200 billion USD by 2026. An increase in internet and smartphone use has been a major driver of this sector's expansion. With the help of the "Digital India" initiative, the number of internet users in the country has exploded to 830 million by 2021. About 55% of all Internet connections were in cities, and the other 97% were wireless connections. The digital marketplace has grown intensely as a result of the COVID-19 restrictions and lockdown. Consumers have switched to digital platforms for day-to-day necessities such as online shopping, banking, and grocery shopping, among other things. Most people want to keep shopping online even after the COVID-19 pandemic because the experience is generally good and it is in their comfort zone. Online marketing stages facilitate inexpensive everyday transactions between consumers and merchants. When it comes to business, more and more companies are turning to the web. Internet is easy to use and available everywhere, brands can use it to reach their target audiences in a powerful way.

1.1 Time line history of e-commerce and its evolution.

E-commerce has completely transformed the retail industry over the last two decades. Since the 1970s, when the first e-commerce websites were created, and then after day by day has gone through many changes to become an important part of online shopping, especially since 2010, after the introduction of new technologies and a rise in popularity have made it a benchmark in the field of marketing, **Table-2** explains how e-commerce can expand years to years.

Table-2, E-commerce and its evolution

1979	In 1979, has comes to electronic transactions, Michael Aldrich was an early adopter (he is also considered the founder or inventor of e-Commerce). To achieve this, a transaction-processing computer was linked to a customized television set via a telephone line. The transfer of data was encrypted for safety purposes.
1982	As technology, especially electronics, kept getting better, the Boston Computer Exchange set up the first e-Commerce platforms.

1992	Charles M. Stack has taken the online business to the next level in the 1990s, when he introduced the Book Stacks Unlimited, at online bookstore. Selling products online was revolutionary at this time.
1994	Then after Web browser pioneer Marc Andreessen and Jim Clark created the groundbreaking Netscape Navigator. It functioned on the Windows platform.
1995	Two of the most significant events in the growth of e-Commerce occurred that year: the launch of Amazon and eBay. Amazon was started by Jeff Bezos, and Pierre Omidyar started eBay.
1998	So, PayPal was the first service that made it easy to pay for things online by sending money.
1999	In 1999, Alibaba began its e-commerce platform with a budget of over \$25 million. It started out small, but it has expanded into a major player in the online retail industry.
2000	Then after Google AdWords was entered for the first online advertising tool. It was made by Google to help retailers use the Pay Per Click (PPC) environment.
2005	A membership to Amazon Prime, which costs \$99 annually, gives the subscriber access to free two-day delivery on all of their Amazon purchases.
2005	Etsy was started in 2005 to provide a platform for independent designers and boutiques to sell their wares online.
2005	Square, Inc. debuted as an app-based business.
2005	Big commerce is an e-commerce platform that was founded by Mitchell Harper and Eddie Machaalani.
2009	Twitter was created in 2009 by Jack Dorsey and Jim McKelvey.
2011	Google Wallet, a digital wallet service, has been made available
2014	Apple Pay, an app for making digital payments, was released.
2014	Jet.com first appeared in 2014 as an online retail site.
2017	Instagram now has a feature called "shoppable tags," which lets users host their online store fronts within the app itself.

Source: Siprocket, 2018

In the future, there will be more updated e-commerce businesses all over the world.

2. Literature Review:

Consumer's online shopping behavior is examined in this article, which includes the literature review. This article can help and guide future researchers by pointing out the different streams of thought that could be helpful. According to (Li & Zhang, 2002), the term "online shopping attitude" refers to how consumers feel about making online purchases. A marketer must consider a variety of strategies while trying to sell their goods, and in the present environment, e-commerce is the most widely used method. Everything (A to Z) is available online from, whether it is durable or non-durable products. So, it is easier and more comfortable for consumers choose the product by purchasing through online shopping over traditional shopping. It's seen that globally, and especially in those nations where highly established marketing infrastructure, online shopping has been available and upgrading day to day. The Internet serves as a borderless transaction platform for consumers as well as a networking tool. Less time spent searching helps internet users find the products they want (Banerjee et al., 2010). Ecommerce, which connects offline company operations with online channels, is a common business strategy, due to the involvement of both online and offline channels, consumers behavior in online to offline (O2O) commerce is additional difficult than it is in other conventional company models (Yao et al., 2022). Consumers act a little differently online than they do in a store, where they can touch and sense the product they want (Ahmad& Khan, 2015). The right information needs to be made available to people in all walks of life (Sivanesan, 2017). Researchers (Hibbert & Tagg, 2001) has discovered that shoppers' different attitudes toward grocery stores differed and that they behaved on the reasons for their purchases. Once hesitant about trying new things online, consumers are now eager to join the online community. There was a lot of focus on building "trust" in online shopping websites because salespeople in stores had been replaced by digital versions of themselves (Khurana, 2017). The radical, teleological, and Pico economic behaviour theories aid in understanding consumers purchasing decisions (Foxall, 2007). In addition, having a firm grasp on how people

shop online can lead to the development of new capabilities and strategies that can satisfy the growing demand for value among online shoppers (Chawla et al., 2015). In order to buy something, you must first identify the store where it is available (Darden & Reynolds, 1971), say there are four distinct consumers shopping orientations: economic, moralistic, personalizing, and apathetic. Consumers purchasing decisions are influenced more by their feelings and emotions in the creative industries (Bourgeon-Renault, 2000). There's little doubt that the rise of online shopping has had a shocking results on traditional merchants. Researcher said that (Kalyanaram et al., 2022) pricing is always a crucial component of marketing. Two common phenomena exist in the context of digital marketing and e-commerce i.e., the desire to micro-segment and personalize, and they give a negative response to unfair pricing perception. The huge discounts that online stores offer have indeed had a big effect on their traditional stores (Sarkar, 2019). Demographic factors like a person's age, income, education, and where they live can also affect how they shop (Reddy, 2007). According to (Laudon, 2008) e-commerce refers to the practice of conducting business more than the internet or web. Between companies and individuals, digitally enabled commercial transactions are included in this category. The exchange of products and services, as well as the transfer of data and money, are all examples of commercial transactions that take place on the internet. E-commerce is evolving at a rapid pace, just like technology. By making their technology more adaptable, e-commerce creates new business opportunities (Saini, 2014). With the help of new technology, small business owners and entrepreneurs can start and grow their businesses as well. Broadband, 3G, and 4G are just a few of the technologies that can help with e-processing, e-purchasing, and e-payments. So, some people may have both good and bad things happen to them when they buy something online. Even though there are many benefits to shopping online, some people don't like it as their main way of buying things, according to some research. The main things that influence internet shopping are how easy it is, how much it costs, how easy it is to get credit, and how many products are available online. Also, some things, like clothes and shoes, have to be tried on before they can be bought. When shopping online, it's not possible to observe, feel, and judge the quality of the products before buying them, which makes buyers doubtful to buy (Katawetawarak & Wang, 2011) and (Comegys et al., 2009). Due to the many risks involved and their disbelief about the security of online shopping, some customers may refrain from making online purchases (C. Chen et al., 2015) and (Olusoji et al., 2015). In their study, (Alam & Elaasi, 2016) Researchers discovered that the primary concern for consumers while making an online purchase is the quality of the goods. Online shopping appeals to consumers for both practical and hedonistic reasons. The hedonistic value of an item is crucial when making purchases online. Consumers who are shopping for hedonistic pleasure want a website that is easy to use, has secure payment options and looks like a real storefront (Bhalerao & Rita, 2019). The studying consumers attitudes is essential as they can be both a hindrance and an opportunity for businesses (Kaur & Thakur, 2019). A marketing plan won't work as well if the people who made it don't care about what consumers think about a product or service. According to (Limbu et al., 2011), Certain internet merchants' websites provide very little information about their companies and sellers, which discourages customers from making purchases from them since they are reluctant to provide their personal information (email addresses, phone numbers, mailing addresses, payment information, etc.) over the internet because they are worried that it is not secure and that third parties, such as other vendors, could use it for their own gain (Pei, 2014); (Kumar, 2016); (Alam&Yasin, 2010) and (Nazir et al., 2012). The major aspects that consumers take into consideration and that have an impact on their purchasing behavior in trust and security, according to the researchers (Corbitt et al., 2003), (Chen & Barnes, 2007), (Kim et al., 2008) and (Sahney et al., 2013) Consumers have come up with a new risk factor after thinking about things like how safe it is to pay online, how private personal information is, how good the product is, how quickly they get it, etc. And in doing so, businesses are able to influence consumers purchasing decisions more. Additionally, modifying privacy and security policies is necessary to win back the trust of the consumers. Online merchants can use a variety of tactics to convince people who are hesitant to shop online. To do this, they need to figure out what problems their products have and come up with solutions. This will turn the occasional or nonexistent online shopper into a loyal consumers (Daroch et al., 2021). A shopper's nature and actions during an online purchase will be influenced by the level of risk he or she perceives. Monetary risk, product risk, safety risk, time risk, and emotional risk were all identified as factors by respondents. People are less likely to buy things online because there is a chance that security could be broken. As a result, one might deduce that perceived risk reduces one's trust and online shopping behavior (Kamalul Ariffin et al., 2018). In addition, trust positively affects consumers propensity to shop online (Bahl & Kesharwani, 2020). Nowadays, e-commerce corporations

are saying in television commercials that they have made their websites extremely secure with nearly no risk present. Marketing Mix and status (Jun & Jaafar, 2011), manufactured goods evaluation (Bailey, 2005), web experience (Constantinides, 2004), extremely speedy services, the mixture of goods and services, and less prices than the conventional market (Kousalya et al., 2011), etc., are the factors where e-commerce has been winning to draw the consumers particularly youth (Hooda & Aggarwal, 2012). These elements also have an impact on consumers purchasing decisions. Demographic variables also affect consumers behavior when they shop online because women are more likely to take risks when doing so, according to a study (Garbarino & Strahilevitz, 2004). While men and women have different perspectives on internet shopping (Van Slyke et al., 2002). Men are more concerned in online shopping compared to women, and men are more likely to shop online than women do in traditional stores (Chahal, 2015). As far as department stores go, Nordstrom is the go-to for females, whiles sears are the go-to for males (Ramprabha, 2017). When examining the impact of internet marketing methods, researchers have discovered that gender plays a variety of moderating and mediating functions. According to polls conducted by other researchers, those who have access to the internet and a lot of money available to them are more inclined to purchase online. Another important factor is that to understand what influences a consumer's decision to purchase something or not is their attitude. Consumers will choose to utilize the Internet as a shopping medium if the information about the products is organized and accessible (Wolfenbarger & Gilly, 2001). Even though several studies have been done to determine the benefits of online shopping, consumers are still deterred from making purchases from online shops for the reasons depicted in **Figure-1**.

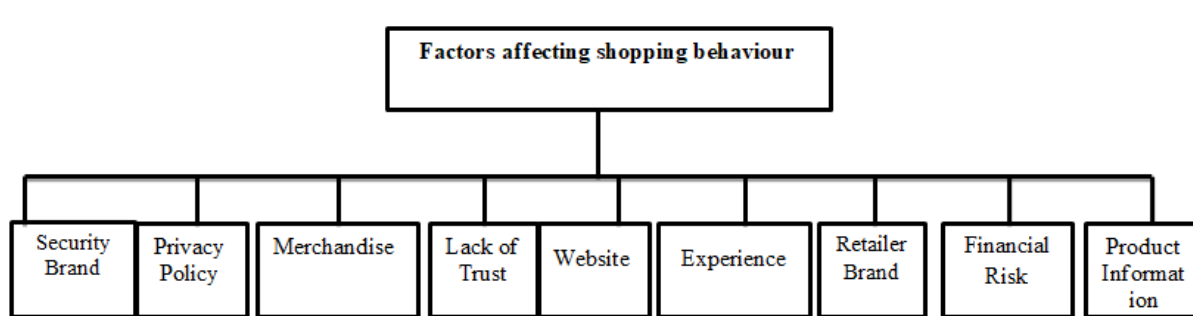


Figure-1, (Daroch et al., 2021)

But understanding consumer's purchasing behavior is a challenging task because every person has a unique perspective. Nobody can predict how a person will buy in a certain circumstance. However, the amenities and features offered by e-commerce websites have an impact on consumer's behavior. Numerous online retailers had very strong starts and then after fall down. So, accepting the markets and providing a variety of services and characteristics are key to their success and sustainability, rather than investing more money in other channels, several internet portals have switched to e-commerce (Chanana & Goele, 2012). Researcher (Tyrväinen & Karjaluo, 2022) has discovered that People's reduced personal connections as a result of the COVID-19 epidemic have sparked a rapid rise in online shopping. But, there is no clear answer about whether or not people prefer to buy products through online and offline retailers. When we look at the Indian market, e-commerce has experienced tremendous growth since past years (Agarwal et al., 2012). In this way, innovation in e-commerce and its approach to doing business may be to responsibility for shifts in consumer's habits (Urne, 2020). But the chance of e-Commerce is difficult to forecasts. Therefore, in the future, it will be crucial for e-commerce businesses to comprehend changes in consumers purchasing habits, especially those brought on by e-commerce business approaches. Because of this, it is important for online stores to find out what kinds of improvements their consumers want from them and what parts of e-commerce still need work.

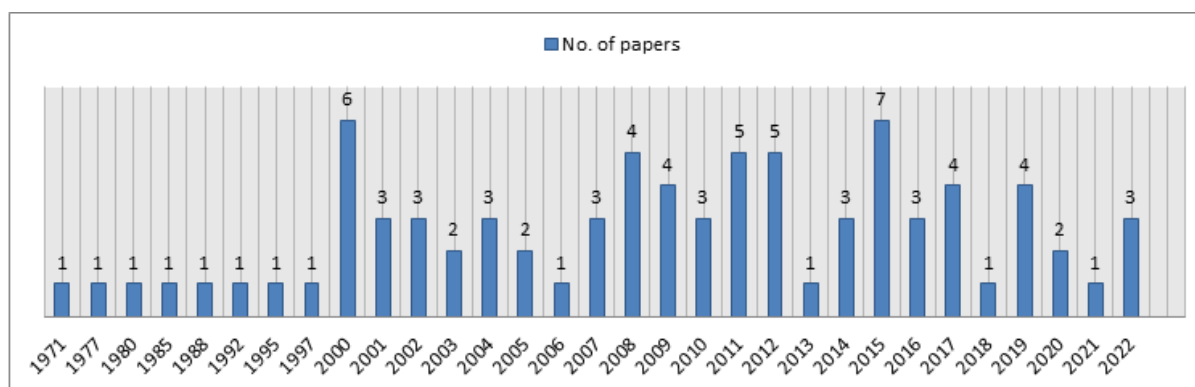


Figure-2

3. Methodology :

This theoretical effort used a systematic approach to find and evaluate the relevant literature using keywords like "e-commerce," "online shopping," "factors," "models," and "consumers behavior", "information technology", "management", "marketing", "consumers behaviour models," "factors," "trust," "perceived risk," etc., in the topic. The intention of consumers' online shopping has been the subject of this study. With this in the context, 187 relevant literature papers and other related study materials with the use of keywords were downloaded from the well-reputed databases, including Web of Science (WOS), JSTOR, Google Scholar, and Springer, for the study. And identify major factors influencing consumers' online behaviour and e-marketers' benefits, consumers online expectations, shipment supervision, E-Shopping Delight, enhanced privacy, doorstep replacement, payment options like COD, EMI, and online payment, and e-marketers' benefits like Sale Strengthen, E-Shopping Reputation, Entrustment, Product Rating, and Consistent Client , which were also used to create the proposed conceptual consumer behaviour model. Lastly, the researcher looks at the whole paper of each article to get rid of research papers that aren't useful, and the numbers of papers that were used in this study from 1971 to 2022 are shown in **Figure-2**. Primarily, consumer behavioural theories in the context of online purchasing are identified in this research paper by literature analysis along with the elements influencing the intention to purchase online.

4. Existing model and theories explaining consumers buying behaviors:

This literature study also describes certain well-known e-commerce research theories and models, such as Theory of Reasoned Action (TRA) → Theory of Planned Behavior (TPB) → Technology Acceptance Mode (TAM) → Unified Theory of Acceptance and use of Technology (UTAUT) → Unified Theory of Acceptance and use of Technology (UTAUT2) → Expectation-Confirmation Model (ECM) proposed by (Bhattacharjee, 2001) and Information Systems Success Model (ISSM) developed by (Delone, 1992), They have also been extensively used in this research to explain how consumers adopt and continue to use e-commerce, which has direct effects on consumer's online shopping behaviour.

Theory of Reasoned Action (TRA): The Theory of Reasoned Action model (TRA) was created by Fishbein and Ajzen in 1975. (Fishbein& Ajzen, 1977)said that this model clarifies the relationship between individual & subjective norms, attitudes, beliefs, intentions, and conduct. According to this theory, a person & conduct is determined by their goal, and their intention depends on their attitude and personal standards. In addition, a person's attitude is influenced by their beliefs, whereas subjective norms are influenced by their drive to uphold the standard and their belief in it. The TRA model is a helpful way to figure out why a person made a certain choice.

Theory of Planned Behavior (TPB):The Theory of Planned Behavior (TPB), an extension of the Theory of Reasoned Action (TRA), was developed by (Ajzen, 1985). This concept proposes that perceived behavioral control underlies the goal. To attain goals relates to the availability of resources, abilities, and a person's

viewpoint. Self-efficacy is highly correlated with Perceived Behavioral Control (PBC). According to research on TPB, this paradigm works better when it comes to getting people to use new technologies (Taylor & Todd, 1995).

Technology Acceptance Model (TAM): The Technology Acceptance Model (TAM) was provided by the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) (Davis, 2011). The Technology Acceptance Model was created as a modification of the two earlier models to explain a specific behavior in the use of technology. TAM is a well-known, powerful, and reliable model for forecasting users' acceptance of technology (Vinet & Zhedanov, 2000); (Vijayarathy, 2004); (Zeba & Ganguli, 2016). TAM is more concerned with predicting how well an information technology solution will be received. The goal of the model is to predict how widely adopted a certain piece of information technology will be and to suggest any changes that may be made to the product to make it more appealing to the public. The model's generality enables it to be applied to characterize user behaviour across a wide range of end-user computer devices and among a diverse group of users.

Perceived utility and perceived usability are the factors that influence how well technology is received. Additionally, the perceived simplicity of usage affects perceived utility. So, perceived usefulness is a key factor, and how easy it is to use is a supporting factor. Variables including subjective norms, voluntariness, pictures, work significance, production quality, and result certainty were added to the TAM model to make it more comprehensive (Vijayarathy, 2004); (Ashraf et al., 2014). After that TAM was updated to TAM2, and a greater result was attained in both an obligatory and optional setting, according to the previous study, which showed that TAM2 is more resilient than TAM (Venkatesh, 2000). In 2008, (Venkatesh & Bala, 2008) was created the TAM3 model. The TAM3 model, which consists of four main antecedents such as facility condition, social influence, system features, and user differences, has been updated to include the drivers of perceived ease of use. Based on an earlier study, it was discovered that TAM3 was used to examine the placement and uptake of information technology (IT). This approach may be used in the adoption and implementation of electronic commerce (Venkatesh & Bala, 2008).

Unified Theory of Acceptance and use of Technology (UTAUT): A example for technology acceptance is the Unified Theory of Acceptance and Use of Technology (UTAUT) (Vijayarathy, 2004); (Venkatesh et al., 2003). This model is primarily concerned with how people will accept new information. The goal of the model is to comprehend the user's purpose toward information technology and then their conduct in that regard. The UTAUT paradigm has four main antecedents: enabling conditions, effort expectations, performance expectancy, and social impact. After that modified UTAUT model is additionally suggested to comprehend the development of internet shopping in developing nations. Then, expansion of the Unified Theory of Acceptance and Use of Technology (UTAUT) to (UTAUT2) performance anticipation Expected effort Social implication enabling circumstances Hedonistic intent Value price Habit (Ha & Stoel, 2009).

Information Systems Success Model (ISSM): ISSM was initially proposed by (William H. Delone, 1992). It is noteworthy that the model was developed based on the work of Shannon and Weaver from 1963 and Mason from 1978 (Rabaa'i, 2009). It has been reported that as the Information System (IS) environment has evolved, consumers satisfaction has increased (Tojib et al., 2006). It was decided that a user's happiness is based on how well they think an Information System (IS) meets their needs. In addition, users' satisfaction was defined by (Au et al., 2008) as an evaluation of the emotional and intellectual value of the positive consumption-related fulfillment provided by Information Systems (IS).

Expectation Confirmation Model (ECM): The expectation confirmation theory has been widely applied to studying consumer behaviour, and it has been used to assess consumer satisfaction and repurchase behaviour (Oliver, 1980); (Tse & Wilton, 1988); (Patterson, 1997); (Dabholkar et al., 2000). The main idea behind expectation confirmation theory was that consumers would compare their pre-purchase expectations with their post-purchase perceptions of performance. This would help them figure out how satisfied they were and if they would buy again. According to (Bhattacharjee, 2001), consumer's choices to make subsequent purchases are similar to how users want to utilize information systems. However, in reality, the utilization of information

systems differed from actual consumer's behavior. As a result (Bhattacharjee, 2001) developed ECM and updated the expectation disconfirmation theory. The founding principle of ECM is that satisfaction, perceived utility, and expectation confirmation all have an impact on how long an information system lasts. (MC., 2010) used ECM to forecast and explain the users' desire to continue their e-learning. It is impossible to assert definitively that a certain model is the best for all users. This is due to the fact that any of the aforementioned models may be used based on the needs of the investigation use.

5. Another theoretical model has been discussed that affects consumer's online shopping behavior.

S-O-R Model: The Stimulus-Organism-Response Model (S-O-R Model) is the model or hypothetical structure that came out of the cognitive approach, which is one of the types of theoretical approaches used to study consumer's behavior. In particular, the S-O-R Model is most often used to figure out how stimuli affect consumers and how they act. There are three parts to this model i.e., the stimulus, the organism, and the response. The effects of environmental and social stimuli on the organism are called stimuli, and the response is the consumer's choice, which is caused by the stimuli and organism parts of the model. The main goal of these communication tools is to give consumers a way to talk to salespeople online. (Huang, 2012) also said that when consumers talk to each other, they will have more control over the information that is collected about them.

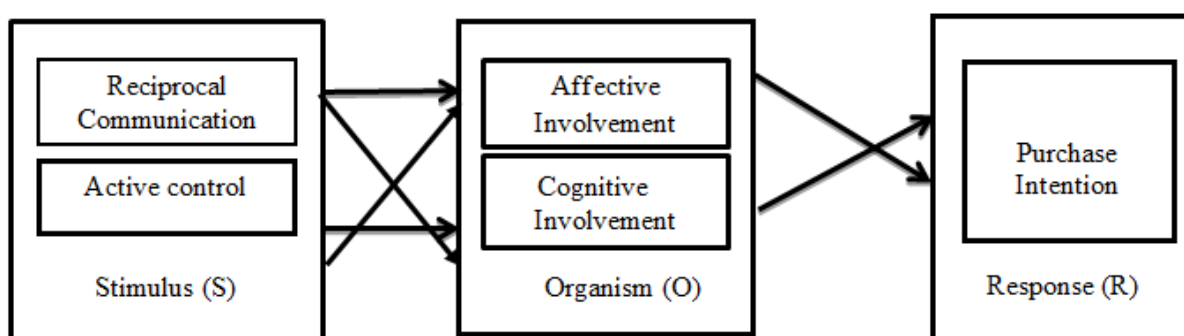


Figure-3, (Patanasiri & Krairit, 2019)

Online purchase intention model: (Di Virgilio & Antonelli), in 2017 researched that enhancing trust and Electronic word of mouth (eWOM) communication can change how consumers feel about making purchases on social media sites, which can increase their interest in making purchases online in **Figure-4**. In social commerce environments, trust is a crucial issue and, more precisely, it increases buy intentions. Consumers participate in the purchasing process to a greater extent, the more they trust the platform.

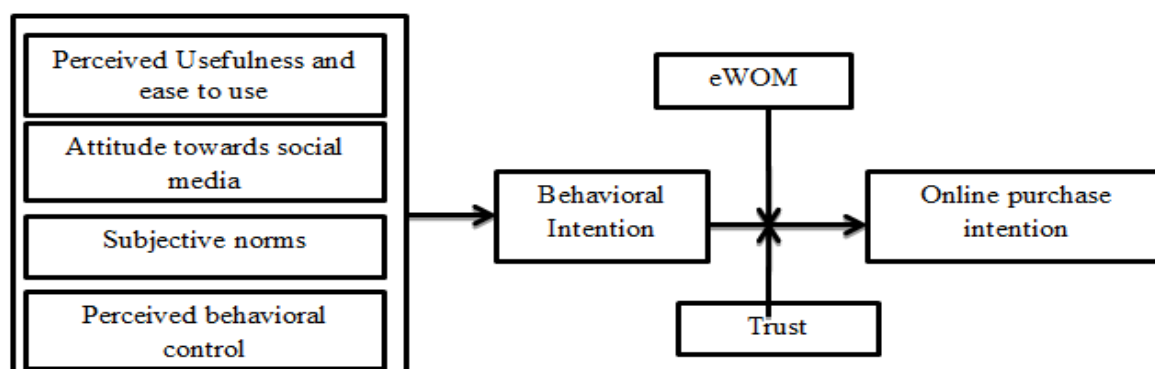


Figure-4 ,(Di Virgilio& Antonelli, 2017).

Online shopping behaviour: In **Figure-5** explains the three factors that influence online consumer's behavior: attitude toward online purchasing, motivation, and online information search. The strongest association in the framework examined by this research is between online buying incentives and information search and assessment. This shows that a crucial step in the online purchasing process is the need for detailed and maybe more in-depth product information. The obtained results for the attitudinal determinants, however, are not as substantial, suggesting that attitudes regarding online shopping do not considerably influence consumer's information search and appraisal.

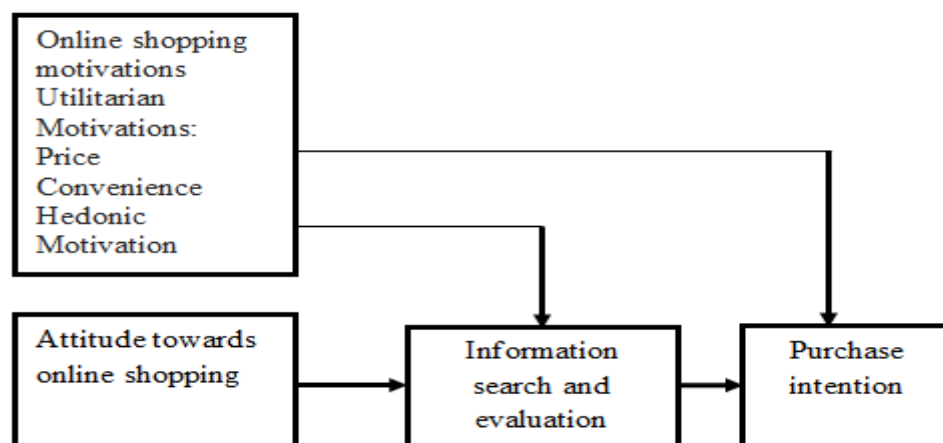


Figure-5, (D. Vazquez & X. Xu, 2009).

Online purchase decision making: It was found that a range of factors, including cost savings, more choice, and convenience, make online retailers popular with consumers. Additionally, user-friendly and well-designed websites are crucial components for overall satisfaction with the online purchasing experience. Retailers believe that these attributes are the most crucial components of online success. Strong brand recognition for both the business and the items it sells is another important component of online success. On the other hand, the prerequisites for e-commerce include security, privacy, dependability, and trust (Jones et al.,2000).The decision-making process model in **Figure-6** illustrates the elements that affect decision-making while purchasing online, (Turban et al., 2000).

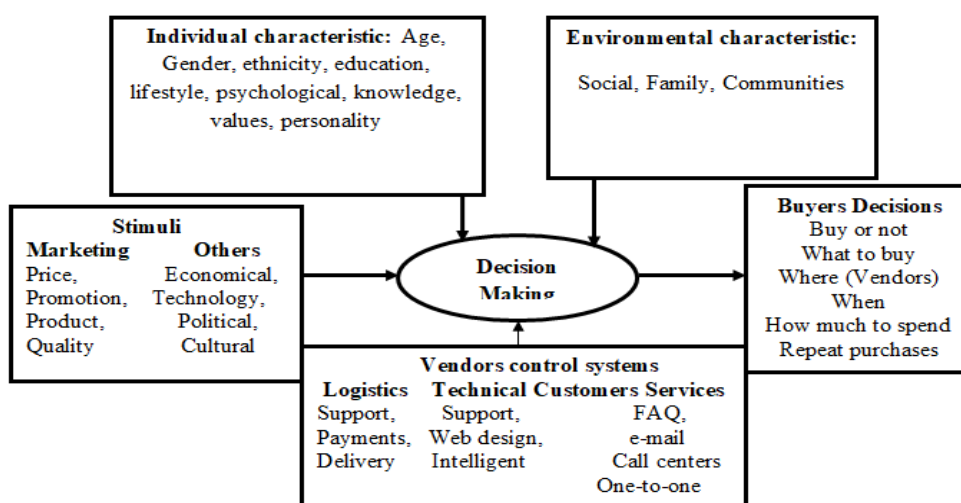


Figure-6, (Turban et al., 2000)

6. Conclusion:

Based on the literature review and depth analysis, the author proposes the link between numerous elements related to the desire to purchase online through the conceptual model as shown in **Figure-7**, which may then be tested further.

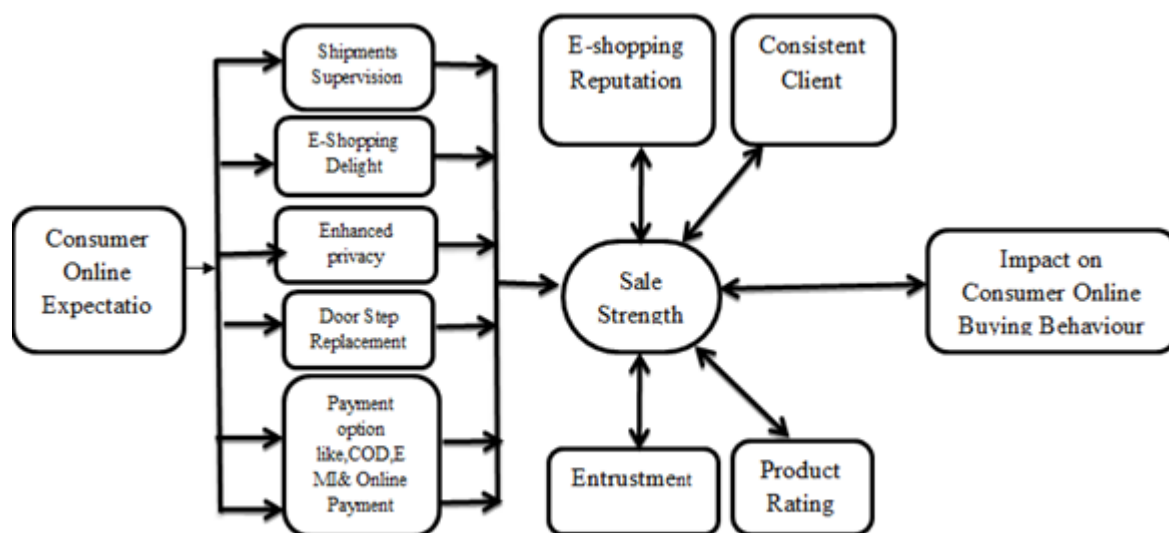


Figure-7

So, the use of the article was to layout a proposed conceptual framework model for known online consumers shopping behavior. And also, study the factors and other models are studied. So, the study suggests that the proposed conceptual model be used in **Figure-7**, to find out why consumers choose to shop online. So, we consider all points like consumers online expectations, shipment supervision, E-Shopping Delight, enhanced privacy, doorstep replacement, payment options like COD, EMI, and online payment, and e-marketers' benefits like Sale Strengthen, E-Shopping Reputation, Entrustment, Product Rating, and Consistent Client to make the proposed conceptual model. This model would benefit both consumers and e-marketers. According to consumers, they would be more satisfied and comfortable compared to offline shopping and for e-marketers, it would help increase their sales.

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