Digital Purchase Intention Behavior Among Consumers in Chennai City

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ABSTRACT

The emergence of e-commerce has altered the pattern of consumer shopping, and therefore, the online purchase intention has become a crucial field of research. The study examines the determinants of the digital purchase intention in a group of 548 consumers with a range of socio-economic attributes, overall online shopping habits, and the perceived obstacles. The research determines four major determinants, which include convenience and platform experience, trust and security, social influence and reviews, and promotional strategies; it uses factor analysis. The analysis of the weighted average also reveals some very significant issues including slow delivery, complicated process of returning or refunding, slow internet connation, and the issues of the payment security and data privacy. The results indicate that young, educated and working consumers are the main online shopping consumers and occasional online purchases are the most prevalent behaviour. Practical suggestions are focused on improving convenience, building trust, capitalizing on social influence and providing personalized promotions to enhance digital purchase intention. The research offers significant contributions to e-commerce websites that are aiming to maximize the user experience, gain confidence of the consumers and gain long time loyalty in the competitive online market.

Keywords: Digital Purchase Intention, Online Shopping Behavior, Consumer Trust, E-commerce Platforms, Convenience in Online Shopping, Payment Security, Delivery Efficiency, Social Media Influence, Personalized Recommendations, Promotional Strategies

INTRODUCTION

Consumer buying behaviour has radically changed across the globe with the digital marketplace changing the manner in which individuals search, analyse alternatives and final decisions to purchase. India, specifically has become one of the greatest growing digital economies with the speeding up of technological developments, the affordability of data connectivity, and the ubiquitous existence of smartphones. National digital adoption reports indicate that cities like Chennai have recorded a tremendous change of traditional brick-and-mortar shopping to advanced digital buying systems. High-speed internet, the proliferation of digital payment systems like UPI and mobile wallets, and a general rise in consumer awareness of mobile applications have all contributed to the migration of consumers into the online purchasing channel.

Digital purchase intention is the possibility, preparedness, or promptness of a consumer to purchase products or services online, with the help of digital channels, such as e-commerce websites, mobile applications, and social commerce portals. This is guided by a multidimensional group of determinants, which includes psychological (trust, motivation, perceived risk, ease of use, usefulness, quality of the website or app, peer recommendations, online reviews, influencer marketing, price comparisons, discounts, convenience) factors. With the ongoing development of digital ecosystems, these aspects interrelate and develop specific behavioural patterns depending on demographics and the geographical location.

Chennai is also a special and strategically significant market to study the digital purchase intention thanks to the high literacy level, good employment rates of IT and services sectors, and urban population who is technologically inclined. Consumers in the city are becoming more exposed to the global trends in the digital sphere, being among the first ones to use new technologies that include the usage of the digital wallet, the app-based delivery, subscriptions, and AI-based recommendation systems. The major e-commerce platforms such as Amazon, Flipkart, Myntra, Nykaa, Meesho and a number of other up-and-coming direct to consumer (D2C) brands have recognized Chennai as one of their growth markets, which has translated into dedicated marketing, region-based product selections, and improved logistics infrastructure in the city.

The digital purchase intention among the consumers in Chennai has got a major implication on the marketers, policymakers and designers of digital platforms. On the business level, an understanding of behavioural drivers allows a company to create specific promotional strategies, custom digital experiences, and mechanisms that build trust that can boost conversion rates and customer loyalty. To the policymakers, the trends of digital consumption may be analyzed to guide the development of inclusive digital literacy initiatives, enhance cybersecurity policies, and assist small and medium enterprises (SMEs) in the digital transformation. To digital platform developers a thorough knowledge of consumer expectations helps to make the user interface design, responsiveness of the websites, security of transactions and the quality-of-service delivery. With the growing competition in the digital markets, there is the need to understand the behavioural patterns and motivators of the consumers in Chennai to maintain the growth, improve user engagement and reinforce the digital economy.

REVIEW OF LITERATURE

Davis (1989) [1] came up with Technology Acceptance Model (TAM) stating that the intention to use technology is determined by perception ease of use and usefulness, the model has been widely used in the studies on online shopping research.

Pavlou (2003) [2] combined TAM and trust and perceived risk to explain e-commerce behaviour and concluded that trust eliminates doubt and increases online purchase intention.

The authors of Unified Theory of Acceptance and Use of Technology (UTAUT), Venkatesh et al. (2003), [3] mention the social influence and facilitating conditions as the important predictors of the behavioural intention of users to the digital platforms.

Gefen, Karahanna, and Straub (2003) [4] have shown that trust enhances a desire of consumers to transact online to a large scale by alleviating the perceived uncertainty in the digital settings.

According to Forsythe and Shi (2003), [5] perceived risks such as financial, privacy, and product risk are significant inhibitors of online shopping intention and that high perceived risk may drastically reduce the likelihood of consumers to purchase online.

According to Cyr (2008), [6] the quality of the web sites design, in terms of visual appeal, ease of navigation and quality of the information, has a positive impact on the trust, level of satisfaction, and subsequent purchase intention in an e-commerce environment.

According to Kim and Stoel (2004), [7] online purchases are boosted because fast-loading websites that are user-friendly bring about consumer confidence and perception of credibility, which leads to improved online purchasing.

Chevalier and Mayzlin (2006) [8] logically illustrated that online reviews indeed have a major impact on the sale and purchase of products and services, registering that when there are positive reviews, the intention to buy increases on online channels.

Singh and Rana (2021) [9] record that Indian consumers are shifting towards online shopping more after the COVID-19 pandemic because of health safety, computer connectivity, and better logistics of online shopping.

STATEMENT OF THE PROBLEM

The fast development of the Indian online commerce system has essentially changed the manner in which consumers engage in their purchasing processes. Nonetheless, even though Chennai is among the most technologically advanced metropolitan areas in India featuring a high prevalence of smartphones, digital financial literacy, and a favourable exposure to web-based services, the range of consumer interest in digital purchases is still significantly wide. A large portion of the consumers remain apprehensive in regard to internet security, product integrity, refund policies, safety of payment, and reliability of online platforms. Also, the growing rivalry between e-commerce participants and direct-to-consumer brands (D2C) makes the question of the true motivation of the purchase intention in this industry more difficult.

Despite the fact that the global coverage of India as a thriving digital market can be observed at the national level, the generalized behavioural trends do not reflect the peculiarities of the city behaviour on the basis of its demographics, lifestyle, cultural requirements, and socioeconomic nature. The consumers of Chennai are very different compared to the consumers of Delhi, Bengaluru, or Mumbai with regards to shopping behaviour, risk behaviour, and digital adoption behaviour. This gap identifies that a specific study is necessary to determine the determinants that affect the digital purchase intention in Chennai city. This is the main reason why these behavioural nuances must be comprehended by enterprises that want to develop successful digital marketing strategies and customer engagement models.

RESEARCH GAP

Whereas a lot of literature exists on analysing the digital purchase intention on a national, and international level, there is very little literature specifically targeting metropolitan cities such as Chennai. The available literature on Indian studies tends to focus on overall online shopping behaviour or the use of digital payments but fails to examines the combined effects of psychological, technological, social, and economic factors on the purchase intention of shoppers in an urban environment. Consumer behaviour in Chennai is not well studied although this city is highly digital. A core limitation of the existing research is the use of either TAM or UTAUT frameworks, without adopting the variables of perceived risk, websites experience, financial gains, and social influence in one model. The changes in the post-pandemic period, including the development of more trust in online payments and home delivery, are also not researched adequately. As well, the influence of the D2C brands, influencer marketing, and social commerce platforms such as Instagram and Meesho have not been sufficiently addressed. Such gaps lead to the conclusion that there is a gap in the volume of research done regarding digital purchase intention at city level that needs to be filled in Chennai.

SCOPE OF THE STUDY

This paper aims at examining digital purchase intention by consumers living in Chennai city. It includes users of e-commerce websites, mobile shopping applications, digital payment systems, and social commerce sites. The major influencing factors that are explored are perceived usefulness, ease of use, trust, security, quality of the websites/ apps, social influence, convenience, offers, and economic advantages. The research will involve the adult population in various geographical locations in Chennai and will take into account the online shop categories that are commonly purchased in the city like clothing, electronics, groceries, beauty tips and products, and home necessities. It targets such platforms as Amazon, Flipkart, Myntra, Nykaa, Meesho, and leading D2C brands. It eliminates rural or semi-urban regions beyond Chennai, offline shopping trends and B2B buying behaviour.

IMPORTANCE OF THE STUDY

The study can be helpful because it assists marketers and e-commerce companies to realize the digital buying motivation of the customers in Chennai so that they can be better positioned to target them, personalize, and retain them. The developers of digital platforms can use the findings to enhance usability, security, and customer experience. To policymakers, the research endorses the efforts in the digital literacy, cybersecurity and consumer protection. The value of the evidence that is provided to researchers and academicians is that it provides a specific discussion on a particular city about a field that is being under-researched. Moreover, the insights can help D2C and local brands improve their entry methods and establish trust with the online shoppers in Chennai.

OBJECTIVES OF THE STUDY

1. To determine what factors, affect digital purchase intention behavior among the consumers in the city of Chennai.
2. To identify the challenges faced by consumers while making digital purchases.

RESEARCH METHODOLOGY

This research paper assumes a descriptive research design because it aims at establishing the variables that affect the digital purchase intention behaviour among consumer in Chennai City. A structured questionnaire that contained demographic information and statements measured on a five-point Likert scale was used to collect primary data consisting of 548 adult online shoppers. Convenience sampling was used to sample the respondents in different areas of Chennai that do online shopping. Factor Analysis was used to analyze the collected data with the aim of establishing the underlying factors affecting the purchase intention. The main variables under consideration in the research included convenience, trust, quality of websites, online payments, reviews and promotions, and financial gains. It is a quantitative approach in its methodology and the findings rely on self-reported answers which can have certain limitations in form of sampling bias and the fast-changing nature of the digital consumer behaviour.

DATA ANALYSIS AND INTERPRETATION

TABLE-1

DEMOGRAPHIC PROFILE

(NO. OF. RESPONDENTS - 548)

SOCIO-ECONOMIC FACTORS	CLASSIFICATION	FREQUENCY	PERCENTAGE
Gender	Male	284	51.8
	Female	264	48.2
Age	Below 20 Years	69	12.6
	21–30 Years	215	39.2
	31–40 Years	147	26.8
	41–50 Years	78	14.2
	Above 50 Years	39	7.1
Educational Qualification	Higher Secondary	93	17.0
	Undergraduate	235	42.9
	Postgraduate	181	33.0
	Others	39	7.1
Occupation	Employed	313	57.1
	Self-employed	117	21.4
	Homemaker	78	14.2
	Others	40	7.3
Monthly Income	Below ₹20,000	127	23.2
	₹20,001–₹40,000	186	33.9
	₹40,001–₹60,000	147	26.8
	Above ₹60,001	88	16.1
Online Purchase Frequency	Frequently	206	37.6
	Occasionally	254	46.3
	Rarely	88	16.1

Source: Primary Data

1. Gender Distribution: The above table shows the women and men distribution of respondents. Out of the total 548 samples that were collected 51.8 percent of the samples were male respondents and 48.2 percent were female respondents.
2. Age Distribution: The above table provides age count of the respondents. Of the total 548 samples, 12.6 percent respondents were less than 20 years, 39.2 percent were between 21-30 years, 26.8 percent were between 31-40 years, 14.2 percent were between 41-50 years, and the rest 7.1 percent were older than 50 years.
3. Educational Qualification: The educational levels of the respondents were distributed as shown in the table above where 17.0 percent of the respondents (n=548) had a higher secondary education, 42.9 percent were undergraduates, 33.0 percent were postgraduates, and the rest and the 7.1 percent had another category.

4. Occupation: The table above shows the occupational status of the respondents. Out of the 548 respondents, 57.1 percent of them were employed, 21.4 percent were self-employed, 14.2 percent were homemakers and 7.3 percent were in other occupations.
5. Monthly Income: The above table will indicate the monthly income distribution of the respondents. In the sample of 548 respondents, 23.2 percent made less than 20,000, 33.9 percent made between 20, 001 and 40,000, 26.8 percent made between 40,001 and 60,000 and 16.1 percent made more than 60,001.
6. Online Purchase Frequency: The above table shows the frequency of the online purchases made by the respondents. Out of the 548 respondents, 37.6 percent of them regularly purchased online products, 46.3 percent occasionally purchased online products and 16.1 percent hardly purchased online products.

FACTOR ANALYSIS - FACTORS, AFFECT DIGITAL PURCHASE INTENTION BEHAVIOR AMONG THE CONSUMERS

Table-2

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.870
Bartlett's Test of Sphericity	Approx. Chi-Square	4165.755
	df	105
	Sig.	.000

The KMO of 0.870 reveals a good sampling adequacy i.e., the data is well suited to a factor analysis. Bartlett Test is noteworthy (p = 0.000), and it shows that the variables are correlated adequately. In general, the data set is suitable to perform the factor analysis.

Table 2.1
Rotated Component Matrix[a]

	Component			
	1	**2**	**3**	**4**
Online shopping saves time compared to visiting physical stores.	.797	.212	.121	.299
Wide product variety available online influences purchase intention.	.763	.098	.155	.182
User-friendly interface of digital platforms enhances the purchasing experience.	.695	.115	.334	.222
Fast and reliable delivery services encourage buying through digital platforms.	.614	.381	.228	.148
Brand reputation influences the decision to purchase products digitally.	.278	.796	-.005	.165
Past satisfactory experiences with digital purchases encourage future buying behaviour.	-.064	.759	.378	.227
Data privacy and security assurance increases intention to shop online.	.352	.702	.246	-.171
Digital payment methods are easy and safe to use.	.095	.241	.812	.274
Reviews and ratings on digital platforms increase confidence in buying products.	.335	.252	.761	-.070
Social media promotions influence the intention to purchase products digitally.	.331	.110	.634	.254
Attractive discounts and offers on digital platforms motivate purchase decisions.	.105	.069	.158	.780
Personalized recommendations on digital platforms encourage purchase behaviour.	.247	.011	.362	.741
Digital platforms offer convenient options for purchasing products.	.394	.241	-.105	.726

Total	6.475	1.564	1.168	1.040
% of Variance	43.166	10.427	7.787	6.934
Cumulative %	43.166	53.593	61.380	68.314

The component matrix that is inverted shows that there are four significant variables which affect digital purchase intention by consumers. The former considers platform and convenience such as time-saving, product consumption, and easy interfaces. The second reason is the levels of trust and previous experience, which are conditioned by the brand image, the feeling of security, and the provision of returns. The third factor underscores the digital influence, and confidence in payments by using secure digital payments, reviews, and social media promotion. The fourth aspect is the benefit of economy and individual advantages including discounts, personalized recommendations, and convenience. The combination of these four factors explains 68.31% total variance which is a very strong and significant factor structure.

WEIGHTED AVERAGE METHOD ON CHALLENGES FACED BY CONSUMERS WHILE MAKING DIGITAL PURCHASES.

Table-3

	5	**4**	**3**	**2**	**1**		**Mean Scorer**	**Rank**
I face slow or unstable internet connectivity during online shopping.	272	134	77	47	18	548		
	1360	536	231	94	18	2239	4.09	3.00
I am concerned about the security of online payment methods.	118	255	95	48	32	548		
	590	1020	285	96	32	2023	3.69	6.00
I worry about the privacy of my personal information while purchasing online.	108	165	200	51	24	548		
	540	660	600	102	24	1926	3.51	9.00
I do not trust all online shopping platforms.	113	162	78	131	64	548		
	565	648	234	262	64	1773	3.24	14.00
I often receive products that do not match the description shown online.	117	152	87	77	115	548		
	585	608	261	154	115	1723	3.14	15.00
I have experienced delayed delivery of products.	237	196	82	33	0	548		
	1185	784	246	66	0	2281	4.16	1.00
I find the return or refund process complicated.	186	254	90	15	3	548		
	930	1016	270	30	3	2249	4.10	2.00
I am discouraged by hidden charges or extra delivery fees.	154	148	196	20	30	548		
	770	592	588	40	30	2020	3.69	7.00
I feel overwhelmed by too many product options online.	133	141	117	105	52	548		
	665	564	351	210	52	1842	3.36	11.00
I face difficulties evaluating product quality without physical inspection.	155	141	81	65	106	548		
	775	564	243	130	106	1818	3.32	12.00
I hesitate to shop online due to previous negative experiences.	209	129	136	64	10	548		
	1045	516	408	128	10	2107	3.84	4.00
I sometimes face payment failures during online transactions.	134	230	116	40	28	548		
	670	920	348	80	28	2046	3.73	5.00
I find customer support unresponsive or unhelpful when issues occur.	132	134	209	34	39	548		
	660	536	627	68	39	1930	3.52	8.00

I feel uncomfortable using digital payment methods (UPI, cards, wallets).	135	149	92	144	28	548		
	675	596	276	288	28	1863	3.40	10.00
I prefer physical stores because they provide personal interaction and trust.	130	117	146	69	86	548		
	650	468	438	138	86	1780	3.25	13.00

The online shopping problem analysis conducted with the respondents indicated a number of insights. Delayed delivery of products was the greatest problem stated as they had the highest mean score of 4.16, meaning that online consumers are most concerned about this problem. A close second in the line of complexities comes the return or refund process with an average score of 4.10 and it shows that even cumbersome post-purchase processes have a strong impact on consumer dissatisfaction.

The other significant problem that arose was slow or unstable internet connectivity with an average score of 4.09, indicating the significant influence that the issue had on the online shopping experience. Hesitation because of the past bad experience (mean 3.84) and the security of the online payment systems (mean 3.69) were also raised as concerns by the respondents, as this means that trust and past experiences have a major influence on the intent to purchase. Other moderately powerful included payment default in the case of online transactions (mean 3.73), undisclosed charges or additional delivery costs (mean 3.69), and privacy issue over the personal information (mean 3.51). Such challenges as customer support that did not respond (mean 3.52), being overwhelmed by the abundance of products (mean 3.36), and not being able to assess the quality of the products without physical inspection (mean 3.32) also had impact on consumer behaviour, albeit to a lesser degree. The problem concerning preference toward the physical stores (mean 3.25), distrust of online shopping service (mean 3.24), and not receiving the same products as it is described (mean 3.14) were comparatively less important but could not be overlooked. The moderate group of the respondents also reported discomfort with the use of digital payment methods (mean 3.40). All in all the results indicate that the most important factors that influence online purchase experience are delivery efficiency, refund processes, connectivity and factors such as trust, whereas other variables such as payment methods, product evaluation and platform reliability have moderate effects on the online shopping behaviour.

Findings of the study

1. The most common respondents were males (51.8 percent), which is a little more than females.
2. The majority of respondents (39.2) fell within the age bracket of 21 30 years, hence the sample is mainly dominated by the young adults.
3. The majority of respondents (42.9%) were undergraduates, and the rest (33.0%) were postgraduates.
4. The most dominant group was employed people (57.1%).
5. The largest income group was the highest percentage of those who earned 20,000 to 40,000 every month (33.9%).
6. Occasional purchasing was the major online shopping habit (46.3%), and frequent shoppers only made 37.6 percent of the total population.
7. Through the analysis, it can be seen that consumers are greatly influenced by the time-saving, large product range, and convenient interfaces, which create the strongest effect on the digital purchase intention among the population and make convenience the most essential factor of online purchases. The reputation of a brand, the positive experience of the past, data protection, online reviews, promotions offered on social networking services, discounts, and personalized recommendations will all increase the confidence and desire of consumers to purchase items online.

SUGGESTIONS

- ✓ Increase convenience attributes like ease of navigation, clear design, smooth checkout, and large product mix since convenience is a potent factor of online buying intention.
- ✓ Enhance satisfaction with consumers by ensuring speed, precision and consistency in services delivery with the help of real time tracking.

- ✓ Build on the trust through data privacy, safety of payment mode, clear return/refund policies and brand reputation to generate consumer confidence.
- ✓ Do not ignore good past experiences and customer reviews, make them visible as such elements are important drivers of purchasing.
- ✓ There should also be effective use of social media promotion, since the digital impact can make a significant contribution to purchase intention.
- ✓ This should be done through the provision of individualized suggestions, beautiful discounts, and promotions to draw in consumers who are motivated by both monetary and personal rewards.
- ✓ Train consumers on convenient and safe ways of digital payment to minimize resistance and uptake.
- ✓ Always seek consumer feedback to figure out the problems, make the platform user-friendly and upgrade the entire online shopping.

CONCLUSION

The research indicates that the determinants of the digital purchase intention of consumers are convenience, trust, social influence, and promotional strategies. The factor analysis reveals that time-saving functions, easy interfaces and trustworthiness of the delivery efficiency are the strong driving forces of online shopping behaviour, which underscores the significance of convenience. The concerns surrounding trust affect the confidence and readiness of consumers to buy online and their loyalty to a brand, as well as issues of data privacy, secure payment systems, and brand reputation, strongly. There are even social factors including customer review and ratings and social media promotions that contribute significantly to purchase decisions. Also, individualized suggestions, appealing discount, and promotional deals are incentives, which increase interest and purchasing frequency. The findings in general imply that convenience, reliability, building of trust, and use of targeted marketing tactics are the key factors that should be considered by e-commerce platforms to maximize consumer purchase intention. Such aspects as the delivery delays, the complexities of the process of returns, and payment security will lead to consumer satisfaction and will also create long-term loyalty in the digital marketplace.

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