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## Article

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## El papel de la orientación y la confianza en las compras electrónicas en la predicción del comportamiento de compra impulsiva. Un estudio basado en miembros de la Generación Y en la India

### *Role of E-Shopping Orientation and Trust in predicting Impulsive Buying Behaviour. A Study Based on members of Generation Y in India*

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#### RESUMEN

Las compras impulsivas y los impulsores de comportamientos similares de los consumidores han captado el interés de los investigadores desde hace bastante tiempo. La construcción se exploró por primera vez en el contexto de tiendas físicas o fuera de línea. Sin embargo, la creciente popularidad de las tiendas minoristas en línea ha llevado a que el concepto se incluya en estudios sobre el comportamiento del cliente, específicamente en el contexto en línea. En el estudio actual, los investigadores intentan contribuir a la literatura sobre el comportamiento del cliente en el entorno online explorando la relación entre la orientación de compra electrónica, la confianza y el comportamiento de compra impulsivo. El foco del estudio actual son los miembros de la Generación Y. El alcance se limitó a esta sección específica, dado que cada generación difiere de la otra en términos de su comportamiento, necesidades e impulsores. Si bien se encontró que el impacto directo de la orientación de compras electrónicas sobre el comportamiento de compra impulsivo no era estadísticamente significativo, el efecto indirecto sí lo

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era. Esto sugiere que la confianza media completamente en la relación entre la orientación de compra electrónica y el comportamiento de compra impulsivo. Además de contribuir a la literatura en el área del comportamiento del cliente, los hallazgos también contribuyen a nuestra comprensión de una sección importante de la base de clientes de la India.

**PALABRAS CLAVE**

Orientación de compra; comercio electrónico; confianza; compra impulsiva; comportamiento de compra impulsivo; generación Y.

**ABSTRACT**

Impulse Buying and the drivers of similar consumer behaviours have captured the interest of researchers for quite some time now. The construct was first explored in the context of offline or brick and mortar stores. However, with the growing popularity of online retail stores has led to the concept being included in studies on customer behaviour, specifically in the online context. In the current study, the researchers attempt to contribute to literature on customer behaviour in the online environment by exploring the relationship between E-Shopping Orientation, Trust and Impulsive Buying Behaviour. The focus of the current study is the members of Generation Y. The scope was limited to this specific section, given that each generation differs from the other in terms of their behaviour, needs and drivers. While the direct impact of E-shopping Orientation on Impulsive Buying Behaviour was found to be not statistically significant, the indirect effect was found to be significant. This suggests that Trust fully mediates the relationship between E-Shopping Orientation and Impulsive Buying Behaviour. In addition to contributing to literature in the area of customer behaviour, the findings also add to our understanding of a major section of the Indian customer base.

**KEYWORDS**

Shopping orientation; e-retail; Trust; Impulse Buying; Impulsive Buying Behaviour; Generation Y.

Clasificación JEL: M31, L81.

MSC2010: 90B60.

**1. INTRODUCTION**

The Indian e-commerce market is expected to grow to US\$ 200 billion by 2026 (IBEF, 2020). As the number of online shoppers continues to rise, the need to understand the drivers of desirable online shopping behaviour becomes critical. Although research in the area has also grown, there still remain a large number of areas that are relatively unexplored and populations that have not been studied.

Impulsive Buying Behaviour or Impulse Buying is one area that has received considerable attention from retailers and researchers alike. However, the understanding of the construct and its drivers is still incomplete. Majority of the researchers have attempted to understand how the findings from offline retailing can be applied to the online retail environment (McKnight & Chervany, 2002; Bansal et al., 2004; Verhoef, 2003). This has led to the inclusion of major marketing and customer behaviour concepts in online retail literature. While the constructs may be the same, the relationship and the relative strength of the relationships between the variables is likely to vary from the offline to the online retail environment.

The current study explores the relationship between three key constructs in customer behaviour literature; Trust, E-shopping Orientation and Impulsive Buying Behaviour. Based on an extensive review of literature a proposed relationship between the variables has been explored. However, the scope of the current study has been restricted to Generation Y customers only. This is based on the understanding that the behaviour of members of different generations is likely to differ and the drivers of their behaviour are also likely to be different (Thomas & Mathew, 2018). Thus, limiting the scope would ensure that incorrect generalisation about the relationships between the constructs and their relative impact on one another, does not occur.

## 2. REVIEW OF LITERATURE

Customer Behaviour has been of interest to marketers and researchers alike. The drivers of customer behaviour are of particular importance while planning and designing the products and offerings. Laato et al. (2020) used the Cognitive Load Theory (Sweller, 2011) to explain irrational customer behaviour. CLT is based on the presumption that humans have limited cognitive capacity. The situation when this capacity is exceeded is called cognitive overload, and it invokes a stress response in humans to take a step backward to a safer, less demanding situation.

The theory also forms the base of one the hypotheses of the current study. If the customer already possesses knowledge about e-shopping and the experience does not require the customer to use much of their cognitive capacity, they are more likely to be at ease and willing to make impulsive decisions. The converse would also hold true. As explained by Sweller (2011) if the activity causes an information overload and pushes the customer to the limits of their cognitive capabilities, it would force the customer to retreat and prevent impulsive purchases.

Another commonly used framework in marketing is the S-O-R framework. Researchers have used the S-O-R framework to understand the external factors that could drive customer behaviour. The framework is based on work by Mehrabian and Russell (1974). They proposed that behaviour is the outcome of an environmental stimulus. This external stimulus would affect the organism, in this case the customer, customers' cognitive and affective processes, which would then lead to a behavioural response. This model proposes that there would exist an internal factor that would mediate the relationship between the stimulus and the response. In the current study, the researchers explore an internal factor of Trust and its role in driving Impulsive Buying Behaviour in online customers.

### 2.1 Impulsive Buying Behaviour

Piron (1991) defines Impulse Buying as "a purchase that is unplanned, the result of an exposure to a stimulus, and decided on the spot". In the offline context, Impulse buying has been described as on-the-spot purchases that are triggered by stimuli, created by retailers through marketing activities like displays, store designs and promotional activities (Rook, 1987; Beatty and Ferrell, 1998). Jones et al., (2003) found that the impulsive purchase is made without reflecting or considering the consequences of the purchase.

The purchase is usually driven by a sudden urge or need that occurs in the course of the shopping experience, without much thought or evaluation of the product (Rook and Fisher, 1995). Reference groups have also been found to influence impulsive purchases (Luo, 2005). Other factors that have been found to drive impulsive purchases include customer personality, culture, materialist nature, impulse buying tendency and Shopping enjoyment levels (Herabadi et al., 2009; Amos et al., 2014). Research on the factors that drive Impulsive Buying Behaviour have identified a range of external and internal triggers of impulse buying (Chavosh et al., 2011). These include price and product-related factors (Jones et al., 2003), the role of store environment (Floh and Madlberger, 2013), personality traits (Dhaundiyal and Coughlan, 2016), materialistic belief (Pieters, 2013) and customer traits like tendency to enjoy shopping (Beatty and Ferrell, 1998).

## 2.2 E-Shopping Orientation

Shopping orientation reflects the customers' activities, interests and behaviours while shopping (Moschis, 1992). It can be understood by observing the customer's shopping pattern. Shim and Kotisopoulos (1993) further add that shopping orientation reflects dimensions of the customers style, unique preferences and needs. A large number of studies have focused on understanding the relationship between orientation and behaviours exhibited by customers. Korgaonkar (1984) explored the relationship between shopping orientation and the intention to shop from non-store retailers and found that price and convenience-oriented shoppers were more likely to choose non-store alternatives as compared to brand conscious customers.

Researchers have also proposed that the orientation is based on past shopping experiences and the personal-value system of the customer (Vijayasarathy and Jones, 2000). This would suggest that a customer who has previously shopped online and is comfortable in shopping online would be higher on the dimension of e-shopping orientation as compared to a customer with no prior experience or knowledge of shopping online. Combining this with Cognitive Load Theory, one would expect that an individual high on e-shopping orientation would also be more likely to exhibit Impulsive Buying Behaviour.

## 2.3 Trust

Researchers have been interested in the role of Trust in the context of Online and Offline shopping. According to Chiu et al. (2009) the importance of Trust is amplified in the online context because of the "spatial and temporal separation" between the buyer and seller. Dash and Saji (2008) studied Trust in the online context and found that for online buyers, Trust consisted of two dimensions of Competence and Benevolence. Competence is reflected in the tangible aspects of the online system and would include the firm's reputation and size (Bramall et al., 2004) and the levels of privacy and security that is offered (Bart et al., 2005). Benevolence is represented by the buyer's belief that the seller will not exploit their vulnerabilities. In other words, it is the confidence that the buyer has that the seller will not take advantage of them.

Lower levels of Trust have been found to lower the customer's willingness to shop online (Chen and Barnes, 2007). In addition, when there exists a level of Trust, the customers are more likely to believe that they would benefit from forming a relationship with the seller (Morgan and Hunt, 1994). Thus, Trust has been found to have a significant positive relationship with the willingness to shop online. This is achieved by mitigating customer worries about the risk of purchasing online (McKnight and Chervany, 2002). The perception of lower levels of risk is also likely to encourage the customer to make an impulse purchase.

## 3. METHODOLOGY

For the current study, the sample was chosen from the online shoppers belonging to Generation Y. The members of this generation belong to the age bracket of 26-40, as of 2020 (Williams et al., 2010). The researchers used judgemental sampling to identify the respondents. 76.7% of the respondents were employed at the time of the study and 23.3% were unemployed. Majority of the respondents were Post Graduates (33.7%). 67% of the respondents were married.

The data for the study was collected using a structured questionnaire. Impulsive Buying Behaviour was measured using the instrument developed by Rook and Fisher (1995). The instrument for Trust was adapted from Harris and Goode (2010). Both instruments displayed high levels of reliability as indicated by the Cronbach alpha score of 0.839 for the Impulsive Buying Behaviour instrument and 0.785 for the instrument to measure Trust. The instrument to measure E-shopping orientation was developed and validated by the researchers. The reliability and validity of the items have been presented in Table 1.

**Table 1: Reliability and Item Loadings of E-Shopping Orientation**

Latent Variable	Indicators	Standardized loadings ( $\beta$ )	Composite Reliability	Cronbach Alpha	Average Variance Explained (AVE)
E-Shopping Orientation (EORIEN)	Eorien_1	0.761	0.834	0.834	0.626
	Eorien_2	0.789			
	Eorien_3	0.822			

A final sample size of 250 was decided based on the thumb rule for SEM analysis. According to Bagozzi and Yi (2012), the ideal sample size should range between 200–400 for SEM analysis.

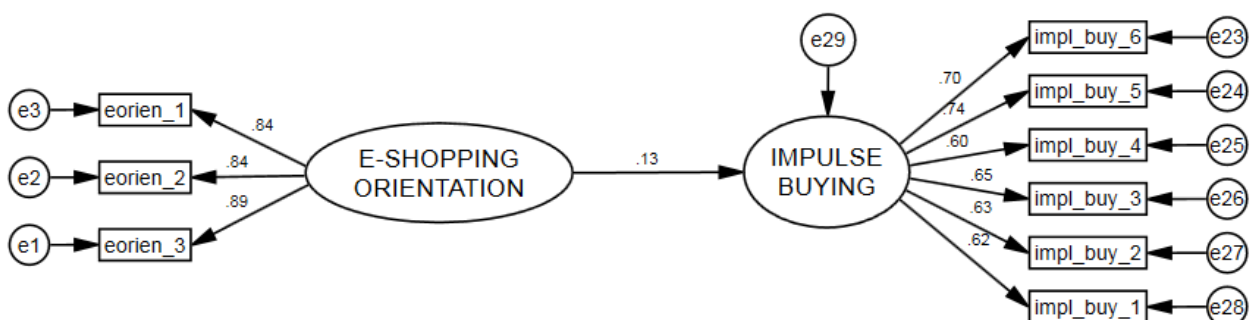
Data was collected through online forms that was shared through email. The first question enquired on the frequency of shopping online and was used as a filter to identify the appropriate respondents. Prior to the survey, informed consent was sought from the respondent and all those respondents who indicated that they were comfortable in participating were included in the study.

#### 4. ANALYSIS

The analysis was carried out in three steps. The first step involved the analysis of the direct relationship between E-shopping orientation and Impulse Buying. Table 2 presents the results of the analysis of the direct relationship. The results suggest that there is no significant relationship between E-Shopping orientation and Impulsive Buying Behaviour of Generation Y online customers ( $p > 0.05$ ). The regression analysis has been presented figuratively in Figure 1.

**Table 2: Standardized Regression weights for direct relationship between e-shopping orientation and Impulsive Buying Behaviour**

			Standard Estimate	S.E.	C.R.	P
Impulse Buying	<---	e-shopping orientation	0.127	0.055	1.725	0.085

**Figure 1: Direct relationship between e-shopping orientation and Impulsive Buying Behaviour**

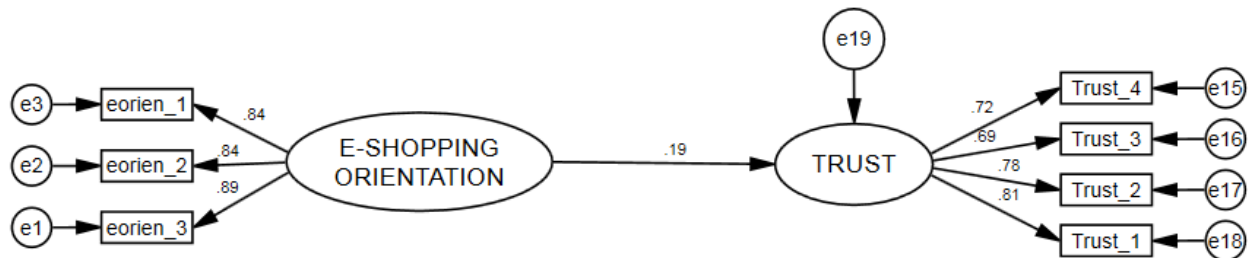


The second step involved the analysis of the relationship between the independent variable of E-shopping Orientation and the mediating variable of Trust. The results of the analysis have been presented in Table 3 and Figure 2. The results suggest that there exists a significant direct relationship between E-Shopping Orientation and Trust ( $\beta = 0.187$ ;  $p < 0.05$ ).

**Table 3: Standardized Regression weights for relationship between e-shopping orientation and Trust**

			Standard Estimate	S.E.	C.R.	P
Trust	<---	e-shopping orientation	0.187	0.052	2.558	0.011*

**Figure 2: Direct relationship between e-shopping orientation and Trust**

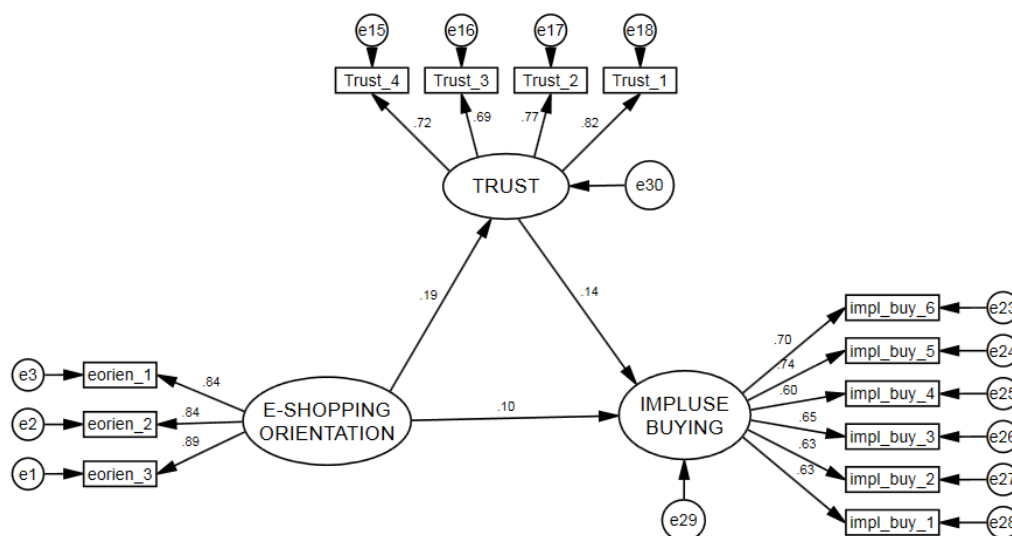


The last step of the analysis involved and evaluation of the mediating role of Trust in the relationship between E-Shopping Orientation and Impulsive Buying Behaviour. The results of the analysis have been presented in Table 4 and Figure 3. The analysis suggests that the direct path from e-shopping orientation to Trust is statistically significant ( $\beta=0.187$ ,  $p=0.039$ ). The direct effect from Trust to Impulsive buying behaviour was also found to be significant ( $\beta=0.142$   $p=0.045$ ). The values also suggest that Trust fully mediates the relationship between Trust and Impulsive Buying Behaviour ( $p < 0.05$ ). The indirect effect of e-shopping orientation on Impulsive buying behaviour was found to be 0.026 ( $0.187 * 0.142$ ).

**Table 4: Test for mediation effect of TRUST between E-Shopping Orientation and Impulsive Buying Behaviour (Bootstrap samples =2000 and confidence level = 95%)**

	$\beta$	Boot S.E	Boot LLCL	Boot ULCL	p-value
a	0.187	0.083	0.042	0.314	0.039*
b	0.142	0.082	0.026	0.297	0.045*
a*b (Indirect)	0.026	0.021	0.005	0.084	0.032*
Direct (c')	0.101	0.076	-0.034	0.229	0.182
Total	0.127	0.075	-0.005	0.261	0.108

**Figure 3: Mediation result of Trust dimension between E-Shopping Orientation and Impulsive Buying Behaviour**



## 5. DISCUSSION

The analysis of the data was carried out in three main steps. Each step provides us with insights into factors that can predict customer behaviour in the online context. In the current study, the researchers chose to focus on members of Generation Y or the Millennials. This was primarily because the Generation has been an integral part of the shift from offline to online shopping. They have witnessed the shift and still form a critical and large section of the retail customer base.

The first step in the analysis evaluated the direct relationship between the variable of E-Shopping Orientation and Impulsive Buying Behaviour. The direct relationship was not found to be statistically significant. The assumption of the relationship was made based on the cognitive load theory by Sweller (2011). The finding of the current study suggests that the shopping orientation would not directly impact Impulsive Buying Behaviour. This may be explained in terms of the characteristics of the study population. Members of Generation Y are known to make their decisions based on the touch and feel of the product. In addition, they are also more reliant on the reviews and trends. This would imply that purchase decisions would be more thought out and e-shopping orientation alone is unlikely to predict impulsive purchases (Peck and Childers, 2006).

The second step of the analysis explored the relationship between e-shopping orientation and Trust. It was found that e-shopping orientation had a significant impact on the level of Trust. This was found to be in line with the findings of Wingreen and Baglione (2005). In their study, they found that in the context of online shopping, Trust and shopping orientation were significantly and positively correlated. Ling et al. (2010) conducted a similar study. Their findings were based on data collected from members of Generation Z and suggested that there exists a significant and positive correlation between shopping orientation and trust.

The last step of the analysis evaluated the mediating role of trust in the relationship between shopping orientation and impulsive buying behaviour. The variable of Trust was found to fully mediate the relationship and the indirect effect of E-shopping orientation on Impulsive Buying behaviour was found to be statistically significant. This suggests that the customer's e-shopping orientation or attitude towards, behaviour during and likelihood of engaging in online shopping would significantly predict the level of Trust they would have in the online retail environment, which would then be able to predict the likelihood of the customer indulging in an impulsive purchase. While the mediating role of Trust has been explored in the context of Impulsive buying



Behaviour (Styvén et. al., 2017), the findings of the current study help in identifying an additional personality characteristic that could predict a customer's Impulsive Buying Behaviour.

The S-O-R model by Mehrabian and Russell (1974), has formed the basis of a large number of studies. The current study attempts to add to the body of literature exploring this framework by evaluating the relationship between E-Shopping Orientation, Trust and Impulsive Buying Behaviour. The findings suggest that by improving the E-Shopping Orientation of the customer, one would be able to increase the level of Trust and the probability of Impulsive Purchases by Generation Y customers.

## 6. IMPLICATIONS

The study provides insights for marketing professionals and retailers. The importance of improving the customer's e-shopping orientation is highlighted by the findings of the current study. The indirect effect of e-shopping orientation on Impulsive Buying Behaviour suggests that the concept of shopping orientation is still critical in the online context. Vijayasathy and Jones, (2000) found that the shopping orientation was a product of the customer's prior shopping experiences. If the findings of the current study are viewed in conjunction with those of Vijayasathy and Jones (2000), the importance of each customer experience is further highlighted, especially while catering to the members of Generation Y.

Theoretically, the current study provides insights into the behaviour and drivers of behaviour of a particular generation. This adds to literature in the area of customer behaviour and also adds to the understanding of a major section of the Indian Customer base.

## 7. LIMITATIONS

Although the researchers propose a causal relationship and the findings suggest the same, the study uses perception-based data and further research would be required to confirm the relations. Future research could adopt experimental approaches to establish the causal relations and also expand the study population to include members of other generations. This would provide a more comprehensive understanding of the Indian Customer base.

## 8. CONCLUSIONS

Impulse Buying Behaviour has been the focus of a large number of studies. The understanding of the factors that could encourage a customer to make an unplanned purchase without much consideration or thought about the consequences, has captured the interest of researchers and marketers alike. In the current study, the researchers explore the relationship between three commonly explored constructs in the context of customer behaviour; E-Shopping Orientation, Trust and Impulsive Buying Behaviour. The findings of the study suggest that Impulsive Buying Behaviour among Generation Y customers can be driven by focussing on improving the customers orientation towards shopping online. This increase in e-shopping orientation would improve their level of Trust and thereby increase the number of Impulsive purchases. The findings also add to our understanding of a large section of the Indian Customer base and contributes to literature in the area of consumer behaviour.

## AUTHOR'S CONTRIBUTION

All authors have equally contributed to every step of the Study. All contributions have been acknowledged.

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