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# Online Shopping: Motivation, Loyalty and Process

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The study's objective was to understand the motivation and loyalty of online shoppers in South Africa, and to understand the process undertaken by online shoppers in procuring products and services online. The literature review covered benefits and factors that influence online shopping, online shopping behaviour and patterns, and products offering suitability for online sales. But, did not cover the consumers' view and approach to online shopping, and the deeper decisions engaged during the process of shopping online. The study utilised the qualitative approach and semistructured interviews were used to extract data from online shoppers. The study found that online shoppers viewed shopping as utilitarian activity for acquiring products. The activity did not provide any enjoyment or opportunity for human interaction. Online shopping value proposition anchored on efficiency in getting best product information, offering variety and purchasing the products. The study identified gaps in the online shopping process that inhibits rate of adoption. Online stores should attend to end-to-end shopping experience to mitigate impact of the weak links in the process. The product fulfilment (delivery) and product returns policy provides an opportunity to improve the adoption of online shopping. The study identified key questions to be excavated further; a key recommendation would be to study how subsidising cost of data would impact online visits.

**Keywords:** online shopping, eCommerce, product delivery, digital marketing

JEL Classification: M10

#### 1. Introduction

Online shopping forms a significant segment of retailing. The retail e-commerce is expected to grow to 4.5 trillion US dollars by 2021 (eMarketer, 2017). The global spend was sitting at 1.8 trillion US dollars in 2016. This is estimated to be 8% of the global retail spend. The popular e-commerce site, Amazon had 183 million visitors in 2017. Effective Measure (EM) survey showed that 46% of respondents shop online and 23% of off-line shoppers are likely to shop online if induced by good offers (eMarketer, 2017).

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Effective Measure reports that the South African online shoppers are 54% male and 46% female with the majority of them residing in Gauteng (43%) and Western Cape (23%) (eMarketer, 2017). The biggest age group shopping online is 60+. However, the survey does show that results are evenly split from age 25, hovering at 9-11%. The 2016-2017 year showed about 17 million SA e-commerce users (QWERTY) spending R1800 annually. And the SA e-commerce spend was \$2.3 Billion (eMarketer, 2017).

Online shoppers prefer to use desktop (65%) followed by mobile (27%). And payments are predominantly via credit card (45%), debit card (21%) and EFT (20%). The items that are bought are mostly those that do not require delivery, such as e-ticket for travel and downloadable items (eMarketer, 2017).

Online shopping has enjoyed substantial research attention. A number of studies have addressed different aspects, such as: 1) the benefits of OS (Jusoh and Ling, 2012; Çelik, 2011), 2) factors impacting OS, including demographics, (Haque et al, 2011; Perea et al,2004) 3) motives driving OS (Sarkar, 2011; Forsythe et al 2006), 4) behaviour and patterns underlying OS (Rohm and Swaminathan, 2004), and 5) online product offering and differentiation (Park & Kim, 2003).

The benefits of OS include time-savings, improved buyer decisions, better product choice, and opportunity to buy around the clock and across geographically dispersed areas (Juson & Ling, 2012). This is important as it satisfies the buyer's purchase needs and minimizes the buyer's remorse.

Attention to the shopping experience is as important as for a normal store-front if not more. Online shoppers can leave your shopping site at a click of the button. Celik (2011) emphasizes that increased efficiency and effectiveness in the purchasing process contributes to the perceived usefulness of OS. It is imperative to consider the technology-oriented view of Zhou et al (2007), which focuses on user friendly designs. The second view is around establishment of rapport with online shopper by creating a website that reinforces a trust relationship.

Demographic factors contribute to consumer attitude towards online shopping. Juson and Ling (2012) looked at the socio-demographic, buying patterns and purchase perceptions. Effective Marketer has shown that the 60+ age group, in the South African context, is the biggest in terms of the ratio of online shoppers. The products that were purchased the most were those that do not require delivery and with fresh produce being the least.

According to Sarkar (2011) OS buying motives are either utilitarian or hedonic (pleasure-seeking). These two (2) categories of shoppers look for different attributes when shopping. Hedonic shoppers focus on the experience and the enjoyment, whilst the utilitarian shoppers focus on problem-solving the buyers' need. Utilitarian shoppers are regarded as goal-orientated, to fulfil a functional motive (Forsythe, 2006). At the same time, online shopping has evolved, with new technological developments providing users with new and more extensive experiences (Lee et al, 2010), and ever-increasing product offerings and advertising/marketing (Suri et al, 2003). Social conditions are also changing, due to the increase in the prominence of the internet.

Little is still known in terms of how online shoppers view online shopping, and how they engage and participate in online shopping. In particular, the processes they follow when engaging and completing an online purchase - when selecting vendors and when making purchasing decisions. The study employs qualitative research to get closer to online shoppers and their experiences.

The purpose of the research is to further examine in greater depth the motivation of consumers behind online shopping, and the process they normally follow. In light of this, the following research questions are addressed: 1) what motivates consumers to shop online? 2) what is the process consumers follow when shopping online?

The research further contributes to a more extensive knowledge of the decisions consumers face and make when shopping online. The delimitations of the study are that only employed people are sampled, to focus on their specific experience. The unique experiences of students and retirees are not considered. Sampling against deep demographics within this segment is not done. The assumption of the study is that there are no real differences between the demographics within specific segments (For example, students, employed people or retirees), therefore it is not necessary to further differentiate according to those demographics. The study sample consists of participants who spent an amount of R1800 (approximately 94-95 USD) and have shopped online over a time period of 2 years. This is taken to be sufficient to allow proper development of experience.

#### 2. Literature Review

Jusoh and Ling (2012) define online shopping as the process a customer takes to purchase a service or product over the internet. Online shopping provides shoppers the convenience to purchase without leaving their residence. The ability to make purchase from home predates the internet through the use home television

as channel to facilitate transactions real time. Consumer possess a feeling towards purchases using the internet as a channel and it can be either positive or negative. This defines consumer attitude.

# 2.1. Benefits of Online Shopping

Jusoh and Ling (2012) list the tangible advantages of online shopping as: 1) shorter purchasing and transaction times, 2) better buyer decisions, 3) better invoicing and ordering administration, 4) increased opportunities for buying alternative products, 5) expanded geographical reach, and 6) non-stop operating hours. Zhou et al (2007) note that the potential benefits of online shopping for consumers include convenience, greater selection, low prices, original services, personal attention, and easy access to information. Online shopping emits characteristics of exceptional convenience, time and geographically unbound shopping, price information for comparisons and product location using powerful internet search engines. The benefits that Çelik (2011) states reduction of visits to store fronts, lowering of cost associated with travelling, expanding the market reach and removing shopping time limitations, engaging customers to improve customer relations and widening the product offering. Forsythe et al (2006) see the benefits as: shopping convenience, product selection, ease/comfort of shopping, and hedonic/enjoyment.

Perea et al (2004) note that Internet shopping exceeds conventional shopping in the effectiveness and efficiency of satisfying consumer needs. (1) Online shopping reduces effort, inconvenience and time required to evaluate available product catalogue. (2) Online shopping increases the ease of acquiring the pre-purchase information about products and vendors to facilitate informed decision making. (3) Online shopping enables consumers to efficiently and effectively perform comparisons of product features, pricing and availability. (4) Online shoppers' privacy is protected through a degree of anonymity when buying sensitive products. (5) Online shoppers with high time costs opt for the convenience of online shopping. Online shopping provides consumers with added value but can also withhold them from certain sources of value.

# 2.2. Factors of Online Shopping

Li and Zhang (2002) identify a total of ten interrelated factors for which the empirical evidences show significant relationships. These ten factors are: external environment, demographics, personal characteristics, vendor/service/product characteristics, attitude towards online shopping, intention to shop online, online shopping decision making, online purchasing, and consumer satisfaction. Five factors (external environment, demographics, personal characteristics, vendor/service/product characteristics, and website quality) are found to be ordinarily independent and a contrasting five factors (attitude toward online shopping, intention to shop online, decision making, online purchasing, and consumer satisfaction) are ordinarily dependent variables in the empirical literature. Measures employed to value vendor characteristics in the empirical studies include: 1) real existence of the store and physical location, 2) store reputation, 3) store size, 4) reliability, 5) number of Internet store "entrances", 6) assurance-building mechanisms (e.g., seals, warranties, news clips), and 7) use of testimonials.

The product features that Li and Zhang (2002) list that impact customers' online shopping behaviour are 1) variety of goods, 2) product quality/performance and product uncertainty, 3) product availability, 4) price, 5) social presence requirement, 6) product presence requirement, 7) dependability of product, 8) possibility of customized products, and 9) brand. Service factors related to online shopping attitudes and behaviour include: 1) customer communication channels and ease of vendor contact, 2) response to customer needs, 3) accessibility of sales people, 4) reliability of the purchasing process and process uncertainty, 5) timeliness of orders or services and waiting time, 6) availability of personalized services, 7) ease of return and refunds, 8) fraud, 9) delivery (speed, tracking and tracing), 10) transaction costs, 11) peripheral costs, and 12) promotion. They highlight five categories of motivation factors – factors that add value to the website by contributing to user satisfaction: enjoyment, cognitive outcome, user empowerment, credibility, visual appearance, and organization of information content.

As shown by Table 1, Chang et al (2005) list three major categories of adoption: 1) perceived characteristics of the web as a sale channel (perceived risk of online shopping), 2) characteristics of the customers, and 3) characteristics of the website or products. As shown by Table 2, they note 7 determinants of online shopping: 1) shopping experience, 2) general innovativeness, 3) risk perception, 4) overall trust, 5) trust (beliefs), 6) relative advantage, and 7) service quality.

According to Lee and Lin (2005), the key determinants of success or failure are not merely website presence and low prices, but also include electronic service quality – overall customer assessment and judgment of e-service delivery in the virtual marketplace. They apply the five dimensions of the SERVQUAL model: 1) tangibles (physical facilities and the appearance of personnel), 2) reliability (ability to perform the promised service dependably and accurately), 3) responsiveness (willingness to help customers and provide

prompt service), 4) assurance (employee knowledge base which induces customer trust and confidence), and 5) empathy (caring and individualized attention provided to customers by the service provider), to e-commerce. They further the determinants of e-service quality and their influence on customer perceptions of online stores, and consider website design, reliability, responsiveness, trust, and personalization as e-service quality factors.

Similarly, Limayem et al (2000) see customer service as a hindering factor. They emphasize how well Web-based vendors support three types of consumer activities: pre-purchase interactions, purchase consummation, and post-purchase activities. The users of web-based business do not consider that their information needs are satisfactorily fulfilled. They highlight Web-page design characteristics, homepage presentation, logical support, technological characteristics (i.e. hardware and software), information characteristics, product characteristics, the number (frequency) of updates made, providing a FAQ section, improving product lists, providing customized information to make quick purchase decisions for typically time-starved customers, an easy checkout process, page loading speed, business content, navigation efficiency, security, and a marketing/customer focus. They also see personal innovativeness - the degree and speed of adoption of innovation by an individual – as a factor.

# *Table 1.* The antecedents of online shopping (Chang et al, 2005).

#### 1. Perceived characteristics of the Web as a sale channel

**Perceived risk** (risk perceptions, concerned for privacy, infringement, concern of system security, fraudulent behaviour, product risk, credit card fault risk, uncertainty)

**Relative advantage** (utility as communication channel, utility as distribution channel, time saving, convenience, easy to order, can try something new, can avoid collecting and transporting product, product value, transaction cost, retail price, perceived usefulness, perceived ease of use, perceived consequence)

**Online shopping experience** (accessibility, expertise required, shopping experience (effort, compatibility, playfulness), aesthetics, Web site satisfaction)

**Service quality** (providing good pre-order information, providing good post-selection information, reliability, tangibility, empathy, customer service, perceived quality of e-vendor)

**Trust** (overall trust, ability, integrity, benevolence, familiarity)

#### 2. Website and product characteristics

**Risk reduction measure** (provide money – back guarantee, offering well-known brand, selling at reduced price, security measure, privacy measure)

Website features (information content, website design)

**Product characteristics** (low cost and frequently purchased vs. high cost and infrequently purchased, tangible vs. intangible, low vs. high differentiation, asset specificity)

#### 3. Consumer characteristics

**Consumer shopping orientations** (convenience oriented, recreational oriented, price oriented, experiential oriented, time conscious, brand conscious, impulsiveness)

**Demographic variables** (educational level, gender, income level, age, social status, time starvation, access to credit card, race, employment status)

Computer/Internet knowledge and usage (training on computer, level of Internet usage, channel knowledge, "wired lifestyle", non-Internet in-home shopping experience, internet purchase experience, web site awareness, computer experience, email usage, word processing use, web browser use)

**Consumer innovativeness** (domain specific innovativeness, general innovativeness)

**Psychological variables** (attitude toward online shopping, perceived behavioural control, subjective norm, intention, risk aversion, self-confident, intention to use the Internet for information search, sit commitment)

# *Table 2.* Determinants of online shopping (Chang et al, 2005).

- **1. Shopping experience** (effort, compatibility, playfulness)
- 2. General innovativeness
- 3. Risk perception
- a) Perceived channel characteristic (individualism, assurance mechanism, deception)
- b) Shopping experience with other channel (internet, telephone, mail order)

- **4. Overall trust** (ability, integrity, benevolence, familiarity, third-party recognition, structural assurances, previous buying, disposition to trust, individualism, perceived size, perceived reputation, transaction security, site quality, web site properties, navigational functionality)
- **5. Trust (beliefs)** (familiarity, calculative based trust builder, structural assurances, situational normality, perceived ease of use, perceived reputation, trust mechanisms (testimonials, size, reputation), deception, site quality)
- 6. Relative advantage (product value, perceived consequence, perceived usefulness, perceived ease of use)
- **7. Service quality** (providing good pre-order information, providing good post-selection information, reliability, tangibility, empathy, customer service)

In table 3, the factors are further reviewed and grouped as technology-based, consumer and product based, and trust and risk based.

Table 3.a: Technology based factors.

Author	Factor	Description
Zhou et al (2007)	Technology- oriented. Technical specifications.	User interface features; website content and design; and system usability.
Gefen et al (2003)	Information technology based.	Perceived usefulness; perceived ease of use; computer playfulness; cognitive absorption; product involvement; and perceived enjoyment; web quality and usability.
Gefen et al (2003) Interaction with a vendor.		Relationship (risk; trust); economic factors (price).
Çelik (2011)	Usefulness of online shopping. Efficiency and effectiveness.	Return on investments that preserves the benefit/ rewards of online shopping experience.
Çelik (2011)	Maximizing energy convenience. Site performance.	<ul> <li>Physical and mental effort required to complete the offline shopping.</li> <li>Site accessibility problems; responsiveness during page downloads; user-unfriendly navigation; website content that is cluttered; slow transaction speeds and complicated purchasing procedure.</li> <li>Site navigation, accessibility, responsiveness and informative and virtually attractive interfaces</li> <li>Optimising transactions times, order tracking tools, simple after-sales services and personalization for repeat customers.</li> <li>Product evaluation tools, broadening product options and suggestion related to product accessories.</li> </ul>

*Table 3.b.* Consumer and product-based factors.

Author	Factor	Description
Zhou et al (2007)	Consumer demographics. Cognitive/ psychological characteristics. Perceptions of risks and benefits toward online shopping. Shopping motivation. Shopping orientation.	<ul> <li>Demographics (gender, age, income, education, culture).</li> <li>Internet experience (WWW apprehensiveness, frequency of internet usage, comfort with the internet).</li> <li>Psychological perception (risk perception, benefit perception, WWW purchasing apprehensiveness).</li> <li>Online shopping experience (previous transactions satisfaction levels, online purchasing frequency).</li> <li>Normative beliefs, shopping orientation, shopping motivation, personal traits (innovativeness), online experience (emotion, flow).</li> </ul>
Haque et al (2011)	Personal and demographic characteristics	<ul> <li>Age; gender orientation; ethnic background; household income and social grouping.</li> <li>E-shopping attitude (information, convenience, cost, enjoyment, customer services).</li> <li>Demographic characteristics, product type (sensory), familiarity and confidence (experience, satisfaction).</li> </ul>

Author	Factor	Description
Çelik (2011)	Social norms; Familiarity; Consumers' attitude; Confidence. Playfulness; entertainment value.	Successful sales history, strong brand image and customer satisfaction.
Perea et al (2004)	Enjoyment. Exogenous factors.	Escapism, pleasure, and arousal. Consumer traits (expertise, self-efficacy, and need for interaction).
Perea et al (2004)	Situational factors	Time pressure; lack of mobility; geographical distance; need for special items; and attractiveness of alternatives.
Perea et al (2004)	Product characteristics	Lack of physical contact and assistance in shopping on the Internet; the need to feel, touch, smell, or try the product; standardized and familiar products with little uncertainty or need for pre-trial; personal-care products; products that require personal knowledge or experience.

Table 3.c: Trust and risk-based factors.

Author	Factor	Description
Jusoh and Ling (2012)	Trust.	Vendor knowledge, responsiveness and reliability.
Zhou et al (2007)	Behavioural risk. Environmental risk.	Product risks, psychological risks, and seller performance risks. Financial risks and privacy risks.
Gefen et al (2003)	Trust.	
. , ,		Product performance risk, financial risk and time/convenience risk
		Financial risk, product risk and convenience risk.

# 2.3. Offline and Online Shopping Motives

Jusoh and Ling (2012) note that internet purchases of tangible goods present unique challenges when compared with traditional brick and mortar retail store purchases. Consumers do not have the opportunity to physically inspect goods purchased over the internet prior to purchasing them and must instead rely on mediated representations of the goods being purchased. They are normally dependent on third parties for delivery of purchased goods and may question the convenience of product returns. Hassanein and Head (2007) state that a notable difference between online and offline consumer markets that is inhibiting the e-Commerce growth is the diminished existence of human and social elements in the online environment. Offline shopping experiences provides an interactive environment with other humans and hence encompass a wide range of emotions not present in online shopping. The online shopping experience may be viewed as lacking human warmth and sociability, since it tends to be more impersonal, anonymous and automated. Haque et al (2011) argue that Internet shopping is convenient, but it is never a replacement for actual shops. Internet shopping lacks the personal experience that makes it possible for purchaser to use their sensory abilities to get a feel of the product they are purchasing. On the other hand, Zhou et al (2007) note that an increasing number e-commerce environment are incorporating social and virtual experiences for online shoppers. The expected effect is reduction of the varying adoption of online shopping amongst different shopper orientations.

Sarkar (2011) notes utilitarian buying motives include convenience-seeking, variety seeking, searching for quality of merchandise, reasonable prices, etc. On the other hand, hedonic buying motives are related to emotional needs of individuals for enjoyable and interesting shopping experiences. The buyer is a rational decision maker wanting to maximize utility by focusing on tangible benefits of the product. In utilitarian consumption, purchasing has been viewed as a problem-solving activity in which consumer moves through a series of logical steps. Hedonic consumption involves emotional arousal taking place while purchasing or consuming. In hedonic consumption, different types of emotional feelings, which are both physiological and psychological, play major roles. The level of hedonism varies across products or brands and depends on the changing levels of involvement. In high-involvement consumption situations, the level of hedonism is expected to be higher. The traditional buying decision model (utilitarian) and modern experiential model (hedonic) differs in four substantive areas: mental constructs, product classes, product usage and individual differences. In several buying instances, emotional desires dominate the utilitarian motives. A dynamic interaction between the product and consumer is an especially important requisite for hedonic arousal

to take place. Apart from a few exceptional cases, like, online movie watching, game playing, hearing songs, etc., an individual is unable to interact directly with a product online. While choosing any brand online for purchasing, the individual can see only those attributes of a brand which can be expressed through the picture on the screen. The consumer cannot touch, smell, or taste a product online. The scope of hedonic arousal is limited in the case of online shopping.

Forsythe et al (2006) note the functional and non-functional motives of traditional shopping. Functional motives are related to utilitarian functions such as convenience, variety and quality of merchandise, and price, whereas non-functional (hedonic) motives are related to social and emotional needs for enjoyable, interesting shopping experiences. Functional motives including convenience, greater merchandise selection, unique merchandise offerings, and lower prices, are primary reasons for shopping non-store formats. Most online shoppers are goal-directed. Some personal motives and social motives are applicable to online shopping as well.

Zhou et al (2007) note that utilitarian consumers or goal-oriented shoppers are driven by goal attainment with minimum irritation whilst achieving efficient and timely product purchasing; while hedonic consumers or experiential shoppers are comparable to brick-and-mortar window shoppers for whom the shopping experience is for entertainment and enjoyment. Hedonic (or experiential) shoppers were found to exist in the online environment for information gathering purposes such as ongoing hobby-type searches, involvement with a product category, positive sociality and surprise, and bargain hunting. For experiential shoppers, a retailer should aim to inform and influence their choices, because they do not have a specific goal in mind when visiting an online shopping site. Interactive environment provide experiential/hedonic shoppers with more enjoyment than in pure text environments. Environmental psychology studies have identified arousal, pleasure, and dominance as the three dimensions of emotions that can affect an individual's decision to approach or avoid an environment. Therefore, the design of a website to attract experiential shoppers warrants special attention to ensure the conversion of shoppers' product navigation into purchases. Goal-oriented online shoppers are found to lack impulsiveness, but enjoy the freedom and control, while the experiential online shoppers enjoy the surprise and excitement of the shopping experience.

Delafrooz et al (2010) note that hedonists not only gather information by shopping online, but also seek fun, excitement, arousal, joy, festivity, escapism, fantasy, adventure, etc. These experiential shoppers want to be immersed in the experience, rather than to achieve their goals by shopping online and their perceived experiences also depend on the medium characteristics that induce enjoyable experiences. Generally, when hedonists are satisfied, the possibility of impulse purchases and frequency of visiting the website will increase. The benefits can be physiological, psychological, sociological, or material in nature. Ease of search, good price/deal, good selection/availability, fun, impulse, customer service, and wider selection of retailers are additional reasons why people shop online.

Zhou et al (2007) note that the existing categories of shopping orientations include economic, personalizing, ethical, apathetic, recreational, convenience-oriented, highly-involved, and psych-socializing or community-oriented shoppers. Economic shoppers are price-oriented consumers who are concerned with buying products at the lowest price or getting the best value for the money they pay. Personalizing shoppers tend to value their relationships with store personnel. Ethical shoppers are those who are loyal to a specific store or a brand. Apathetic shoppers are inactive consumers. Recreational shoppers enjoy the act of shopping regardless of whether a purchase is made or not, mostly out of personal motivation (e.g., self-satisfaction and learning about new trends). Convenience-oriented shoppers always take time, space, and effort into consideration. Highly-involved shoppers are the opposite of apathetic shoppers, and psych-socializing (or community-oriented) consumers often shop because of social motives (e.g., social experiences outside the home and pleasure of bargaining). Online shoppers are also innovative, variety-seeking, brand- or price-nonsensitive, and less risk averse than non-shoppers.

Rohm and Swaminathan (2004) argue that consumers may be motivated by the ability to implicitly derive a certain set of utilities by patronizing a given type of shopping setting. These utilities may include location (place utility), expanded store hours and quick, efficient checkout (time utility), and an efficient inventory and distribution system that enables consumers immediate possession (possession utility) of the goods purchased. Primary shopping motives are: overall convenience/time savings (time or effort savings, location), the shopping experience (recreational shopping, shopping as a leisure-based activity, motivated by the process and enjoyment of the shopping experience itself, independent of product-specific or other task-directed objectives), social interaction (social motives, social interaction, reference group affiliation, and communicating with others having similar interests), information seeking (search, compare, and access information, the capability to deliver specific information tailored to the needs of the consumer), tendency to

seek variety (variety-seeking, varied behaviour, exploratory behaviour), and desirability of immediate possession (delivery time).

Hassanein and Head (2007) note that social presence has been defined as the extent to which a medium allows users to experience others as being psychologically present. A sense of human warmth and sociability can be achieved by providing means for actual interaction with other humans or by stimulating the imagination of interacting with other humans. In a web context, actual interaction with other humans may be incorporated through website features such as e-mail after-sales support, virtual communities, chats, message boards, and human web assistants. Pictures and text content can convey a personal presence in the same way as personal photographs and letters can. Choice of language can help create a sense of psychological closeness and warmth. Even subtle cues, such as "gendered" text, can evoke reactions similar to those produced by humans, including social desirability effects. The use of natural and informal language can impact perceived social presence. They investigate the impact of various levels of socially rich text and picture design elements on the perception of online social presence and its subsequent effect on antecedents of attitudes towards websites. Higher levels of perceived social presence are shown to positively impact the perceived usefulness, trust and enjoyment of shopping websites, leading to more favourable consumer attitudes.

# 2.4. Online Shopping Behaviour and Patterns

According to Jusoh and Ling (2012), consumers have increased the amount of time they spend online shopping and reading product reviews and are spending more time researching purchases and shopping online. Many are feeling the social consequences of life in front of a monitor. The product and services most frequently bought online are: books and art, home appliances and electronic products, CDs/DVDs/VCDs, and ladies clothing/accessories. Opportunistic buying as a whole does not seem to be a major factor: 41% bought on impulse just a couple of times, while 34% hardly ever bought on impulse. Items most likely to result in opportunistic buying were ladies clothing and accessories, home appliances and electronic products and CDs/DVDs/VCDs. Overby and Lee (2006) note that the Internet shopping conversion rate – the number of visitors who come to a particular retail site divided by the number of actual buyers – is generally very low. It is estimated that two-thirds of online shoppers fill their electronic shopping carts but exit at the checkout point without making any purchase.

Perea et al (2004) list seven key consumer characteristics: opinion leadership, buying impulsiveness, satisfaction with websites, Web shopping compatibility, shopping orientation, Internet self-efficacy, and Web security. Haque et al (2011) note that consumers' characteristics are classified as either impulse, patient or analytical. Consumers can be categorized into three groups: 1) frenzied copers 2) habitual die-hards and 3) mercenaries. Alternatively, customers can also be categorized into six groups, based on their shopping behaviour: 1) social shoppers, 2) experimenters, 3) convenience shoppers, 4) habit-bound die-hards, 5) value shoppers and 6) ethical shoppers. Rohm and Swaminathan (2004) find distinct online grocery shopping types: convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers. They also identify three distinct clusters of offline shoppers: time-conscious, functional, and recreational shoppers. They failed to find support for two factors commonly attributed to reasons why consumers shop online: 1) time savings and 2) recreation and enjoyment.

Jusoh and Ling (2012) argue that consumers' previous experiences with online purchases or lack thereof can be a significant influence of levels of risk perception by consumers and their purchasing decisions. Negative experiences increase levels of risk perception. Miyazaki and Fernandez (2001) note that consumers that have had positive previous experiences of phone or mail-ordering and those that have had previous positive experiences in online purchasing will have a more favourable attribution towards returning to online purchases or other remote purchasing mechanisms in the future. Although purchasing over the Internet is different than purchasing via one of the other third parties, the consumer associates the previous experiences of remote purchasing onto the Internet framework. Hassanein and Head (2007) state that shopping experiences that involve positive emotions have been linked to several important outcomes, such as increased time spent in the store, increased spending and increased unplanned purchasing.

Zhou et al (2007) note that the influence of friends, family, and media recommendations on the tendency for online shopping is mixed. Online consumers tend to be convenience-oriented, and recreational and economic shoppers appear to become dominant recently. Consumers' proclivity to purchase products online is not found to vary across different online shopping orientations. Motivational factors play a key role in determining the time spent on product searching and online shopping.

Overby and Lee (2006) note that experienced Internet users are more likely to participate in virtual communities for informational reasons, whereas novice users are more likely to participate for social interaction. Lian and Yen (2014) note social capital differences between younger and older groups: younger

users have more friends online, younger users like to use a wider variety of media, express themselves more, and use more negative words. Older users deem usage, value, risk, tradition, and image (unfavourable impressions) as barriers. Wan et al (2012) note that, although older generations use the Internet less for socializing and entertainment, they do use it more as a tool for searching for information, emailing, and buying products. Older generations do have more shopping experience, even though most of such experiences are rooted in a traditional environment. Such experiences may give them an edge in evaluating and purchasing certain types of products or services on the Web. Although young people are more likely to purchase online, the longer they searched for the product, older generations are comparatively more likely to purchase because they spend less time searching. Web shopping experience, including using various Web-based decision support tools for searching, comparing, and analysing products and services in the online environment, has positive influence on the perception and evaluation of goods on the Web.

# 2.5. The Online Shopping Process

Haque et al (2011) argue that behavioural processes are motivational, perceptual and learning, attitude formation, and decision-making tools that consumers use to complete the activities that satisfy their needs. Unlike background characteristics, behavioural processes can be affected by a person's environment because they are applied on specific occasions. They recall models of the buying process in traditional shopping contexts. The decision-making process has five stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase support. A person's buying choices are influenced by four major psychological factors: motivation, perception, learning and beliefs and attitude. Through motivation, perception, and learning, attitudes are formed and consumers make decisions. Influence factors are also categorized into internal and external factors. Thus, purchase behaviour is influenced strongly by cultural, social, personal, and psychological characteristics. The internal factors include beliefs and attitudes, learning, motives and needs, personality, perception, and values. The external influences include demographic, economic, social, situational and technological factors.

Wan et al (2012) note the classification of consumer goods and services into three categories - search goods, experience goods, and credence goods - based on the point in time consumers evaluate the quality of the goods they have purchased. Search goods are those that consumers can confidently evaluate the quality of before the purchase. Experience goods are those that consumers can evaluate the quality of once they are consumed or serviced. Credence goods are those that consumers cannot evaluate the quality of even a long time after the purchase. Such classification is mostly dependent on an individual's previous purchase and usage experience, especially for experience and credence goods. In a traditional brick-and-mortar market, consumers may use a direct inspection method to evaluate search goods and a sampling strategy for experience goods. However, for credence goods, they largely depend on the brand name and recommendations to make decisions because they have difficulty evaluating the quality directly. In the online environment, no goods can be inspected directly, and only limited interactions with service providers are possible. Thus, by default it seems, goods in online shopping automatically become either experience or credence goods. However, because online retail site designers have used various methods to help consumers evaluate physical products, goods in online shopping could also be search goods.

Li and Zhang (2002) note the online shopping process consists of five steps similar to those associated with traditional shopping behaviour. In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet and search for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted, and post-sales services provided.

Suri et al (2003) argue that, although the majority of the online population uses search engines to make the Web more manageable, an ever-increasing number of webpages is making it harder to find the desired page or information. Online shoppers have started using the high-tech help provided by shopping bots. These shopping bots are specialized search engines that prowl the vast aisles of Web merchants, helping consumers to comparison shop by keeping track of prices. Nearly all comparison-shopping sites use some combination of merchant partnering and bot technology. While some of the bots may only search a small corner of the Web, a large number produce results that might be considered excessive by many consumers. Eventually, an information-intensive environment like the Internet will make the task of navigating and evaluating information quite daunting for consumers. They argue that motivation and information load determine the amount of effort consumers put into processing information, and the method they use – whether they follow a systematic or heuristic process.

Häubl and Trifts (2000) look at the use of the internet for pre-purchase information search. They argue that, while making purchase decisions, consumers are often unable to evaluate all available alternatives in great depth and, thus, tend to use two-stage processes to reach their decisions. At the first stage, consumers typically screen a large set of available products and identify a subset of the most promising alternatives. Subsequently, they evaluate the latter in more depth, perform relative comparisons across products on important attributes, and make a purchase decision. They propose that consumer behaviour in an online shopping environment is determined largely by the degree and type of machine interactivity that is implemented in such a setting - the ability to interactively access information in an online database. The use of decision aids should result in a shift in emphasis from memory-based to stimulus-based purchase decisions in the sense that retaining specific attribute information about relevant alternatives in memory becomes less important. Decision aids impact on three general aspects of consumer decision making in an online shopping environment: 1) amount of information search, 2) consideration sets, and 3) decision quality. Decision aids can simultaneously increase decision quality and reduce effort. Decision aids are implementable in the context of multi-retailer online malls, cross-merchant comparison schemes, or groups of stores that allow for unrestricted cross-store comparisons.

# 2.6. Product Offerings and Differentiation

Çelik (2011) argues that electronic retailing is both a viable alternative for and complement to traditional retailing. Lee et al (2010) note that multiple retail channels also increase brand awareness and both online and brick-and-mortar store sales. Chang et al (2005) note online shops operated by well-established companies have strategic advantage over pure dot-com companies. Overby and Lee (2006) note that preference is an especially important issue within an Internet shopping context. Preference represents the disposition of the Internet shopper to favour a specific Internet retailer.

Haque et al (2011) state that a key question is, whether a product is suitable for online sales. Only some products are suited for electronic markets because they not only take advantage of the digitization of the market mechanism, but also the distribution mechanism, resulting in very low transaction costs. Product characteristics also are an important part of purchasing decision and consumer behaviour models. Products have their own set of characteristics, which relate to the five human senses of sight, sound, smell, taste, and touch. Products, which traditionally need to be taught, tasted, or smelled are prima facie less likely to sell well online

Suri et al (2003) highlight that, although there is plenty of evidence indicating that consumers are likely to buy at lower prices on the Web, there is also some contradictory evidence suggesting that consumers may be paying even higher prices online than offline. Consumers may use price as an indicator of product quality. Consumers use price not only to infer a product's quality but also to determine the monetary sacrifice associated with the purchase of that product. Consumers are less likely to use price as an indicator of quality when they have the ability and motivation to process other relevant cues that might help them evaluate a product's quality. The challenge for low price sellers in this new medium is to present their products in an environment where low price is equated more with low sacrifice rather than low quality, resulting in a more favourable evaluation.

Haque et al (2011) note nine attributes appear relevant for characterizing various online retailers: geography, accessibility, atmosphere, service/experiential, convenience, speed of acquisition, brand name, assortment, security, information availability, and customization/personalization. They give two reasons for brand attractiveness: 1) brand names can act as substitutes for information gathering, and can help online buyers locate specific products, and to reduce search costs; and 2) brands build trust, security and an expectation regarding product quality. Brand familiarity enables consumers to trust the online sales channel and feel more comfortable about the internet.

Park and Kim (2003) reviews a classification of the attributes of online stores into four categories: merchandise, customer service and promotions, navigation and convenience, and security. Customers may want careful, continuous, useful communication. Customer service includes sales clerk service for merchandise selection, answers to frequently asked questions, as well as credit, return, and payment policies. Customers want help with product selection, gift services, contact information for sales representatives, a FAQ section for speedy answers, and information about shipping and handling costs. Consumers tend to engage in relational behaviours to achieve greater efficiency in their decision making, to reduce information processing, to achieve more cognitive consistency in their decisions, and to reduce the perceived risks associated with future choices. The basic requirement for inducing a consumer to become a customer of an online store and increasing his switching cost is to reduce the cost of information search and to maximize the predictability of product quality by providing tailored information to consumers.

Park and Kim (2003) further argue that, although the consumer may receive a tangible good at the end of the online transaction, the benefits to the consumer are not in the purchased good, which could have been obtained through alternative channels. Instead, the unique benefits to the consumer are in the performance of the online shopping transaction itself such as saved time, increased convenience and reduced risk of dissatisfaction. They conceptualize information satisfaction as an emotional reaction to the experience provided by the overall information service, and list six components of information quality: relevancy, recency, sufficiency, playfulness, consistency, and understandability. Relational benefit is defined as the benefit customers receive from long-term relationships above and beyond the core service performance. They focus on the role of risk reduction, minimization of information search and transaction cost, and cognitive consistency as part of the relational benefit in an online shopping context. Commitment has been defined as an enduring desire to maintain a valued relationship. Consumers' emotional and judgemental reaction to products or services is a key influential factor for consumers' commitment. The psychological benefit and trust are also essential ingredients for enhancing commitment. Information satisfaction and relational benefit play a key role in forming consumers' site commitment to an online store.

Amblee and Bui (2011) investigate social proof, whereby consumers rely on the collaboratively shared information and experiences of others to infer a course of action. Online ratings and reviews are seen as a form of social interaction. Word-of-mouth communications have been shown to influence awareness, expectations, perceptions, attitudes, behavioural intentions, and behaviour. While information gathering is a primary motive to get informed about the product, there is a considerable element of social interaction involved in terms of getting empathy and intimate discussion between well-meaning friends. Online recommendation sources can be sorted into three categories: regular consumers, human experts, and expert systems such as recommender systems. eWOM communications by experts have the potential to provide professional advice with a certain level of authority, whereas eWOM and feedback between friends offer opportunities for conversation at the level of trust and friendship. Online automatic recommendation systems tend to have more influence on consumer choices than human experts or other anonymous consumers but may be biased by commercial motives. Online brand trust, which is the willingness of consumers to rely on the ability of the brand to perform its stated function, is strongly influenced by word of mouth.

Lee et al (2010) examine technological advancements, like interactivity technology, to overcome a major disadvantage of online apparel shopping - consumers cannot physically try on the garment before making purchase decisions as they can in brick-and-mortar stores. Experimenting with appearance related technology allows the creation and manipulation of product or environment images to simulate (or surpass) actual experiences with the product or environment. Sensory cues may contribute to the online store atmosphere in both a utilitarian and hedonic sense. Evaluations of online retailers are enhanced by the addition of interactive features. Experiencing with appearance captures the playful and experiential nature of trying on products. Experiencing with appearance in other technology settings positively enhance consumers' affective responses to technology usage. Positive affective states, associated with shopping enjoyment, are positively related to attitude, as well as approach responses, including actual purchase behaviour, time spent in the store, and unplanned purchasing. Similar results have been found for online retail environments. Pleasure, or affect, experienced from online shopping has a positive influence on attitude toward online shopping and online retailers.

Koo and Ju (2010) note that, while social and design factors have a positive effect on pleasure, ambient factor has a positive impact on arousal. Pleasure has a positive impact on the amount of money spent and store liking; arousal has a positive effect on the amount of money spent and the number of items purchased. The online retailing environment lacks some of the dimensions the traditional retailing environment carries, such as temperature, odour, texture, and people. In the online retailing context, the entire store environment is constrained to visual appeal on a computer screen and sound.

Koo and Ju (2010) examine the impact of personality traits and atmospherics on customer's emotional responses in the context of the online store environment. They note that atmospheric cues, which are defined as any component provided by an online store within an individual's perceptual field that stimulates one's senses, play an equally important role in shaping attitudes and behaviour. Consumer characteristics - in particular, personality traits such as atmospheric responsiveness and involvement - may impact the evaluation of these atmospheric cues. They further argue perceptual curiosity moderates the relationship between atmospheric cues and shoppers' emotional reactions. Perceptual curiosity is usually evoked by complex or ambiguous patterns of sensory stimulation, such as sights and sounds, and motivates behaviours such as visual inspection in order to acquire new information. Curiosity in general reflects an intrinsic desire for new information to stimulate interest and/or remove uncertainty, which is aroused by novel, complex, or ambiguous

stimuli, and motivates exploratory behaviour. Four different types of curiosity are listed: inter-personal, epistemic, sensory, and perceptual curiosity.

#### 2.7. Conclusion

The motivation of consumers behind online shopping, and the process they normally follow can still be further illuminated. Specifically, how do consumers view, regard and approach online shopping? What is the process they follow when shopping online – what are some of the in-depth decisions they make as part of and during online shopping? In light of this, the literature review concludes with the following research questions: 1) what motivates consumers to shop online? 2) what are the process consumers follow when shopping online?

# 3. Methodology

The research methodology is elaborated in this chapter. The explanation introduces the research paradigm that was adopted and the research design. The population and sample approach covered is be detailed. The final subsection covers the specifics with regards to the research instrument used, the collection procedure employed, any limitation of the study and the validity and the reliability aspects.

# 3.1. Research Paradigm

The research process involved the choice of a research method to be used. The choice was informed by various factors such as the research question (Marshall, 1996) and type of research. In the end the research method influenced the interaction between the researcher and participants. Research into research methodology is classified into quantitative, qualitative and mixed method.

Quantitative method is deductive and is aimed at testing a predetermined hypothesis. In quantitative research the research involvement is to be detached and objective. Qualitative methods are inductive and explores complex human behaviour and the researcher is more involved in the research process (Marshall, 1996). Qualitative research provides detailed and contextualised description. The data set is engaged in natural language and expression of experiences (Levitt et al.,2018). This study utilised the qualitative method in order to gain deeper insights into online shopping as topic.

# 3.2. Research Design

The research was focused on the motives of respondents with regards to online shopping and their personal attitude towards online shopping. Semi-structured interviews were the chosen technique to extract data from respondents through a personal interview conducted face-to-face or telephonically (Kothari, 2004).

The choice of semi-structured interviews using a schedule provided a number of benefits which include:

- 1) where in-depth and detailed information can be sourced.
- 2) flexibility to vary questioning whilst maintaining the equivalence of meaning.
- 3) high response rate compared to surveys.
- 4) observation of non-verbal and probing for more information.
- 5) increased validity that respondents were unassisted.

The semi-structured interview does possess demerits which include:

- 1) costly methods that limits sample size because of need for people doing interviews.
- 2) interviewer or respondent bias a possibility.
- 3) interviews are time-consuming process especially when it includes transcription.
- 4) availability of respondents may be an issue.

#### 3.3. Population and Sample

The population was online shoppers within South Africa. The specific focus was on the online experience of the population of online shoppers who are employed, had two (2) years working experience and were not retired. This was to ensure an online shopping experience that was adequately developed and to exclude students and pensioners, whose online shopping motivation may be different and at different stages of development. The working class would have adequate disposable income that would shape their online shopping experience.

It was impractical, inefficient and costly to take census of all the online shoppers fitting the profile (Marshall, 1996). Therefore, a sample focused on respondents who had been actively shopping online at a frequency of a minimum of 3 times in the last 6 months. The minimum online shopping expenditure should exceed R800 in the last 6 months. This was in-line with eMarketer report of R1800 annual spend by online

shoppers in SA. The sample covered those who buy tangible products that require delivery and e-products such as tickets or e-books that do not require physical delivery.

Naturalistic sampling involves three (3) broad techniques namely convenience, judgement (purposeful) and theoretical. However, there is often an overlap in application of these techniques (Marshall, 1996). Convenience sampling is least costly with regards to time, effort and money. Purposeful/Judgement sampling is when the research choses participants who will best suitable to answer the research question. Theoretical sampling is often utilised in grounded theoretical approach and sampling evolves with the data being collected to test theories as patterns emerge.

The research employed judgement sampling because of the criteria set above to focus on specific online shoppers. A sufficient number of participants were approached or invited to ensure that they are spread out in order to restrict snowball sampling.

Qualitative sample size is generally smaller (Levitt et al.,2018). The sample size for this study was 10 interviews of online shoppers. It is believed that this number allowed for a broad range of perspective to emerge. Additionally, the profile will cover a demographic range sufficient to provide insight. It is taken that interviewing more than this number would not necessarily add additional insight or contribution to the research result.

#### 3.4. Research Instrument

The interview was conducted using an interview guide. It was a set of questions that the interviewer utilised. The interview was semi-structure and hence this meant the interview guide could be followed on the cue of the responses from the participant. The interviewer was able to clarify any question and to further probe the participants where there is interesting information that surfaces. The interview guide existed only to create a general parameter so that the interview was focused in order to cover the intended topics. The interview guide was preceded by a consent form. The interview guide is attached under the appendix section of this document.

# 3.5. Data Collection Procedure

Interviews are a common method of data collection. The interview is a conversation between a researcher and participants, either face-to-face or through an electronic communication medium (Whiting, 2008). The participants that were identified had experience on the topic and provided insight on the experience of online shopping. Requests to participants who fit the profile was done by email or telephonically.

The participants were given the option to choose a venue. The venue should provide relative privacy to allow freedom for the participant to express themselves undisturbed. The interviews were recorded and transcribed.

# 3.6. Data Analysis and Interpretation

The qualitative data that was collected was analysed using different methods. Braun and Clarke (2006) acknowledge the variety of methods but also support thematic analysis as foundational method for researchers. Thematic analysis was the chosen method for analysing the data. It identified analysis and patterns within the data. It provided a flexible framework as a qualitative analysis method. However, thematic methods go beyond it being a realist or experiential theory and is compatible with both essentialist and constructionist paradigms (Braun & Clarke, 2006). The thematic process included the phases: 1) Familiarising with the data, 2) Generating Initial Code, 3) Searching of themes, 4) Reviewing of themes, 5) Defining and Naming of themes, and 6) Producing a report.

# 3.7. Limitation of the Study

The study applies the qualitative method and has the following limitations:

- The participants interviewed was limited geographically to South Africa. This provided insightful data and provide a broad range of perspectives on online shoppers.
- The findings cannot be generalized due to the sample size and focus on gaining depth of participants behaviour.
- The researcher was involved in the interviews and analysis of the data. As a result, his views and opinions formed part of the outcome.

# 3.8. Validity and Reliability

#### **3.8.1.** Validity

Internal validity is concerned with the causal relationship between the observed variables. External validity is concerned with the generalizability of the causal relationship across the different contexts (Calder, Phillips & Tybout,1982). Thomson (2011) discusses five (5) categories to determine validity in qualitative research. Descriptive refers to the accuracy in the reflection of what the participant has said when the data was captured. Interpretive refers to the correct inference of the meaning of events or behaviour. Generalizability refers to the ability to apply universally.

External validity will be difficult to achieve due to the nature of the qualitative research — being contextual and subjective. The data have the nuances of the South African environment which may not necessarily apply in other geographies. This research was conducted with online shoppers in South Africa who could be concerned with security matters or infrastructural consideration which may not be applicable when doing similar research in Australia or Europe. External validity will not be a requirement as the objective is not to generalize the finding.

A pilot study was conducted to ensure that the research questions fulfil the measurement requirements for the research topic. The pilot study helps to validate the accuracy of the questions as it relates to the research topic. This satisfied the internal validity.

### 3.8.2. Reliability

Reliability in qualitative research is concerned with the consistency of the results against the data collected (Merriam, 1995). This implies that the same data collected under the same constraints/parameters will produce similar results. Qualitative research by its nature is not static. The research data was collected using a schedule of questions which enforced focus. The interviewer adhered to ensure that the focus of the objective was maintained. Effort was invested in ensuring that the participants understand the questions clearly and their responses pertain to the questions posed. The pilot phase of the schedule minimised variability because it tested unclear questioning.

#### 4. Results Presentation

#### 4.1. Convenience

Online shopping removes the difficulty that comes with fulfilling shopping requirements. It provides a level of ease when doing shopping. The ease comes in the form of the effort involved and time expended when doing online shopping. OS also provides a quicker process in the identification and selection of products; thus, simplifying getting to right product.

The respondents indicated that OS can be performed from the convenience of their homes and workplaces. The Online stores are within reach at a click of button. It also makes it easier to visit multiple shops simultaneously to compare prices. OS also provides a greater option of products from any geographical place. The respondents do not have to go to a mall or physical shop. They can also avoid being in queue to get the product. OS save on driving to shops and this is a saving on cost of petrol, time and parking fees. The products are delivered to respondent's location.

OS is also not bound to shopping times compared to conventional shopping. The respondents are able to do the shopping after hours and do not have to rush to the shop before it closes. OS shopping frees the respondent's time to participate in other activities. The respondent could be shopping whilst working and thus achieve more from limited time. Respondents also indicated that time saved by shopping online improved family quality time.

# 4.2. Product Specifications

Respondents chooses products to buy online based on product types such as sizing requirements. Respondents who know personal sizing dimension will by clothing online. Other respondents had a fitting and sizing requirement which influenced buying at conventional stores. Respondents categorized groceries into perishables and non-perishables/preserved. The respondents will not buy perishables such as vegetable. The option not to buy perishables included the need to feel the products and test for freshness. Another responded that they are willing to buy perishables when buying from a reputable online store and when it is a repeatable. In this case, meat was from a specific butchery who had online store. Respondents concern with groceries included receiving products that are close to or past expiration dates.

Electronics received differing responses. The responses were based on if the appliances where large or small appliance, general electrical items or gadgets. Respondents who have knowledge of product specification were inclined to buy online. Online purchase enabled to compare between different online shops.

Respondents highlighted a concern of possible faulty or malfunctioning appliance and the delays in replacing those. Gadgets offered benefit of technical specification and reviews from users.

The products were one or few item purchases such as shoes. Respondents did not see buying cars or large furniture items online. One respondent did not show willingness to buy health products online. The reason not to buy health products related to expiry.

The respondents varied on the products they will buy or not buy. They demonstrated different choices of products that was based on personal preferences. There is no category of product that will not be bought online.

# 4.3. Variety

OS provides the respondents with a perception of a greater variety of products. The respondents are able to purchase products outside of their physical geographical boundaries. This unlocks the opportunity to have a greater selection of products available beyond their physical reach. Products can be delivered from anywhere in South Africa and even beyond the borders. Further, respondents are not limited to stock availability at the conventional shops in their local environment. The respondents can search and find where there is stock without having to be there physically.

Respondents are able to perform comparisons of products and are not limited to available products. This comparison is done in a quick manner. OS offers respondents more products variety at better pricing from different markets.

# **4.4.** Factors of Decision Making

Respondents decide to shop online based on a number of factors. Time savings is a factor respondent indicate as one of the benefits of choosing online shopping. Deliver timeframe and reliability is paramount for respondents. Respondents also indicated the type of product will determine will be sourced online or conventionally. The type of product includes if needs testing or is perishable. Respondents use the cost and pricing involved to decide especially if there are related delivery and import taxes involved. Respondents are also influenced by availability in local area. Sometimes the product specification can only be found online. Respondents also consider specialist shops such Zando and the pricing deals.

Respondents also regard trust and confidence in the online store as decision making factor.

# 4.5. Process

#### Research

The Online shopping process starts with research for a product to fulfill a need. Respondents indicated that they perform a pre-purchase research on search engines. Other respondents will go to comparison websites to search for online stores that offer the product. The respondent during research is also confirming if the product is suitable or fit for the requirement.

Research also involves research on specific online store and for a specific product. Respondents have also developed preferences for certain online stores. Respondents will follow links of search engine results to online stores. Respondents perform background check when visiting an online store for the first time. Respondents do smaller purchases when buying from a newer online shop. This is to manage the risk of not knowing the online shop. One respondent booked marked search for repeat purchases.

The research considers the price and discount offered. Respondents search out online stores that offer vouchers and other savings such as delivery cost. Researching time varies based type products and urgency of the product. Researching can be quick whilst searching for other products takes longer in days or even weeks. Some respondent will keep searching and watching the price until it reaches an affordable level.

Respondents would visit a conventional store to test products but buy online for cheaper offering. Respondents in this case are bargain shopper looking for good deals.

# **Price**

Price point matters to the respondent's decision making. Respondents choose to online stores that offer affordable prices. Respondents uses comparisons and aggregation engines to discover cheaper price offering. Respondents follows links to vendor websites based on best prices. Respondents will search longer based on available budget. Respondents are looking for good deals. Respondent does not explore other vendors unless pricing is better. Respondents would wait for prices to drop before committing to a purchase.

Respondents who are target shoppers do not perform prices comparisons. They do not do prices searching and go to specific stores of interest.

#### **Product Selection**

Respondents after selecting the store will select the product. Selection of product involves the review of pricing and specifications. Respondents view the image of the product and appreciate the interactive 3D pictures. The Interactive 3D offers respondents ability to view from different perspectives and to zoom. The desired products will be added to shopping basket. On checkout the respondents provide personal information, payment information and delivery information.

Respondents are annoyed by online stores that do not offer product categories or categorized searches. This increase finding the product. Respondents sometimes use chatbots to navigate faster to products. Respondents do not like having to create a full profile and signing in to make a purchase.

# **Repeat Purchases**

Respondents distinguished between ad hoc and repeat purchases. Repeat purchases involves regular purchases for the similar items. These are items such as groceries, gadgets, services and takeaways. Respondents share more information through creation of profiles. The profiles are often used on mobile application or online logins. Payment information is shared and stored with the online store. Respondents for groceries use pre-populated list to fast track the purchase of groceries. Respondents also use previous items purchased list to re-order same items.

### **Testing**

Product testing is part of the shopping experience for respondents. The experienced respondents' have developed ability to know what to look out for. Online shopping offers only visual images and product specification information. The respondents are not able to "feel" the product and check it out for proper function/performance. The testing of products includes right sizing, feeling of texture quality and other dimensions. The responded has identified this as limiting factor in online shopping. Conventional shopping offers immediate interaction with the product.

# **Marketing and Advertising**

Respondents are influenced by online marketing and advertising. The respondents respond by advertising of sales by visiting online stores. There is higher response to advertising when products advertised already matches online shoppers need or related to products, they are shopping. Respondents requires convincing to convert to a sale when they were not looking to buy. Online marketing and advertising if very effective especially to new markets. Online marketing and advertising assist in decision making when considering options.

Other respondents are not influenced by online marketing and advertising. This applies to respondents who are target shoppers and focus on what they want to purchase only. Respondents regard online marketing and advertising random and not targeted or specific. Online marketing can be annoying generally but welcomes targeted advertising which analytics based.

Respondents are experiencing in various forms such as pop-ups, emails, search engine optimization (SEO) results. Respondents find online marketing irritating but informative about specials. Online marketing is in your face and cannot be ignored or switched off. Online marketing is directed and targeted to captive audience on mobile and computer devices. Online marketing is supported by videos and content to research on products of interest.

Respondent also experience online marketing and advertising vial social media. Social media advertising is effective to attract to websites. Social media advertising is specific to the profile of respondents. Respondents regards this as more relevant to their needs.

#### **Cancellation or Discontinue**

Respondents can terminate the online shopping process in a number of ways and for a number of reasons. Respondents will start the shopping and add products to shopping carts. The respondent will then change their mind about shopping for the items or be interrupted. The order will be incomplete when respondent changes mind about buying and in other cases the respondent choose to postpone the purchasing.

Respondents cancel or discontinue orders at payment stage. Respondents review the shopping cart and discover that there are additional costs such as shipping/delivery and taxes that are applicable. Others review the affordability of the purchase at payment to determine budget constraints. Respondents indicated that credit card payments requirements such as OTP (One Time PIN) may result in discontinuation. This

happens when respondents do not have their authorized mobile device at hand to receive the OTP. Respondents cancel when they cannot locate their credit card to complete the purchase.

Respondents will also discontinue or cancel for technical reasons. The respondents discontinue when they experience website malfunction such as when products added to shopping cart do show. Other situations include when the website processing takes a long time, or the actual buying process is onerous. Technical consideration can be on the buyer side such as poor network connection or data depletion which causes loss of connectivity. Cancellation also occurs when there are delivery issues. Respondents will return to online store to cancel orders when are taking longer than anticipated.

# **Delivery**

The purchase process is completed when the respondents takes delivery of the product. The respondent's main objective is the use of the product. Respondents have expressed concerns with non-delivery or exceeding of expected delivery timeframes.

The delivery of products to the respondents also requires coordination to be effective. The respondents require convenience in delivery in terms of location and times. The respondents expressed annoyance at lack of proper communication when there are schedule changes in time of delivery or missed appointments. Respondents prefer online stores that offer order tracking features to enable to plan better. Conventional shopping has advantage in that the shopper leaves the store with the product.

Delivery is critical to respondents to the extent that it has become a factor in choosing a vendor. Respondents choose vendors with quick delivery and a history of reliable delivery. Some respondents have experience bad deliveries from vendors have vowed to not buy from those. Respondents have indicated concerns around handling of products during delivery. The respondents indicated for options to pay on delivery (COD).

#### **Returns**

Respondents value the ability to return the products to vendors if there is a mismatch or other problems. Hence the return policy is a very part of the online shopping experience. Respondents indicated that return policies of vendors can be annoying and limiting. Respondents will even give away products they are unhappy with than initiate the return process. Conventional shopping offers better return policy because they are easily located and engaging. Respondent regard that key to the return policy is the refund policy and product warranties. This post sale experience has determined loyalty of respondents.

#### Assistance

Respondents indicated that they do not value assistance which results in limited to no use of online assistance. Respondents do not use assistance most of the time and rarely use available chatbot for queries. Most of the websites are user friendly and provides the necessary information. Respondents who chose assistance would be on enquiries before shopping online or delivery status.

# 4.6. Satisfaction

Respondents satisfaction with service quality is high. Respondents are satisfied with the product information provided including delivery time frames. Product Information generally adequate even though Online stores differ in giving product information. Product information assist in making a purchase. - Enough product information in the description.

Respondents are satisfied with online shopping for bigger online shops. Online shopping provides for higher stock availability. Respondents dissatisfaction emanated from the delivery aspects of the online shopping. Dissatisfied when incomplete orders are delivered. Overall satisfied with online shopping except odd occasion with delivery time.

# 4.7. Differentiation

# **Organizational and Vendor Branding**

Respondent have knowledge of well-known brands and have experienced these brands. Respondents choose an online version of established conventional brand. Pure Online shopping established also attracts. Respondents choose these based on previous experience and brand reputation.

Respondents consider the online stores website design and ease of use as branding tool. Friendly and responsive website attract respondents. Respondents are loyal to vendors that over quality, quick deliver and availability of products. Respondents also appreciates vendors that recognizes loyalty and offer them specials. Vendor also standout because of returns policy and promotions

#### Service

Respondents are satisfied with online shopping service including reliability. The service influences the loyalty to websites and respondent revisit. Respondents prefer to interact with online stores they bought from before. This loyalty is influence by past shopping service experience. The service quality reassures safety. Respondents have experienced bad service, but this is isolated to a few online stores.

#### **Quality**

Respondents are loyal to vendors and retailers who offer good customer service, delivers value for money, have easy and convenient buying process. Respondents are loyal to vendors who deliver products in good condition. Loyalty is influenced by quality of products.

Respondents deem that quality cannot be guaranteed but quantity is correctly provided. Other respondents indicated that at times the images of the product on online store do not reflect the quality of the products. Respondents have experience of wrong sizing and inferior quality as compared to the information provided. Respondents have indicated quantity information good. However, quality information is lacking. Generally good product information depends on online shop.Respondents have associated different quality with different brand. Respondents choose vendors who give better quality at good price. Respondents consider website design as part of the quality.

#### Interaction

Social interaction with others comes through product reviews. Respondents do not demonstrate a need for interaction. The online shoppers do not socialize with others online. Respondents are targeted shoppers fulfilling a need. Respondents prefer to interact with offline with people they know for recommendations or review sites such as "Hello Peter". Respondents engage in socializing for recreation or leisure online. The only recreation or leisure is when buy such services such as vacations.

Respondents have different views on product reviews. There are those who are keen to provide reviews. Other respondents are not providing product reviews. This is influenced by the view on importance of product reviews. Respondents regard product reviews as biased and not convinced by product reviews. However, respondents stay away from products without any product reviews. The presence of product reviews or comments gives a level of reassurance. Respondents do not trust product reviews and have noted patterns of same reviewer accounts resurfaces in many comments. Respondents give product reviews only when they are very satisfied or dissatisfied.

Respondents stated that online stores are intuitive and easy to use. This takes away the need for assistance from online store staff. Some have use chatbots for navigational purposes or to ask how questions. This applies when their site map is not helpful.

# **Enjoyment**

Respondents enjoyment is the sense of achievement associated with saving time and complete home chores. There is no pleasure or enjoyment in the activity of shopping online. Respondents shop for leisure by browsing to see what is available. Enjoyment is also experienced by interacting with colleagues whilst shopping online. The pleasure is also derived when in the awaiting delivery stage and notification receive of impending delivery.

# 4.8. The future of OS

# Perception

Online shopping perception has positively changed. Respondents are no longer worried about deliveries. Respondents are having a better experience online shopping than conventional shopping. Respondents don't enjoy conventional shopping because of bad experiences such queues and bad attitudes from other conventional shoppers. Respondents perception of online shopping has improved with more experienced.

Respondents' comfort with online shopping has increased. Respondent have been increasing products and frequency of online shopping. Respondent does most shopping online except for quick small items.

# **Payment Safety**

Respondents perception changed around security with financial information. Respondents plan to increase as credit card processing becomes more secure, able to collect and improved delivery. Respondent suspects fraudulent activity can occur when shopping online. Respondents used to be concerned with security

issues but developed trust in bank. Respondents performs security confirmation and checks for security protocols used, e.g. HTTPS. Respondents are uncomfortable with sharing credit card details for smaller merchants. Perception of security changed with better protocols such as OTP which reduced fraud.

# **Future Purchases**

Respondents planning to increase online shopping due to service improving, better deliver times and communications. Respondents will increase online shopping if delivery times improves to same day. Respondents plan to increase online shopping due to discounts and products being advertised.

Respondents will increase shopping online. Some respondents foresee buying everything online whilst others do not foresee doing all shopping online. Products that respondents do not foresee shopping online include perishables with expiry dates. A respondent will consider buying a house online in the future. Online shopping makes it possible to you to buy for a future delivery date and for more locations.

# **Physical Safety**

Online shopping reduces physical crime. You can buy items without people knowing what you bought, e.g. electronics.

# **Internet and Data**

Internet provides access to information for day to day working and ability to transact online. Internet enables respondent to do product research. There is no internet or data cost in conventional shopping. Respondents indicated that Internet and online shopping make them spend more money. However, Online shopping helps focus on products they want.

# 5. Discussion of Results

#### **5.1.** Convenience

•	• Convenience		
	0	Location of respondents when online shopping	
	0	Savings associated with online shopping	
	0	Physical movement	
	0	Physical interaction with other conventional shoppers	
	0	Dependable, convenient and affordable delivery of products	

The convenience manifested in various ways and the key aspect is avoidance of human interaction. The shopping experience has become an inconvenience that must be done as quick as possible. People in the fast-past environment with demanding jobs are looking for efficiencies. The effect is the increase in online shopping whilst performing other tasks. Furthermore, online shopping helps with the development of geographically displaced "relationships" because of workforce mobility. People are now able to buy gifts and items for their beloved for different places.

Online shopping has introduced a level of convenience in the form of taking delivery at scheduled time. The has been improvements in geo-location technology which simplifies address entry. This coupled with scheduling of delivery time has improved coordination of taking delivery.

It was interesting to note customer view online shopping as improving family time. This through time saved and diverted to spending time with time. Additionally, family responsibility such grocery shopping affect distribution of chores in the family. There is also a cost savings in family budgeting because customers can stick to shopping list without temptations by non-essentials.

# **5.2.** Product Specification

•	Produc	et specification
	0	Product testing for performance and sizing
	0	Product types suitable for Online Shopping

The type of products is interesting because it seemed to conflict. However, this demonstrates the selection is purely personal preference. All products types can be sold online and will attract the right consumer. It is also interesting that consumers are not knowledgeable of personal dimension when it relates to sizing and fitting. Online shops need to devise technology to assist with remote sizing.

#### 5.3. Variety

•	Variety	
	0	Increase availability and variety of products
	0	Efficient product comparisons for quality and pricing
	0	Greater choice of vendors

The conventional stores are at a disadvantage against online stores. Online stores are able to variety because they don't have the constraints of selling to a local market. Additionally, the delivery times delay allows online shoppers to source suppliers and reduce warehousing costs.

The consumer extended their variety by searching online when they not finding product in conventional stores. Customers went into the conventional store and used their mobile devices to shop for a larger range online. This also applied to looking for better deals for the same product they see in conventional stores. This consumer behaviour demonstrates that quicker acquisition of the product is not necessary a prerequisite for some products such as electronics.

# 5.4. Factors of decision-making

•	Factor of decision making		
	0	Time savings	
	0	Delivery timeframes and reliability	
	0	Financial consideration – additional costs for delivery, taxes	
	0	Availability online only	
	0	Trust levels in online stores	

The decision to shop online is not straight-forward and is influenced by a combination of factors. Time savings is noted as important during the research of product but there is a time delay between actual shopping and taking delivery. Hence, online stores with quicker and reliable delivery influence customer decisions. This is applicable to certain types of products such as perishables/consumables versus non-perishable. The types will have different expectations.

Prices and cost consideration are a factor in choosing to shop online. Customers have an expectation of cheaper prices online which influence them to choose online shopping over conventional shopping. This cost component includes delivery and import duties which can discourage online shoppers.

Product lifecycle applies to different products which results in those products not being available in the mainstream. Some products are specialty or niche products which are not applicable to all market segments. The result that products are then available only online. The customers will not get the products in local stores. This goes with the trust levels in the online stores that provide products.

# 5.5. Process

The processes for buying products online mimics that of conventional shopping. The consumers will identify a need; research for a product to fulfil the need; research the suitable provider of the product; perform actual purchase, receive post-purchase service. The notable difference between online shopping and conventional shopping is the investment in terms of time and effort. The research for online shopping will be performed on electronic devices which cuts down the time and effort required compared to trolling the shopping malls. This broadens the scope and efficiency of the research and thereby also results in a better-informed consumer.

	Table 4. Process of online shopping
Research	Finding suitable product
	Verifying vendor
	Review vendor past performance
Price	Performing price comparisons
	Role of aggregation and comparison engines
	Searching for deals – discounts and shopping vouchers
Product	Display of product
Selection	Product specification and information
	Ease of doing payments and purchaser profile creation
Repeat Purchase	Frequent customers for online store
	Mobile application availability for frequent customers
	Customer profile and purchase history
	Customer based recommendations
	Simplifying the purchase process, e.g. grocery list
Product Testing	Engaging with the product
	Quality testing
	Sizing testing
Marketing and	Advertising before purchase process
Advertising	Advertising during purchase process; related products
	Profile based targeted advertising
	• Post purchase advertising – elimination of buyer's remorse and email campaigns for cross-
	selling
	Roles of social media advertising
Cancellation and	Incomplete purchases
Discontinuation	Purchase interruptions - technical
	Hidden costs – Delivery Costs and Taxes
	Payment stage cancellation
Delivery	Taking delivery of products
	Communication of delivery Issues and Order tracking
	Payment on Delivery
Returns	Returns Policy
	Ease of doing return – Risk minimisation
	Money refund
Assistance	Telephonic or electronic assistance
	Chatbots developments
	Order tracking

There is a difference between ad hoc and recurring/repeat shopping at same online store. The repeat online shoppers displayed behaviours of improving shopping efficiencies. This efficiencies behaviour included creating a profile with personal information and preloading payment information. However, for ad hoc or once off purchases the same customer where irritated by request for upfront profile creations. Another efficiency is the creation of the shopping list for grocery shopping. This fast-tracked the shopping experience.

The combination data analytics and social media is proving effective in targeted and relevant digital marketing. Consumers are better responsive to digital advertising that resonates with their profile and past online behaviour. This targeted digital marketing is captivating and in your face. Positive responses also applied with the buying process when online stores showed related products to the one being purchased.

The key theme in the processes related to delivery and return policy. The customers are already convinced of the merits of shopping online. The South African infrastructure is a limiting factor because of unreliability. For example, South African Post Office (SAPO) interrupted delivery for a few months. The trust levels in terms of return policy because of the process and delays in refunding. It was interesting that some will even give away products instead of returning it. The customers are appreciative of efforts to implement strategy such delivery boxes at petrol stations. It will also be important to see the benefits of Internet Of Things (IOT) in resolving communication and tracking issues.

#### **5.6.** Differentiation

**Table 5.** Differentiation Factors

Organizational and	Established and well-known conventional brands going online
Vendor Branding	Previous experience of the brand
Service	Reliability of service
	Service history and revisit
	Impact of bad service
Quality	<ul> <li>Product that matches customer expectations</li> </ul>
	Sharing of product information
	Quality in respect of brand name
Interactions	<ul> <li>Role of product ratings and reviews</li> </ul>
	Solicitation of product reviews
	Promoting user online engagement
Enjoyment	Developing engaging content for patrons

It is important to note that well-known brands are going online as extension of their channels. This working well in order to leverage the brand value. However, perception of a better service is linked to online service. It is interesting to note that buying of digital products such as bookings on COMPUTICKET is not perceived as online shopping.

Online shoppers develop trust through experience with online vendors. The loyalty to a brand requires consistent performance in terms of quality and service levels. Perception management in terms of product quality is crucial in avoiding disappoint. This is important where social media is notorious for disseminating information by disgruntled customers.

Product reviews offer an intriguing viewpoint. The product reviews are not trusted or valued because they are seen as too subjective. However, the absence of the product reviews makes the customers feel uneasy to the first to purchase. Furthermore, the customers are not inclined to give product reviews as normal course of action but will do in extreme cases. This bring into question the relevance of having product reviews versus product ratings. Customers will even use sources external to online stores to obtain what they deem reliable reviews.

# 5.7. The future of OS

Table 6. The future of OS factors

Tuble 9. The future of Objectors			
Perception	•	Shift in online shopping perceptions	
	•	Concerns and comfort with OS	
Payment safety	•	Improvements in secure payments processing	
Future purchases	•	Planned increase in future purchases	
	•	Buying more product type for current online shoppers	
Physical Safety	•	Role of crime and its impact on online shopping	
	•	Secure delivery of products	
Internet Data	•	Impact of data cost on shopping online	
	•	Impact of internet availability in all areas to enable OS	

The perception of Online shopping is experiencing a positive shift as customers become used to shopping online. Additionally, customers are spending more time in front of the screen because of social media. As the result customers are growing more comfortable with performing daily activities online such a communication. Online shopping has become an extension of such behaviour and continues to grow. The customer is now working, playing, socializing and shopping online with greater comfort.

The financial institutions have become a major player through internet banking. This also meant a greater investment in online security and improved fraud detection/management. The mobile service providers have also made it easy to introduce 2-factor verification. These security measures have reduced customer anxiety regarding online shopping. Customer able to shop with greater confidence.

The physical crime has seen customer avoiding crowded places such as malls. Additionally, some are concerned with criminals becoming aware of purchases of value such as electronics. As a result, customers are showing a preference to purchase online and have goods delivered to the door step without exposing themselves to theft.

The internet is becoming ubiquitous with the proliferation of mobile devices including laptops. However, there is still high cost of data associated with internet connectivity. This will impact the access to online stores especially the high data consumption by high-resolution images of products. The increase of mobile service providers has seen reduction in cost of data. Online stores could also subsidise data cost associated with accessing their ecommerce websites. This will certainly propel an increase in online shopping.

# 6. Conclusion

A number of factors impact and contribute to the appeal of OS. In some regard, shopping is a means to an end (purchasing and obtaining products) and is not always pleasant or convenient. Even if shops attempt to make it as pleasant and convenient as possible, it is not necessarily a pastime for all. For some, this even goes as far as wanting to avoid human interaction. Also, fast-paced life means people are looking for efficiency and efficient use of time, and this includes and affects shopping (Zhou et al, 2007). Customers are very interested in making shopping as efficient as possible. OS can affect and improve flexibility and quality of life.

Products sold online are mostly based on personal preferences, needs and views. Internalizing and personalizing products are still an issue and area requiring development. Online stores have an advantage over conventional stores when it comes to variety (Forsythe et al.,2006). Consumers also like to use OS to shop around – shop for the best deal. OS is making consumers more informed.

The decision to shop online is influenced by a number of factors. The factors also vary for and across the phases or stages of shopping and buying a product. Factors include time, availability and range, and cost (Perea et al., 2004;Rohm and Swaminathan, 2004).

There are similarities and differences between shopping online and conventional shopping. The steps include identifying a need, doing research (product, seller), the actual purchase, and after-sales service. OS offers time savings in searching for products and sellers. Ad hoc or first time purchases, and repeat purchases, are also different between OS and conventional shopping. OS may have a longer "initiation", yet with efficiency that improves with time.

OS differs in susceptibility to marketing, particularly impulse buying. In certain ways, marketing can be made or done more effectively online, and this may affect perceptions towards and efficiency of marketing. This is fueled by data analytics and (data sources like) social media.

OS may be more susceptible to and dependent on infrastructure than conventional shopping. In the case of OS, returning products is seen more of a hassle.

Perceptions around OS are rich, and generally require management. For example, online booking is not necessarily seen as OS. Also, the same product or brand may have different expectations in the different channels: online or conventional.

With OS, customer relationships and loyalty must be continuously managed and secured. The consequences of disgruntled customers may be more severe, adverse and rapid with OS.

What constitutes as product information, and the consumption and interpretation of product information, also differs with OS. Product reviews are not necessarily trusted yet offer a basis or baseline of information on which decisions are made. Product reviews are also indirectly interpreted, in the sense of a lot of reading between the lines taking place. Product information are also constructed, and may be richer with OS, because of more diverse sources of information available more quickly.

Perceptions towards OS are further helped by changes in lifestyle and the pervasiveness of the internet. OS can be seen as an extension of internet use, and people increasingly have online profiles and lives. People spend more of their time and lives online (Haque et al., 2011).

OS is seen as safer, and confidence in OS is increasing, because of improvements in security. In certain cases, OS may be seen as safer as conventional shopping.

The cost of OS may still be high, with high data costs – the cost to be (surf) online. OS can consider subsidizing data costs – online retailers subsidizing visiting their sites. (Haque et al.,2011)

# **6.1. Future Research**

Future research can further look at the following:

- 1. Subsidizing cost and traffic: It can be investigated whether subsidizing online access and the cost to visit online sites most notably data costs has or would have any impact on online site visits, and subsequently sales.
- 2. Shopping and human interaction: Interesting was the point that not everyone enjoys human interaction while shopping, and how human interaction shapes shopping and purchases can be examined further.

- 3. Value-add services for OS: Means, ways and methods of value-add services for and in the context of OS can be further investigated.
- 4. Personalizing and internalizing products and OS: In the context of OS, personalizing and internalizing products is an established topic, but that can still be given further attention.
- 5. The contribution of OS to customer sophistication and power: The impact OS has had and continues to have on customer sophistication and power can be researched in greater depth.
- 6. Efficiency for various stages of OS: A longitudinal type of study can consider and contrast the efficiency, etc. of the various stages of OS. For example, which stage is the most demanding, troublesome, etc.?
- 7. Initiating and initiation of OS purchases/ purchasing: This particular phenomenon of establishing an initial minimum level of trust can be examined further.
- 8. Differences in marketing between OS and CS (conventional shopping): The particular differences in marketing between OS and CS can be examined further.
- 9. Differences in marketing concepts between OS and CS: Differences in marketing concepts, like brand, customer relationship, and loyalty, between OS and CS can be examined further.
- 10. Product returns and OS: Perceptions, etc. around product returns in the context of OS can be looked at further.
- 11. Product information and OS: Product information in the context of OS offers a rich area of research, for example how product information is constructed, and consumed, with and during OS.
- 12. Online profiles and segments, and OS: Given that people have online profiles and lives, this can be related to OS more.

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