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## DETERMINANTS OF ONLINE PURCHASE INTENTION AMONG YOUTH IN KERALA

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**ABSTRACT**

*According to Associated Chambers of Commerce and Industry of India (ASSOCHAM), the size of the Indian online retail industry is INR 2000 crore and the industry is projected a steady annual growth rate of 35 per cent to reach INR 11000crore by 2017. Given the growing importance of the online retail industry in India, it remains imperative for web retailers and internet marketers to understand the determinants of online customers' purchase intention to decipher what is important to the Indian online customer. This paper attempts to identify the determinants of online purchase intention among youth in the Indian context. Based on a detailed literature review, customer online purchase intention shopping orientation factors such as impulse purchase orientation, brand orientation and quality orientation were considered along with online trust and prior online purchase experience. The study has implications for web-retailers, marketing managers, internet marketers, online vendors and web-shoppers in India. Indian online shoppers typically tend to seek offers and great value price deals instead of brand or quality. Online retailers should focus on increasing online. A normal minimized Turn-Around-Time (TAT), which will conceivably prompt informal exposure, criticism and client maintenance to the e-entryway or site. A data system which imparts redesigned data to admiration to stock status, interest timetables and conjectures, shipment calendars and advancement plans among all the stakeholders of the inventory network will structure the foundation of an e-retailer.*

**KEYWORDS**

impulse purchase orientation, brand orientation, quality orientation, Turn-Around-Time.

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**INTRODUCTION**

For comprehension the development of new markets, scrutinizes in shopping introduction are of vital significance. Explores on shopping introduction have offered rich experiences into comprehension the development of index retailing in the USA three decades prior (Berkowitz et al, 1979) furthermore in the rise of web retailing in the USA (Girard et al., 2003; Rohm and Swaminathan, 2004). Comparable studies on non-store shopping introductions of clients in different topographies have added to more prominent understanding of the online markets in the separate nations (Brown et al., 2001; Shim et al., 2001a, b; Ling et al., 2010).

Besides, for comprehension the web shopping conduct attitude, web advertisers are constantly urged to investigate the determinants of client online buy proposition. Buy expectation is the last result of various different considers an internet shopping connection (Ling et al., 2010). Shopping introductions have indicated critical impacts on buy introduction in a Western setting (Brown et al., 2001; Seock, 2003; Gehrt et al., 2007) furthermore in other created e-business markets like Malaysia (Ling et al., 2010). Online trust has been the transcendent impact on client online buy plan (Jarvenpaa and Tractinsky, 1999; Pavlou, 2003). Demographic variables like age, sexual orientation, instruction and so forth have been contemplated for their impact on reception of client online buy (Li et al., 1999). Earlier online buy experience has been found to have a critical impact on buy expectation in the Western setting (Shim and Drake, 1990; Shim et al., 2001a, b). Notwithstanding these discoveries, the importance of these discoveries in Indian connection stays easily proven wrong. Unless the discoveries are approved in distinctive social settings over the globe, former discoveries would stay substantial just in their own bound connections. The Indian online business sector is unique from alternate markets being secured in the present studies. There are numerous explanations behind saying that the Indian setting is diverse. The development of web in India is still thought to be in beginning stage as the web infiltration has not in any case surpassed 10 percent. Besides, the digital laws and its administrative system are likewise in an incipient stage. Socially, India has its own particular remarkable set of sensitivities and socio-mental hindrances. Shankar et al. (2002) states that culturally diverse sensitivities should not to be overlooked whatsoever, particularly in online exploration, as they are more critical in an internet shopping connection than logged off setting. Subsequently, deciding the legitimacy of the recognized variables affecting online buy in the west and other created e-business markets is by all accounts suitable before utilizing the current discoveries as a part of an Indian connection.

With respect to studies in an Indian setting, Ganguly et al. (2009) have mulled over the mediatory impact of online trust. Dash and Saji (2007) have researched the impact of site qualities on online trust. To the best of our insight, there is no critical insightful examination to study the part of diverse variables on Indians' online buy expectations. Hence, in this paper, it endeavor to analyze the impact of shopping introduction, online trust, demographics and former online buy encounter on the client online buy proposition in the Indian setting. Thus, objectives of our study are:

- To review the past literature on the constructs taken for the study
- To empirically test the role of shopping orientation, prior online purchase experience, online trust on the customer online purchase intention among Indians.
- To empirically test the influences of demographics on customer online purchase intention among Indians.

**REVIEW OF LITERATURE****CONSUMER ONLINE PURCHASE INTENTION**

As per the hypotheses of contemplated activity, shopper conduct could be anticipated from its comparing intentions (Ajzen and Fishbein, 1980). Intentional measures are more successful than behavioral measures in drawing new clients as clients have a tendency to skip genuine inclination in view of their requirements (Day, 1969). Client online purchase intention is characterized as the build that gives the quality of a client's intention to purchase online (Salisbury et al., 2001). Pavlou (2003) watched online purchase intention to be a more proper measure of intention to utilize a site when evaluating online purchaser conduct. Since online exchange includes data imparting and purchase activity, purchase intention will rely on upon numerous variables (Pavlou, 2003). With a specific end goal to trigger online purchase intention among customers, web retailers regularly need to spotlight on these variables to improve the shot of purchase by clients.

Purchase intention can be classified as one of the components of consumer cognitive behavior on how an individual intends to buy a specific brand. Laroche, Kim and Zhou (1996) assert that variables such as consideration in buying a brand and expectation to buy a brand can be used to measure consumer purchase intention. Based on the argument of Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. Online transactions can be considered as an activity in which the process of information retrieval, information transfer, and product purchase are taken place (Pavlou, 2003).

**ONLINE TRUST**

Online trust is a necessity when it comes to online shopping (McCole and Palmer, 2001). Due to the risky nature of online shopping, trust and risk play significant roles in effecting online transactions (Pavlou, 2003). Trust contributes positively towards the success of online transactions (Jarvenpaa and Tractinsky, 1999). Online trust needs to be there when personal financial information and personal data is shared while making a purchase online (Egger, 2006). Online trust is based

on the perception of the risks or benefits of the online transaction (Teo and Liu, 2007). In the Indian context, the influence of the online trust as of mediating effect has been studied on customer online purchase intention (Ganguly et al., 2009).

Measurements of online trust incorporate security, protection and unwavering quality (Camp, 2001). Security is characterized as the degree to which clients trust that the Internet is secure for them to transmit delicate data to the business exchange (Kim and Shim, 2002). Security assumes an essential part in influencing the consumer disposition and purchase intentions (Salisbury, et al., 2001) Kim and Shim (2002) underscore that the individual familiarity with security has the critical impact on consumer mentality and online purchase intentions. Thus, researcher proposes:

*H1. Higher customer online trust will lead to higher customer online purchase intention.*

#### **PRIOR ONLINE PURCHASE EXPERIENCE**

Helson (1964) contended that a singular's reaction to a judgmental assignment is focused around three viewpoints, which are total of the singular's past experiences, connection or foundation, and boost. In this manner, web-shopping customers will depend intensely on experience quality in which the experience quality can be gotten just through prior purchase experience.

Prior experiences will emphatically influence future conduct. In the web-shopping connection, clients assess their online purchase experiences regarding discernments in regards to item data, type of installment, conveyance terms, administration offered, danger included, protection, security, personalization, visual request, route, stimulation and happiness (Burke, 2002; Parasuraman and Zinkhan, 2002; Mathwick, Malhotra, and Rigdon, 2001).

Future conduct is dictated by prior experiences. Online purchases are still thought to be dangerous contrasted with logged off retail purchases (Laroche et al., 2005). In an online shopping environment, prior online purchase experience prompts the diminishment of vulnerabilities and inevitably prompts an increment in the client purchase plan (Shim and Drake, 1990). Online customers who have purchased items online are more open and slanted to shop online than others (Lee and Tan, 2003). Shim et al. (2001a, b) found that past tasteful online purchase will prompt future online purchase while past negative experience will diminish online purchase proposition. In the Indian connection, accordingly researcher proposes:

*H2. Higher prior online purchase experience will lead to higher customer online purchase intention.*

#### **SHOPPING ORIENTATION**

Swaminathan et al. (1999) declared that shopping orientation is one of the prime markers of making online buys. The idea of shopping orientation alludes to a particular fragment of way of life that is operationalized by different exercises, hobbies and feeling articulations pertinent to shopping (Li et al., 1999). Seven shopping orientation sorts recognized by Gehrt et al. (2007) are diversion, oddity, drive buy, quality, brand, cost and comfort. Of all the seven shopping orientations, drive buy orientation, quality orientation and brand orientation were seen as more essential from the web retailer point of view and frequently researched together (Ling et al., 2010).

In the rise of assorted retail outlets and expanding rivalry in the commercial center, online retailers must comprehend customers' shopping orientations to boost customers' online purchase aim that prompts the increment in online deals. Shopping orientations is viewed as a multi-dimensional build. As indicated by Gehrt, et al. (2007), there are 7 sorts of shopping orientations which include recreation, novelty, impulse purchase, quality, brand, price and convenience.

#### **IMPULSE PURCHASE ORIENTATION**

Piron (1991) characterizes impulse purchase as an unplanned activity that result from a particular boost. Rook (1987) contends that impulse purchase happens at whatever point customers encounter a sudden urge to purchase something promptly, need substantive extra assessment, and act focused around the urge. Subsequently, Ko (1993) reports that impulse purchase conduct is a sensible unplanned conduct when it is identified with target assessment and enthusiastic inclination in shopping. Wolman (1973) casings hastiness as a mental characteristic that result because of a jolt. Impulse purchasers likewise have a tendency to be more passionate than non-purchasers. Hence, a few scientists have treated impulse purchase as an individual contrast variable with the foresight that it is liable to influence choice making crosswise over circumstances (Beatty and Ferrell, 1998; Rook and Fisher, 1995). Impulse purchase conduct happens when a customer feels the urge to purchase something at the exact moment with no more assessment (Rook, 1987). In this manner, researcher proposes:

*H3. Higher impulse purchase orientation will lead to higher customer online purchase intention.*

#### **QUALITY ORIENTATION**

Quality is viewed as a key vital segment of upper hand and in this way the upgrade of item or administration quality has been a matter of fundamental concern to firms (Daniel, Reitsperger, and Gregson, 1995; Foster and Sjoblom, 1996). Garvin (1987) distinguishes five methodologies to characterize quality: extraordinary, item based, client based, assembling based, and worth based. Otherworldly meaning of value is synonymous with inborn greatness. The suspicion of extraordinary methodology is that quality is both supreme and all around conspicuous. Bellenger and Korgaonkar (1980) found that one of the things that recreational customers have a tendency to contemplate is quality when picking stores for shopping. In this manner, researcher proposes:

*H4. Higher quality orientation will lead to higher customer online purchase intention.*

#### **BRAND ORIENTATION**

A brand is characterized as a name or image, trademark and bundle plan that interestingly recognizes the items or administrations of a retailer, and separates them from those of its rivals (Asker, 1991). For some online retailers, the brand name is the organization name. In the e-trade environment, trusted corporate and brand names are utilized by clients as substitutes for item data when they aim to make online buy (Ward and Lee, 2000).

A few studies have discovered that brand dependability displays solid effect on buy proposition in the conventional disconnected from the net retailing world (Hawes and Lumpkin, 1984; Spores and Kendall, 1986). A solid brand name pulls in new clients, as well as additionally has the lock-in capacity to make clients feel great with their buy choices. Jayewardene et al. (2007) have built from their study that there is a huge impact of brand orientation on customer online purchase expectation. In web exchanges, customer utilization trusted corporate and brand names set up of item data while buying online (Ward and Lee, 2000). In this way, researcher proposes:

*H5. Higher brand orientation will lead to higher customer online purchase intention.*

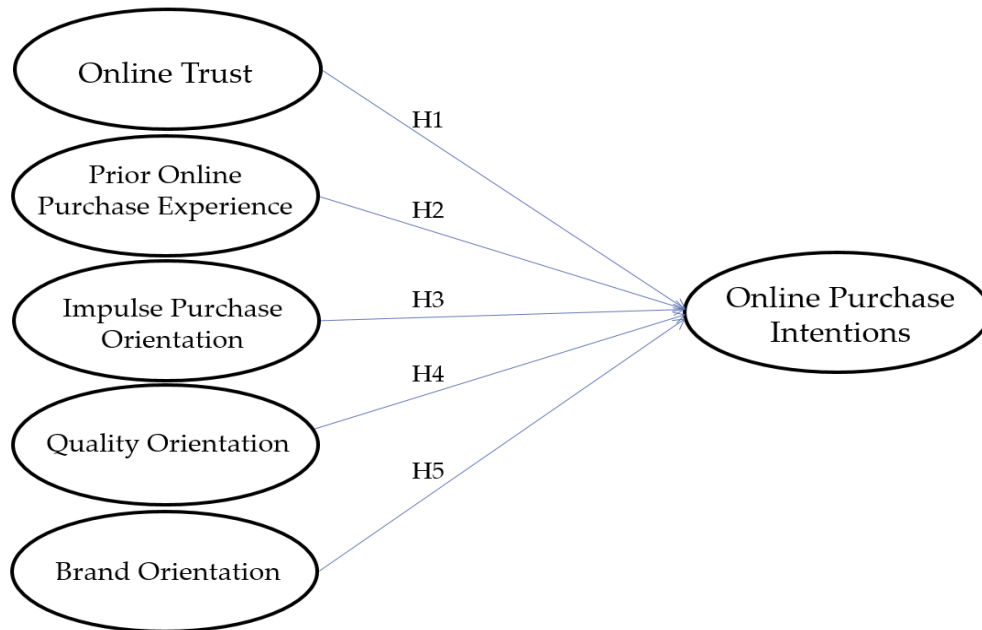
#### **OBJECTIVES**

1. To review the past literature on the constructs taken for the study;
2. To empirically test the role of shopping orientation, prior online purchase experience, online trust on the customer online purchase intention among youth in Kerala; and
3. To empirically test the influences of demographics on customer online purchase intention among youth in Kerala.

## RESEARCH METHODOLOGY

## RESEARCH MODEL

FIGURE 1: MODEL OF THE STUDY



## HYPOTHESES

- H1 : Higher customer online trust will lead to higher customer online purchase intention.
- H2 : Higher prior online purchase experience will lead to higher customer online purchase intention.
- H3: Higher impulse purchase orientation will lead to higher customer online purchase intention.
- H4: Higher Quality orientation will lead to higher customer online purchase intention.
- H5: Higher Brand Orientation will lead to higher customer online purchase intention.

## TYPE OF STUDY

The research done to determine the factors of Online Purchase intention is of descriptive in nature, Hence it could be categorized as a descriptive research. Descriptive research is used to describe characteristics of a population or phenomenon is being studied. Here the aim is to find the determinants of online purchase intention.

## SCOPE OF STUDY

**Time** -The research was undertaken in three months, September 2016- November 2016

**Place of Study** - The sample consisted of people of the age group 15-30 who have online purchase intention. The sample population was spread across Kerala with individuals from northern as well as southern part of Kerala involved in the research.

**Population** – Sample population was youth in Kerala who have some kind of online purchase intention. Sample size was initial taken 200 and 212 responses were considered for the study.

## QUESTIONNAIRE DESIGN

The first part of the questionnaire provides general information about the online purchasing behavior of the potential respondents. The second part of the questionnaire elaborates the independent variables and dependent variable that would be tested in the survey. Questions in the form of scaled-response questions were adopted in the second part of the questionnaire because “scaling permits measurement of the intensity of respondents’ answers” (Churchill and Brown, 2004, p.329). The items of the questionnaire in this research were adopted from different sources of the extant literature. The items for the independent variables “impulse purchase orientation”, “quality orientation”, and “brand orientation” are adapted from Gehrt, et. al. (2007) and Seock (2003). The items for the independent variable “online trust” are adapted from Chen and Barnes (2007). The items for the independent variable “prior online purchase intention” are adapted from Brunelle and Lapierre (2008). The items for the dependent variable “online purchase intention” are adapted from Chen and Barnes (2007). A 5-point Likert scale anchored by “strongly disagree” (1) to “strongly agree” (5) was used as the attitude measurement for the independent and dependent variables.

## SAMPLING

Convenience Sampling Method has been used in this study. The research as such is a Descriptive Research to identify the determinants of online purchase intention. The target population for which the questionnaire was provided was youth in Kerala. Youth in Kerala is defined as people of the age group 15-30 who are either born or residing in Kerala. The major reason of taking this age group as target population is because over 70% of Indian population who have online purchase intention belongs to this category. A total of 212 participants participated in the survey. All 212 participants have either purchased products or services through online medium or have intentions to purchase products or services through online medium.

## ADMINISTRATION OF SURVEY

Survey was administered through survey software named Qualitrics. The Survey was shared to correspondence by the sending the URL to them using social media platform and through emails. The respondents were asked to remember the recent online purchase experience while attempting questions related to Online Trust. In studies where large variance (i.e. above 25 percent) is expected to be explained, a sample size of 80 would be above 30 is adequate to fulfill the assumptions of normality required to conduct ANOVA. Hence, the processed 212 responses were considered sufficient to carry out both the tests in our study.

## TOOLS FOR ANALYSIS

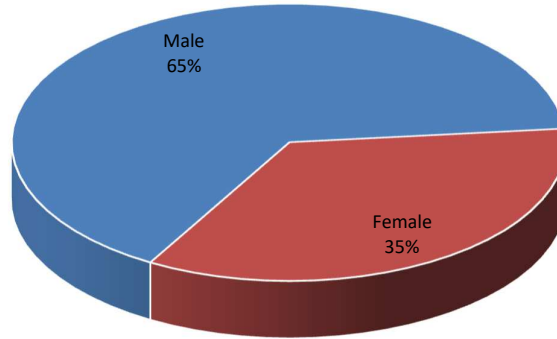
- ❖ **Regression**: - Linear regression is the next step up after correlation. It is used when we want to predict the value of a variable based on the value of another variable. The variable we want to predict is called the dependent variable (or sometimes, the outcome variable). The variable we are using to predict the other variable's value is called the independent variable (or sometimes, the predictor variable). SPSS was used to find the regression between dependent and independent variables.
- ❖ **ANOVA**: - The one-way analysis of variance (ANOVA) is used to determine whether there are any significant differences between the means of two or more independent (unrelated) groups (although you tend to only see it used when there are a minimum of three, rather than two groups). SPSS was used to find ANOVA also.

**DATA ANALYSIS AND RESULT**

This section deals with the presentation of survey findings, data analysis reports and discussion of the findings. At first, the demographic profile and technical profile of respondents are presented. It is followed by the reporting of reliability test and validity test findings of the questionnaire. Then, the multiple regression diagnostics and the regression analysis findings are discussed. Further, the one way ANOVA test findings are discussed for understanding the influence of demographics on customer online purchase intentions.

**PROFILE OF RESPONDENTS**

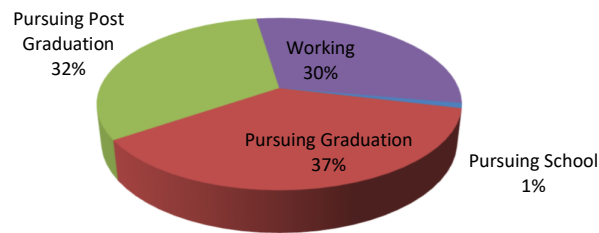
**FIGURE 2: GENDER PROFILE OF RESPONDENTS**



Source: Primary data

A total of 212 respondents participated in the survey and 65% of the respondents which is 138 of them were Male. 35% of the respondents, which is 78, were female. This provides us with a valuable insight that online shopping is quite popular among the male section of the society than their female counterpart.

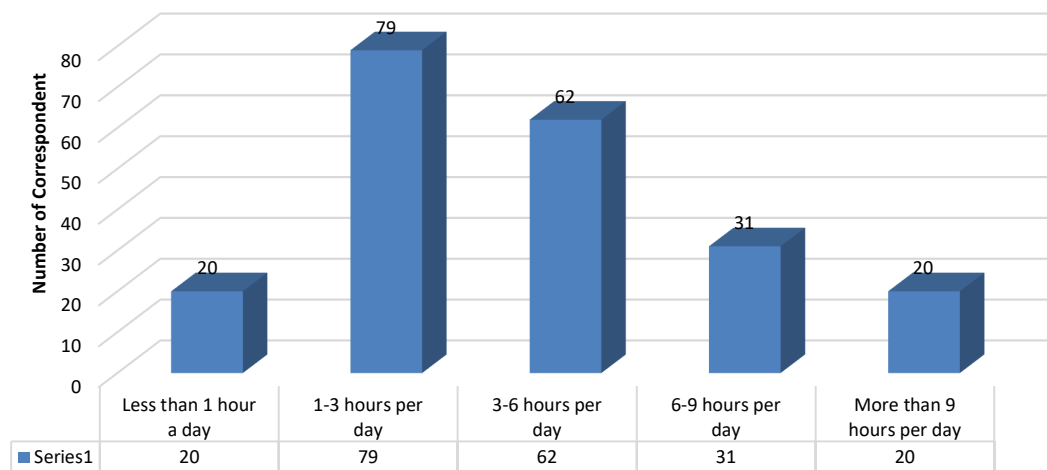
**FIGURE 3: EDUCATION PROFILE OF RESPONDENTS**



Source: Primary data

Among the 212 respondents who actually responded to the survey 37% or 78 respondents were pursuing graduation, 32% or 68 respondents were pursuing Post graduation while 30% or 64 respondents were working either self-employed or salaried. Just 1% of the respondents were still in school or just 2 of the respondents are yet to complete their schooling. This provides a general idea that online shopping is fairly associated with all the 3 major category of youth in Kerala.

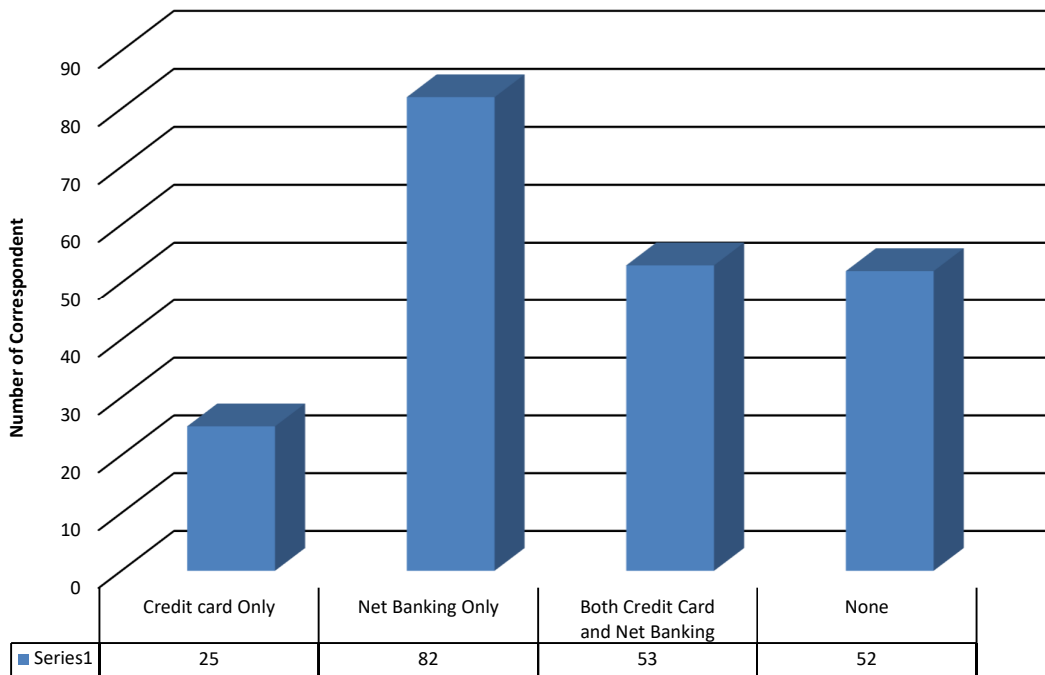
**FIGURE 4: NUMBER OF HOURS OF INTERNET USAGE PER DAY**



Source: Primary data

The Number of Hours an average user spent on internet was found out during this study. 20 respondents spends less than 1 hour a day. While 79 respondent spent about 1-3 hours daily on internet. 31 respondents agreed that they spent about 6-9 hours per day on internet. And there were 20 respondents who spent more than 9 hours per day on internet. Internet has become an integral part of the life of today's youth they are spending close to 30% of their time awake on internet.

FIGURE 5: CREDIT CARD OR INTERNET BANKING FACILITY



Source: Primary data

The reach of Credit card and Net Banking among the respondents was also studied under the research. 25 respondents preferred to use credit cards alone while online shopping. 82 respondents preferred to use net banking alone while online shopping. 53 respondents used both credit card and net banking 52 respondents are yet to use credit card or net banking. Indian Ecommerce website has been allowing its users to purchase through debit card also. Moreover, usage of credit card and net banking could easily drive the potential youngsters move to online shopping.

**DATA ANALYSIS**

**MULTIPLE REGRESSION RESULTS**

Multiple linear regressions was conducted to determine the structure of the relationship between the independent variables namely online trust, prior online purchase experience, impulse purchase orientation, brand orientation and quality orientation on the dependent variable that is online purchase intention. The Correlation among dependent and independent variables are checked first. The result is reproduced in the table below.

TABLE 1: MODEL SUMMARY<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.706 <sup>a</sup>	.498	.486	.32536

a. Predictors: (Constant), IM, QO, BR, PP, OL

b. Dependent Variable: PI

Source: Primary data

The output of model summary table shows the overall fit statistics. Researcher find that the adjusted  $R^2$  in the model is .486 with the  $R^2 = .498$ . This means that the linear regression explains 49.8 % of the variance in the data. The adjusted  $R^2$  corrects the  $R^2$  for the number of independent variables in the analysis, thus it helps detect over-fitting, because every new independent variable in a regression model always explains a little additional bit of the variation, which increases the  $R^2$ .

TABLE 2: ANOVA<sup>b</sup> TABLE

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.669	5	4.334	40.940	.000 <sup>a</sup>
	Residual	21.807	206	.106		
	Total	43.475	212			

a. Predictors: (Constant), IM, QO, BR, PP, OL  
 b. Dependent Variable: PI

Source: Primary data

TABLE 3: MULTIPLE REGRESSION TABLE

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.844	.211		3.994	.000
	PP	.301	.041	.443	7.251	.000
	OL	.281	.058	.304	4.865	.000
	QO	.085	.040	.121	2.093	.038
	BR	-.023	.031	-.038	-.751	.453
	IM	-.034	.031	-.058	-1.109	.269
	a. Dependent Variable: PI					

It is found that PP or Prior Purchase Experience has a higher impact than all the other four independent variables (Beta =.443 for Prior Purchase Experience (PP), Beta =.304 for Online Trust (OL), Beta =1.21 for Quality Orientation (QO), Beta = -0.38 for Brand Orientation and Beta = -0.58 for Impulse Purchase Orientation (IM). Beta weights are the standardized coefficients and they allow comparing of the size of the effects of different independent variables if the variables have different units of measurement. The t-test finds that both intercept and variable are highly significant (p <.001) for variables Prior Purchase Intention and Online Trust and moderately significant for Quality Orientation (p < 0.05) and thus it might say that they are significantly different from zero.

The Enter wise multiple linear regression analysis found that Prior Online Purchase Behavior and Online Trust have relevant explanatory power. Together the estimated regression model (Online Purchase Intention =.844 + 0.301\*Prior Purchase Behavior +.281\*Online trust +.085\* Quality Orientation) explains 49.8% of the variance of the achieved Reading Score with an adjusted R2 of 48.6%. The regression model is highly significant with p <.001 and F(5,206) =40.940. The standard error of the estimate is .325.

**REGRESSION EQUATION**

$$PI = .844 + 0.301*PP + .281*OL + .085*QO$$

Where

PI - Customer Online Purchase Intention

PP - Prior Online Purchase Experience

OL -Online Trust

QO -Quality Orientation

BR -Brand Orientation

IM -Impulse Purchase Orientation

**INTERPRETATION OF MULTIPLE LINEAR REGRESSION RESULT**

**PRIOR ONLINE PURCHASE INTENTION AND CUSTOMER ONLINE PURCHASE INTENTION**

Hypothesis H2 states that “prior online purchase experience” having a positive effect on the customer purchase intention. This was supported by the regression results as its p-value was less than 0.001. This is in concurrence with the research findings of Shim and Drake (1990) who found that “prior online purchase experience” enhance customer purchase intention by reducing uncertainties. Here too, find no difference between online shoppers of kerala and others as per the studies.

**ONLINE TRUST AND CUSTOMER ONLINE PURCHASE INTENTION**

“Online trust” is found to have a significant impact on the dependent variable “customer online purchase intention” as the p value was less than 0.001. There appears no difference between the Kerala Online Consumers and the rest of the world as per available studies in online trust as “online trust” has been found to be an integral component of customer purchase intention in studies conducted abroad (McCole and Palmer, 2001; Ling et al., 2010). Hence, it is found that our H1 is supported.

**SHOPPING ORIENTATIONS**

The p-value of Quality Orientation (p-value = 0.037) is less than the cutoff value of 0.05. Therefore, the research concludes that Quality Orientation has significant impact on the customer online purchase intention. Thus, H4 is accepted. This finding is consistent from the existing literature in the Western context by Zhang et al. (2007) which states that “Quality orientation” will positively affect the “customer online purchase intention”.

The regression results point out that brand orientation has no impact on purchase intention as the p-value of 0.453 is greater than 0.05. Hence, H5 is rejected. This is contrary to the findings from the studies done in Western contexts, which find brand orientation positively influencing customer online purchase intention (Jayawardhena et al., 2007).

Likewise, the results show that “impulse purchase orientation” also has no impact on purchase orientation as its p-value =.269 (> 0.05). Therefore, H3 is also rejected. This is quite different from the finding of Gehrt et al. (2007) who has concluded that impulse purchase orientations would positively affect the customer online purchase intention. The second unique distinction that find about an Indian online user is that he/she has no impulse purchase orientation when it comes to intention to shop online.

**SUMMARY OF ANALYSIS**

TABLE 4: SUMMARY OF ANALYSIS

Independent Variables Tested	Hypotheses	Outcomes
Online Trust	H1. Higher consumer online trust will lead to higher customer online purchase intention	Supported
Prior Online Purchase Experience	H2. Higher prior online purchase experience will lead to higher customer online purchase intention	Supported
Impulse Purchase Orientation	H3. Higher impulse purchase orientation will lead to higher customer online purchase intention	Not Supported
Quality Orientation	H4. Higher Quality orientation will lead to higher customer online purchase intention	Supported
Brand Orientation	H5. Higher Brand orientation will lead to higher customer online purchase intention	Not Supported

**FINDINGS**

- Higher Consumer Online Trust will lead to higher online purchase intentions among youth in Kerala.
- Higher prior online purchase experience will lead to higher online purchase intention among youth in Kerala.
- Higher Quality orientation will lead to higher online purchase intention among youth in Kerala.
- Higher Impulse purchase orientation need not lead to higher online purchase intention among youth in Kerala.
- Higher Brand Orientation need not lead to higher online purchase intention among youth in Kerala.
- Penetration of Net Banking facility has an influence on online purchase intention among youth in Kerala.
- Increase in credit card usages has an influence on the online purchase intention among youth in Kerala.

**CONCLUSION**

The exploration discoveries have brought managerial implications to the different stakeholders. Regarding managerial implications, the exploration discoveries do give a few bits of knowledge and criticisms to the e-retailers to form and actualize different business systems to build the customer online purchase intention. The examination discovering found that the precursors of the customer online purchase intention could be connected in both low vulnerability evasion nations and

high instability shirking nations (particularly in Malaysia), especially among Generation Y. To make the condition for prior online purchasing experience, e-retailers can give free specimens or free membership for the potential web customers to test the items or administrations. To build the customer motivation purchase, e-retailers can give email redesigns on item improvement or offer uncommon rebates for a restricted time to the potential online customers. E-retailers may offer steadfastness projects or club participations for those online customers who display solid brand introduction. For focusing on quality-orientated customers, e-retailers can give full online form of item quality data and item look data through the site to them. To build the level of online trust, e-retailers must give fair and reliable data to the potential web customers at unequaled.

### MANAGERIAL IMPLICATION

This research establishes that impulse purchase orientation, prior online purchase experience and online trust have significant impact on the customer purchase intention. The study has implications to web retailers, marketing managers, internet marketers, online vendors and web-shoppers in India. Web retailers and internet marketers specifically will be able to develop effective and efficient web-shopping strategies to attract new and potential web-shopping customers if they know the determinants of purchase intention. Targeting the impulse purchase orientation nature of Indian consumers, the online retailers could concentrate on drawing the online shoppers with attractive deals for a limited time. Online retailers could also encourage the one-time customers to purchase again by offering special discounts or offers as a reward for loyalty in using the web site for purchase. As cited by prior researchers, web retailers in India too should focus on increasing the online trust. This can be done by various online trust building measures like giving 30 day money-back guarantee on products bought online, on time delivery, cash on delivery payment option and effective 24 X 7 customer care call center to address complaints. The online retailers should also have truthful and authentic information about products sold through their site all the time. Males have more intention to shop online could be utilized well by the online retailers by promoting more products and related advertisements targeting males in the population.

Though the findings offer some new insights in an Indian context, the research has its own limitations. Hence, the finding may not be generalizable though internet savvy students contribute to a major percentage of online shoppers in India. A bigger and more representative sample which includes respondents from all walks of life would have been more appropriate. There was no uniform representation across categories in the demographic variables considered for the study. In future studies, at least on a broader level, sample should be chosen so that there is uniform representation across categories in the demographic variables.

### RECOMMENDATION FOR FURTHER RESEARCH

Because of the restrictions of this exploration, three proposals are proposed for further research with the end goal of upgrading the investigation of the customer online purchase intention. It is proposed to assess the effects of shopping introductions, online trust and prior online purchase experience on the customer online purchase intention among the potential customers who have solid intention to participate in online purchasing exercises. Moreover, it is prescribed to assess the relationship between shopping introductions and customer online purchase intention focused around sex contrasts and additionally the part of sexual orientation in intervening the relationship between shopping introductions and customer online purchase intention. Ultimately, it is proposed to use likelihood inspecting method to assess customer online purchase intention later on exploration.

The responses with prior online purchase experience are analyzed while leaving those who have no online purchase experience. The reason why some Indians who have access to credit card and net banking facility shy away from online retail shopping also needs investigation. E-tailers in India are competing with promotional pricing offers more than ever before. The reason why quality and brand orientation is insignificant in India, needs to be studied by introducing new constructs like value price, convenience orientation, etc.

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