Factors ascendant consumers' Intention for online purchase with special emphasis on Private Label Brands using UTAUT2

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Abstract

These days, with the fast advancement of Internet innovation, purchasing through online is getting normal and even inexorable among individuals in a different age. Internet is most common stands for people to do online purchase even for grocery products. Consumers starts to prefer to purchase their requirements through online because of more convenient and beneficial concern than the traditional method of purchasing and this additionally pulls in an ever-increasing number of individuals to sell items on the web, from anchor stores to little individual businesses. Since increasing number of online suppliers, the rivalry among suppliers on the web based will be more concentrated. Most of the studies have been conducted on determining factors which is identifying the consumer intention for online purchase but they are very limited study have been examined on factors ascending people to purchase grocery items through online. The researcher aims to explore the factors like Technology, Convenience risk, trust, perceived risk, E-WOM of various consumers which influence the consumer intention to purchase grocery items from online. The questionnaire will be the primary instrument of the examination and they will be disseminated to target respondents utilizing an online review. Respondents of the examination will be chosen on snowball sampling method. After the data assortment, the Statistical Package for the Social Sciences (SPSS) will be utilized for an analysis. Generally, the result of the study is vital for retailers to recognize the significant components in expanding their consumers' expectations to purchase grocery products through online.

Keywords: UTAUT2, Online purchase, Private Label Brands, Technological factors, Purchase Intention.

1. Introduction

These days, the Internet has significantly changed our regular daily existences. It has upset to get perhaps the most well-known stages for individuals to do online purchase [1]. Internet based purchase permits customers to buy items or administrations over the Internet from a vender. Online purchase stage expects buyers to change their conventional methods of shopping since data discovering, exchange and buying measures, just as the issues in coordination, are totally unique when contrasted with the current staple goods shopping experience utilizing physical idea [2]. Numerous online stores will give additional data about their basic food item items. Indeed, the buyer's " buy aim is typically founded on the quality and amount of item data [3]. Indulgent

spurred buyers will discover more data about online shopping for food as they feel overpowered and content with what they do [4].

Numerous studies have been directed to explore the determinants of consumer's expectations for online purchase for grocery. Social impacts play an immediate effect on buyer internet purchase conduct [5]. Online self-viability or encouraging condition is essential to urge customers to embrace the online based purchase innovation measures [6]. Nevertheless, a few consumers have a few questions when purchasing food grocery on the internet. The significant deterrents in terms of making payment using cards like credit and debit also dearth of trust in terms of quality conscious of grocery products may obstruct consumers to

involve in purchase their grocery requirement through online.

Till date, there is no significant consensus actually ascending consumers to purchase grocery items through online. Hence the researcher aims to identify the factors includes Technological Factors, Trust, Perceived Risk, Social Influence and attitude which is ascending the consumer intention to purchase grocery online.

1.1 E-Grocery Market in India

Emerging E-commerce industry and expanding online penetration combined with rising advanced digital attention to enhancing the online grocery deals in India through 2021. According to the recently published TechSci Research report, "Online Grocery Market in India By Product Type, Consumer Behavior, Competition Forecast and Opportunities, 2011 – 2021", the online grocery product market in India is estimated to increase at a CAGR of 55% during 2016 - 2021. Simple accessibility of a wide product range at one spot and improvising supply chain administrations offered by organizations are foreseen to fuel the nation's online grocery market throughout the following five years. With developing online market, expanding consumer consciousness, rising extra cash and appearance of different innovative progressions throughout the most recent couple of years. In the course of the most recent few years, online grocery companies working in India have been spending intensely on computerized marketing to build their perceivability and purchaser awareness.

"Big Basket, Grofers, and Paper Tap are the main parts in India's online grocery market. These players are foreseen to keep up their strength in the market through 2021. Hardly any organizations are extending their activities by collaborating with nearby retailers in various Indian urban communities, while others are embracing a stock plan of action to address the developing interest for regular consumer products across India.", said Mr. Karan Chechi, Research Director with TechSci Research, a research-based global management consulting firm.

"India Online Grocery Market by Product Type, Consumer Behavior, Competition Forecast and Opportunities, 2011 – 2021", has dissected the capability of the Indian online grocery products market and gives measurements and data on market sizes, share, and patterns. The report will do the trick in giving the aiming customers cutting edge market knowledge and help them in taking sound speculation choices. In addition, the report additionally recognizes and investigates the arising patterns alongside basic drivers and key difficulties looked by the business.

1.2 Private Label Brands

Private label brands are accessible in a huge number of arrangements. There are, basically, three assortments of private label brands. The first being an Agent brand, which is a private name brand that through its name and bundling reports that it is delivered and exclusively claimed by the retailer. The second being a Selective private label brand also known as Exclusive private label brand, which is claimed and created by the retailer, yet this reality isn't clearly passed on to the Oversee. customer through brand name and bundling. The last kind is Confined brand marks. These are brands that are not claimed by the retailer yet are found only in their stores.

Private label brands are the brands that are possessed and constrained by the retailer or the distributor (Boon and Kurtz, 1995; Kotler and Keller, 2009; Kumar and Steenkamp, 2007). Private label brands are of four categories; Generic Private Labels, Copycat Private Labels, Premium private Labels, and Value Private Labels (Kumar and Steenkamp, 2007). Nonexclusive private label brands are the low value items, generally stuffed in highly contrasting packing with no name. Copycat private label brand's bundling is practically like the public brand of that class of items. Premium private label gives more prominent quality and charge more exorbitant costs than the public brands. Finally Value private label brands give practically comparative quality as public brands are giving yet the costs will be lower; it implies this sort of private name gives more an incentive to the consumer.

1.3 Private label and its advent in E-commerce

A couple of years back, 2016, to be exact India's local Flipkart dispatched its first private label brand named Smart Buy. This brand essentially

ranges different classes beginning from family unit things to shopper durables. In 2008, Flipkart's auxiliary Myntra dispatched Roadster Go, which is essentially the main selective store of its private label Roadstar. Flipkart claimed Myntra began its private label business back in 2015, and now this is a quickly developing class for the association. A year ago, the organization reported that its private name portfolio has posted a 5% benefit. The organization is currently focusing to accomplish $2 billion to accomplish productivity.

Much the same as Flipkart, Big basket is additionally a major part in the field of private labels. According to the information, Big basket has numerous private labels named as Fresho, Tasties, Royal, and Popular. According to information, the association procured income of Rs 3500 crore in the last financial, likewise the organization is peering toward as much as 40% income from its 36 percent if the private label category.

The objective of the study is to identify the various factors ascending the performance of private label brands and also to construct the theoretical model to know the association between the factors.

2. Literature Review

UTAUT Model2

The UTAUT2, a hypothetical system being derived from the TAM and the UTAUT2, is an amazing forecasting structure being proposed by Venkatesh et al. [4]. The UTAUT2 can viably clarify and examine individuals' acceptance of technology and practices for Information technology (IT) products. This study utilizes an all-inclusive brought together theory of acceptance and use of technology (UTAUT2) to consider the adoption of web based purchase in Chennai. UTAUT2 has develops that review purchasers' individual attributes yet to have a vigorous examination of elements impacting the appropriation of web based purchase, this study added perceived risk, convenience risk and trust.

2.1 Online Purchase Intention

The development of online based business has made online purchase the third most famous action after email and online surfing (Jamali et al., 2014). As indicated by Close and Kukar-Kinney (2010), online purchase intention started from purchase intention. Meskaran et al. (2013) characterized online purchase goal as the consumers' availability to purch ase through the internet. Consumers' readiness to purchase the products or services by means of online stores is characterized as online purchase expectation (Li and Zhang, 2002; Salisbury et al., 2001). Close and Kukar-Kinney (2010) additionally characterized online purchase intention as the intention of online customers to purchase merchandise and ventures by means of the online or virtual shopping baskets. Other than that, Iqbal et al. (2012) characterized online purchase intention as the consumers' eagerness to utilize internet providers, making a genuine acquisition of merchandise and ventures, or looking at the costs of items.

Consumers' purchase intention is crucial in predicting consumer behaviour that it clearly relies upon the influencing components that make the measurement difficult under various conditions. Other than that, Schlosser et al. (2006) uncovered that the presence of solid protection and security explanations would not prompt a higher online purchase intention. The researcher understands that consumer trust in the capacity of the organization to satisfy their needs and wants is something beyond confiding in generosity to impact consumers' purchase intention. Purchase intention is much of the time utilized as a measure to foresee the consumers' real purchasing activities.

2.2. Technological factors

From the examination, online trust significantly affects online purchase and purchase recurrence. The consequence of the survey demonstrated that the legitimate format and plan of the online stores' site can give customers a good inclination and increment their trust, and subsequently influence their online purchase intention and behaviour. The general format and plan of the online stores' site give purchasers an initial introduction. Web based shopping doesn't permit purchasers to see the products actually nor outwardly, so they can just depend on the portrayals and pictures gave on the site to find out ab out the item. Thusly, pictures and portrayal accommodated the applicable item can give buyers a positive sentiment and increment their trust towards that online store. Consumer additionally reflected that the more certain criticisms of the items

demonstrate higher believability of the online dealers and they tend to make purchase from those stores (Kimmo Perälä 2016).

As mentioned by Ranganathan and Ganapathi (2002), the website implies the way where the substance is coordinated in the site. It is predominantly centred around how information is organized on the site. The research construction indicates the way how information is coordinated inside the site; for example, progressive, organization, and so forth Be that as it may, Huizingh (2000) characterized substance to be the way information, highlights, or services are planned inside the site and are made available to viewers. The two definitions have been operationalized by different measures to recognize bits of knowledge. As per Wu et al. (2013), the elaboration of the product information and pictures on the site are signified as a format plan. In the current research, website content is characterized as "the information, highlights, or services that are offered on the site" in accordance with previous study on website content.

2.3. Convenience Risk

Convenience risk is about purchaser impression of risk that the purchased products will take ample of time and exertion to fix and change before it tends to be utilized. At the point when purchaser perceived convenience risk is high, they feel that it is inconvenient for them to play out certain online purchase behaviour.

2.4. Perceived Risk

As indicated by Arrow (1950), Humphreys and Kenderdine (1979), and Taylor (1975), Perceived risk "speaks to an uncertainty, probabilistic likely future cost". In general, terms, perceived risk is the vagueness that consumers have prior to purchasing any products or services.

Perceived risk as per Schierz et al. (2010) is the assumption for misfortunes. The bigger the assumptions for misfortunes are, the higher the level of risk consumer will see. Ko et al. (2004) characterized the idea of perceived risk with respect to the purchasers' view of alterable and opposite results of purchasing products or services. The idea incorporates two components, which are hesitations and results. Hesitations are characterized as the likelihood of horrible results, and outcomes are

characterized as the significance of misfortunes (Laroche et al.,2005). Kim et al. (2003) added that purchasers' convictions about the variable results are gotten from internet shopping exchanges.

Perceived risk has a huge part in deciding consumer's purchase goals. purchaser's view of risk is critical in deciding their assessments and purchasing practices (Ko et al., 2004). Consumers perceived will be more significant level of risk when purchasing on the internet when contrasted with purchasing at actual stores. Lee and Tan (2003) expressed that purchaser with higher perceived risk are not inclined to buy online products or services. It very well may be presumed that apparent risk affects purchaser expectations to buy through the online (Liu and Wei, 2003). As contended by Kim and Lennon (2013), the more prominent the apparent risk of purchasing at online retailers, the more fragile the consumer's purchase expectations toward the online retailer.

2.5. E – WOM

Online surveys or e-WOM have become a moderately significant wellspring of reference for customers before they settle on any purchasing intention (Lin et al., 2013) because of valuable exhortation and product utilization experience sharing by the online consumers that impact their deportment. Riegner (2007) found that customers' purchase intention has changed because of the expanding availability of the internet. A few study (Cheng and Huang, 2013; Lin et al., 2013) found that customers will in general get more data about the products from virtual networks, for example, web discussions and sites, before they settle on a choice. From now on, it demonstrates that consumers are tolerating the web audits as an extra wellspring of reference (Riegner, 2007). Besides, it additionally exhibits that remarks or audits distributed on the internet make a strong enticing impact on consumers (Smith, 1993). Besides, purchasers' remarks distributed on online stages were found to make a huge impact on the organization's image or products, either decidedly or contrarily (Henning-Thurau et al., 2004). Product surveys from proficient and experienced consumers, which are posted on gathering purchasing sites, can influence purchasers' view of the product attributes (Cheng and Huang, 2013). Ye et al. (2009)

showed that positive surveys lead to deals increment while the investigation of Duan et al. (2008) likewise showed an equal finding with the examination that online WOM animates item deals.

2.6. Trust

Trust has an incredible influence in relational cooperation inside a gathering (Mayer et al., 1995). Pi et al. (2011) Indicated that trust is the main issue in consumers' purchase intention. Gefen and Straub (2004) exhibited that it can decrease social vagueness all through the appropriation time of products and services, however it will likewise build consumers' availability to buy from the dealer. There are fundamentally three regular trust contemplations (dealer, the web, and outsiders) on mentalities towards purchasing on the internet.

(McCole et al., 2010). Also, the degree of trust is directed by protection and security concerns (McCole et al., 2010). Shiau and Chau (2013) referenced that trust is a viable factor to decrease instability and improve the effortlessness of online exchanges while making a positive intention towards exchange behavior. Jarvenpaa et al. (2000) demonstrated that trust may be an archetype component for exchange aim which is associated to behavior and perspectives.

3. Research Model and hypotheses development:

3.1 Research Model

Figure 1 shows the proposed hypothetical system adjust to the exploration questions and examination targets. The hypotheses development of this study will be discussed about in the further session.

Figure 1 Proposed theoretical framework:
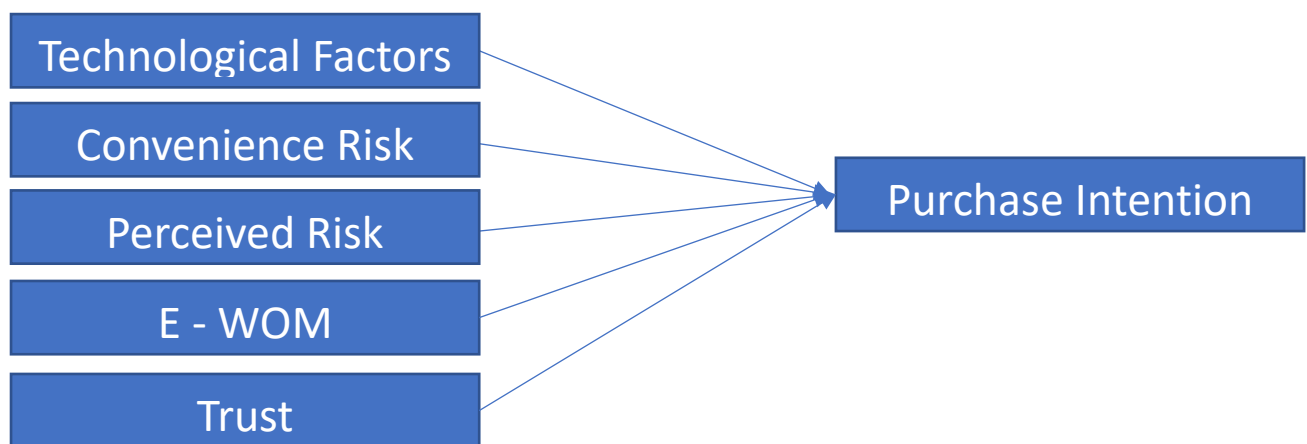
3.2 Hypotheses Development

With the reference of mentioned above literature, the following hypotheses are proposed:

H1: Technological factors has positive influence on online consumers' purchase intention of private label brands.

H2: Convenience risk has positive influence on online consumers' purchase intention of private label brands.

H3: Perceived risk has positive influence on online consumers' purchase intention of private label brands.

H4: E-WOM has positive influence on online consumers' purchase intention of private label brands.

H5: Trust has positive influence on online consumers' purchase intention of private label brands.

4. Methodology

4. 1 Instrument Development

This study used quantitative analysis in that, the questionnaire was structured based on existing studies which is related to online based purchase. The framed questionnaire divided into two parts and the first part focused on general information like age, gender, educational qualification, income and purchase experience. The second part raised questions towards variables on research model. The researcher has applied five-point likert scale starting with strongly disagree (1) to Strongly agree (5) was imply to assess the measured variables. The prescribed questions for the constructs like Technological factors, Convenience Risk, Perceived risk, E – WOM and Trust were obtained from various literature.

4.2 Sample Design and Data Collection

The expected population were Chennai with those have online purchase experience of private label brands. The researcher was required the experienced consumers to assure unwavering quality of analysis and respondents answer for the questions concerning what they

have comprehend (Recker J 2013). The rule of thumb of ratio 10:1 was utilized to realize the ideal example size of the overview, though 10 present the base number of respondents per 1 thing proportion of the factors. Whereby estimation test size is finished by increasing 10 with the quantity of things in the hypothetical model (Sarstedt M 2011). This is a broadly utilized model for figuring test size. This strategy was chosen since it is simple and productive to give the base required example size for the investigation since we didn't have the foggiest idea about the populace size of internet shopping clients. For this study, the number of constructs is 5 with 24 items to measure those constructs. At that point the base number of respondents is 10 time's number of estimated things 24. The consequence of the figuring gives us the base example size needed for this examination to be equivalent to 240. The structure questionnaire was circulated to respondents using Social media networks namely, WhatsApp, Facebook, Instagram, and email with the main scenario that social media friends would forward to friends (Snowball sampling) till we accomplish to get the targeted sample size. A total number of 250 respondents living in Chennai

participated in this research study. Table 1 shows the demographic details of respondents.

Demographic Group	Demographic Category	Frequency	Percentage
Gender	Male	166	69%
	Female	74	31%
Age	18 - 24	75	31%
	25 - 34	128	53%
	35 - 44	29	12%
	45 - 54	8	3%
	55 - 64	0	0%
	65+	0	0%
Education	Less than High School	0	0%
	HSC	4	2%
	Diploma	4	2%
	Bachelor's Degree	115	48%
	Post Graduate Degree	105	44%
	Doctorate in Philosophy	8	3%
	Others	4	2%
Family Size	2	8	3%
	3	6	3%
	4	43	18%
	5	103	43%
	Morethan 5	80	33%
Family Type	Nuclear family	103	43%
	Joint family	106	44%
	Single Parent family	31	13%
Monthly Income	Less than 10,000	16	7%
	10,000 to 24,999	104	43%
	25,000 to 49,999	67	28%
	50,000 to 99,999	32	13%
	More Than 1,00,000	21	9%

4.3 Data Analysis

Researcher has done sample data for analysis were 240, descriptive statistics have shown the demographic presentation of the collected sample data which was analyzed using SPSS software and also for measurable apparatus to examine the data to summarize the details contained in a greatest number of items to a base quantities of factor subsequently we have applied Factor analysis, Correlation, ANOVA and SEM to determine the noticeable variable which prompting more in the drive purchase intention of online private label brands. Structural Equations Modelling method have been applied to analyse the proposed research model. This analysis has done through applying with the help of AMOS 2.0 software and measured by observing at R^2, Beta, t- values, effect size and the projecting relevance of the **model.**

Table 2 "Kaiser-Meyer-Olkin's Test"

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.929
Bartlett's Test of Sphericity	Approx. Chi-Square	2126.006
	df	190
	Sig.	.000

Inference:
Kaiser-Meyer-Olkin's value for measure on sample adequacy is 0.929. Correspondingly, the Bartlett's test rejects the null hypothesis that the attributes are not related, as the approximate chi-square value is 2126.006 at 190 degrees of freedom which is significant at five percent level. Therefore, this factor analysis may be known as a suitable technique. The rotated factor loading for Twenty-four variables are selected for the analysis and these Twenty variables are extracted into five key factors (Technological factors, Convenience risk, Perceived risk, E-WOM, Trust and Purchase Intention)).

ANOVA
Monthly Income

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.066	4	6.267	4.232	.000
Within Groups	199.905	135	1.481		
Total	224.971	139			

Waller-Duncan

| Technological Factors [The product that came was represented accurately by the website]	N	Subset for alpha = 0.05	
		1	2
Strongly Agree	6	2.33	
strongly Disagree	19	2.74	
Neutral	48	2.75	
Agree	49	3.37	3.37
Disagree	18		3.83

Means for groups in homogeneous subsets are displayed.
a. Uses Harmonic Mean Sample Size = 15.818.

b. The group sizes are unequal. The harmonic mean of the
group sizes is used. Type I error levels are not guaranteed.
c. Type 1/Type 2 Error Seriousness Ratio = 100.

Mean Plot

Technological Factors [The product that came was represented accurately by the website]
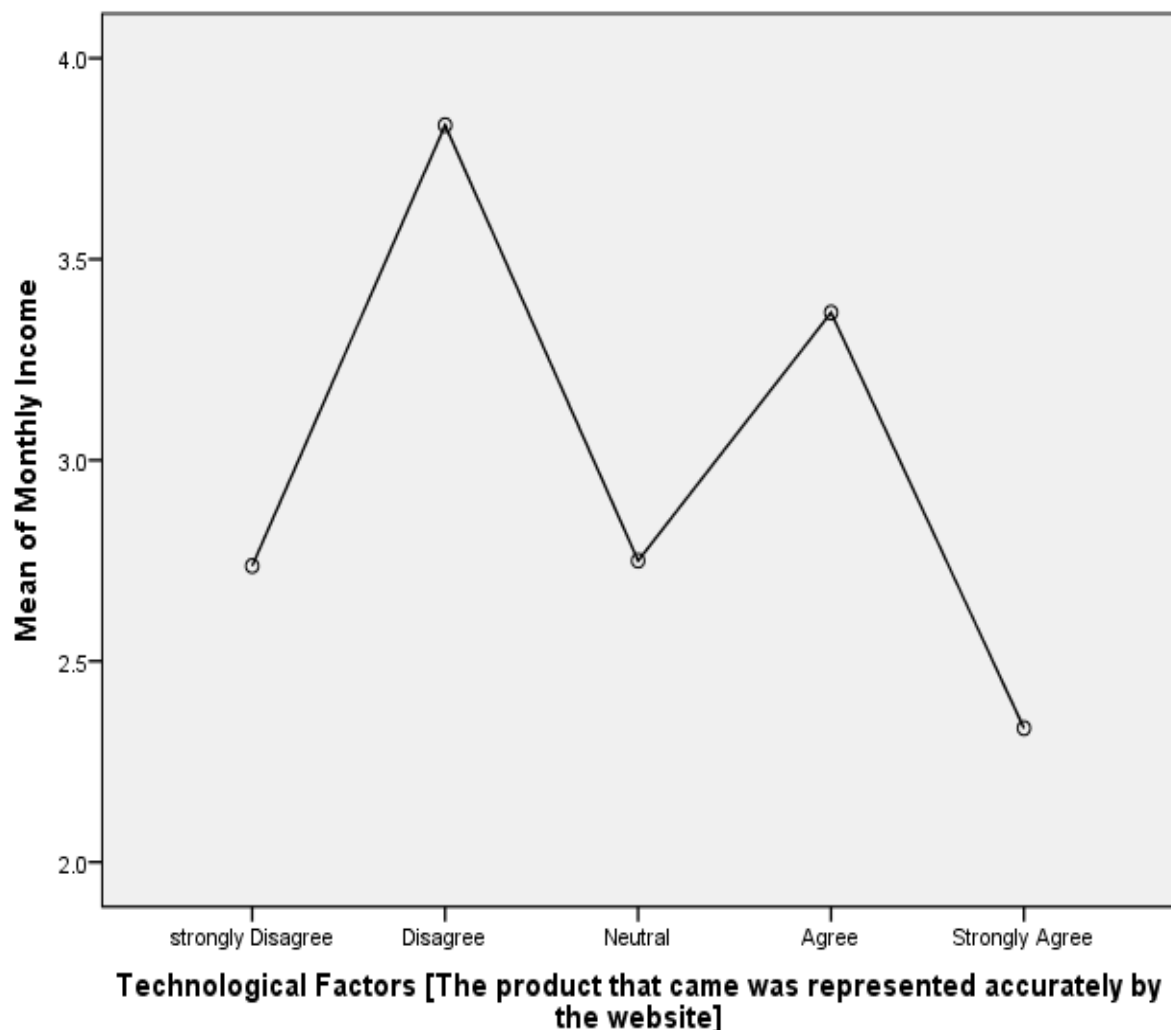
Inference: Based on the output generated by SPSS, the significant value is 0.000 and it is lesser than 0.05 so reject null hypothesis. Hence there is a significant difference in monthly income and technological factors. By using Duncan method, monthly income of responses was segregated into two groups which is based on the technological factors. In the mean plot monthly income low, there is no significant difference in technological factors.
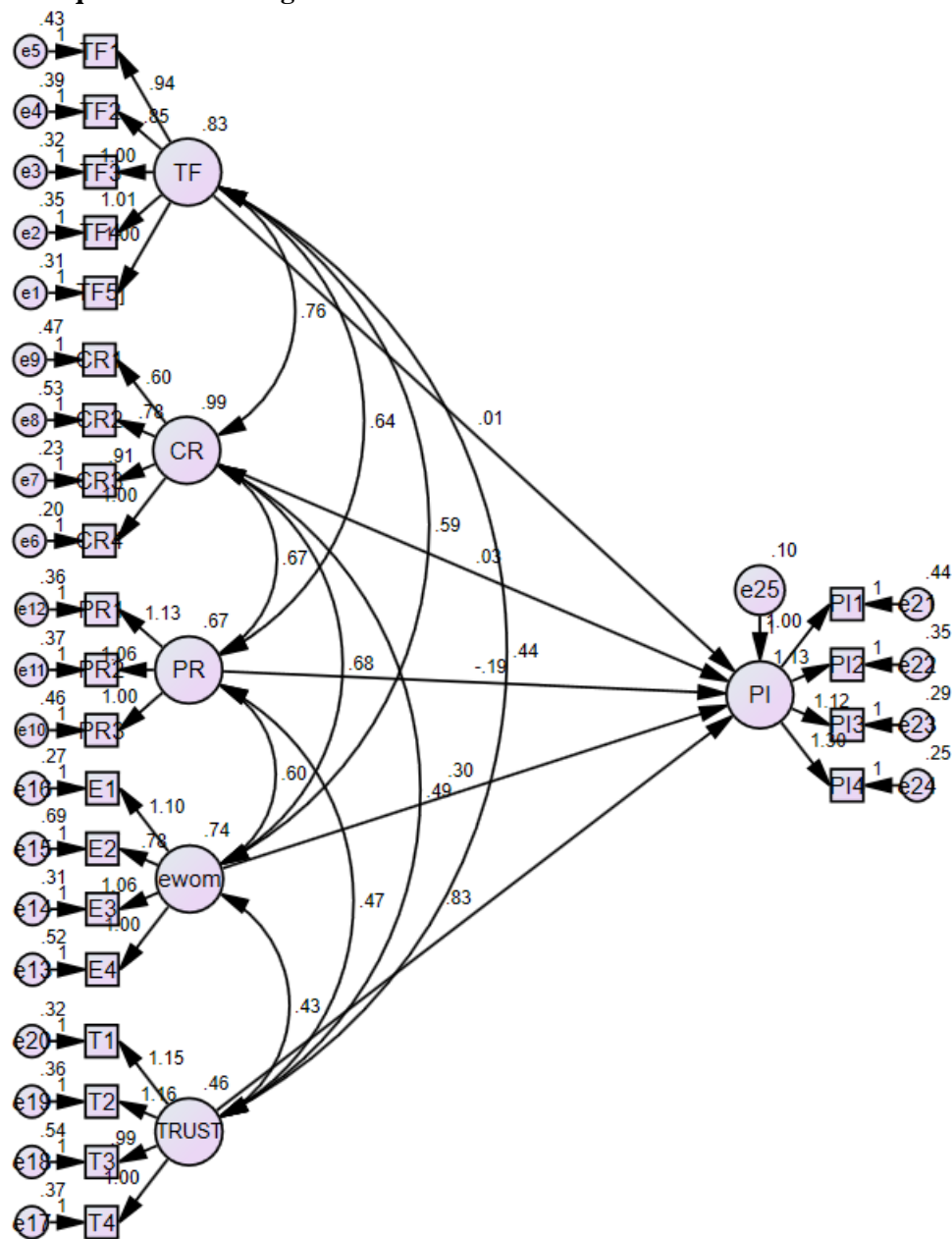
Structural Equation Modelling

Table 3. SEM Communication model parameters

Model Parameters	Model Values	Good Fit Values
x^2	468.324	NA
Df	237	NA

CMIN/DF	1.976	< 0.3
RMR	0.05	< 0.05
GFI	0.791	> 0.9
AGFI	0.736	> 0.9
NFI Delta 1	0.838	> 0.9
RFI Rho 1	0.812	> 0.9
IFI Delta 2	0.913	> 0.9
CFI	0.912	> 0.9
PRATIO	0.859	> 0.7
PNFI	0.72	> 0.7
PCFI	0.783	> 0.7

Table 4. RMSEA Results of consumers' purchase intention model

Model	RMSEA	LO 90	H1 90	PCLOSE
Default model	0.083	0.072	0.095	0.672
Good fit values	≤0.05	≤0.05	≤0.05	≤0.05

Root Mean Square Error of Approximation (RMSEA), another vital parameter to justify the good model fit with the four categories of value ranges, Viz, from 0.00 to 0.05 indicates close fit, from 0.05 to 0.08 indicates fair fit, from 0.08 to 0.10 indicates mediocre fit, and above 0.10 indicates poor fit. PCLOSE was another parameter which was related with RMSEA. Value of PCLOSE has to be greater than or equal to 0.05 for justifying close fit. Table 3 shows both RMSEA and PCLOSE values of purchase intention model they were 0.083 and 0.672 respectively. Since RMSEA value was less than 0.05 and PCLOSE value was greater than 0.05, this model is categorized under close fit model.

5. Findings and Conclusion

The result implies that consumers in Chennai are more technologically savvy and they able to familiarize to the online PLB business model easily as well as the rapidly changing online shopping platform. Consumers who have prior experiences in online shopping may found it easier for them to navigate through online platform. Our findings indicate that Convenience risk has no significant influence on consumers' purchase intention towards. This is consistent with the findings from Yang and Mao (2016) and Kauffman and Wang (2018), as both indicated that Convenience risk has no significant control on consumers' purchase intention in online PLBs. We found that e-WOM is positively influenced consumers' purchase intention towards online PLB. It also found that consumers tend to read online reviews before they purchase any products or services online the analysis indicated consumers' PR can be reduced if PLB grocery websites able to help consumers to develop favorable attitudes towards online purchase. They found that the uncertainty faced by consumers in purchasing process caused by wrong decisions resulted from their subjective assessment to use sites. Further with concluded that PR is a key determinant of consumers' intention towards the behavior. The findings show that trust and consumers' purchase intention have significant. trust was directly affected consumers purchase intention towards online PLB. the results proved that the three common trust considerations (third parties,

vendor and internet) had positive effects on consumers' online purchase intention.

6. Conclusion and Further recommendation

This study revealed the customers' purchase intention towards online private label brands. The result factor analysis indicates five factors which were further names as, Technological factors, Convenience risk, Perceived risk, E-WOM and Trust towards online grocery purchase of private label brands. This study focuses on the determinants of consumers' online purchase intention towards private label brands in Chennai city. The discussion of the major findings concluded that all hypotheses were supported except H2. The convenience risk of consumers' purchase intention was found to have no significant impact in this study. Additionally, this study implies that it might be due to consumers in Chennai are technologically savvy and experienced in online shopping platform. Thus, they do not require further guidance from others. This research highlighted that TF and e-WOM have a strong influence on customers' purchase intention. Trust and consumers' PR were shown to have significant and moderate impact respectively on consumer purchase intention towards online grocery private label brands. This implies that the e-grocery websites need to focus on the top three key areas if they wish to enhance and boost their online PLB sales in Chennai context.

Given the main focus of this study to examines factors ascendant consumers' purchase intention towards online grocery private label brands, it is suggested that for future research, PLB to be compared with competing technologies of e-commerce besides quantification of properties according to logic of positioning map. Also, consumers' purchase intention through technology should be verified in future research with change of real turnover and with change of attitudes towards advertising.

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