

Understanding Youngsters' Buying Behavior in E-Retail : A Conceptual Framework

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Abstract

Purpose : India being the youngest country in the world, youngsters comprise of a significant share of sales for marketers. Youngsters are tech savvy and are the radar of every marketer in India. The purpose of this paper was to understand the influence of digital media on youngsters' buying behavior in retail. To address this gap, this paper developed a theoretical framework and the factors identified are grounded in literature review.

Design/Methodology/Approach : To the researchers, this study highlights the important variables which have been arrived at on the basis of systematic literature review. The factors were listed through literature review and then, a qualitative and interpretive tool, ISM was applied.

Originality : Our study is unique and innovative as we have focused on exploring the different effects of the relationship youngsters have with buying behavior and e - retail. The framework proposed in this paper can be utilized to develop marketing strategies to target young consumers. In the Indian context, this is a good study done for targeting Indian youth by Indian marketers in the retail sector.

Findings : The youth quotient and digital media emerged as the most important factor, followed by consumerism. Interrelations otherwise not easily observable established their prominence. An important fact that evolved is that almost all the factors had interdependence and were in coherence.

Limitations : The research limits itself to a conceptual understanding of buying behavior amongst youngsters for online shopping; however, it does not show the results at a microscopic level. It is inclusive of factors at the macro level. The outcome is based on intense literature review.

Directions for Further Research : The present study needs to be further investigated under the light of market dimensions and issues. The model developed can be empirically validated by utilizing the conceptual framework.

Keywords: young consumers, e - retail, ISM

Paper Submission Date : June 2, 2016 ; **Paper sent back for Revision :** July 25, 2016 ; **Paper Acceptance Date :** September 1, 2016

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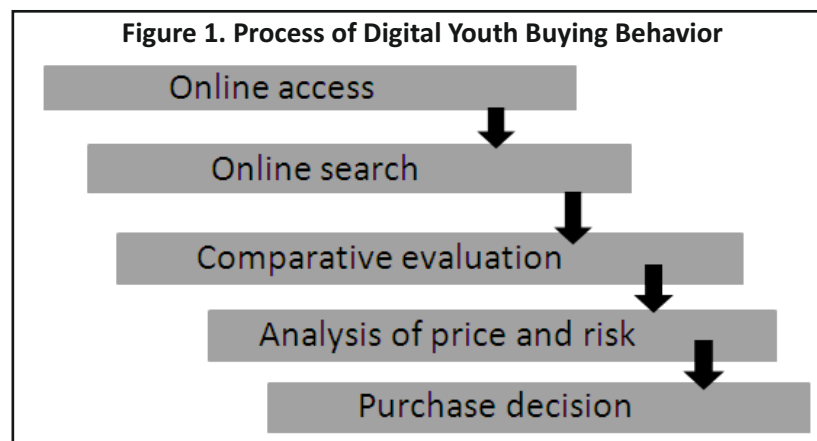
Online shopping is increasing at a rapid rate in e - retail. Availability, low price, convenience, saving time, variety, comparative views are various factors which makes youngsters prefer online shopping. Definition of consumerism is changing over time with the growth of the Internet, and a lot of new developments are taking place for e - retail. E - economy, e - market place, and e - youngsters are the buzz words in retail. It has become a must for retail firms to understand the youth quotient of digital citizens to increase their turn over (Jadhav & Khanna, 2016). There exists a very deep relation between online buying behavior and consumerism by keeping youth at the center.

Internet is used by all college students and it is an integral part of the current generation. A lot of time is spent online by the youngsters doing various activities like finding information about products, downloading movies, research, finding jobs, chatting, accessing e - mail, and so forth. Panda, Swar, and Mukerjee (2014) identified four factors - customer commitment, reliability, reputation, and retail environment for retail consumer brand trust. Chattopadhyay (2013) studied the behavioural pattern of the respondents with respect to shopping and decision making. The Figure 1 explains the process of digital youth buying behavior. Buyer decision process plays a significant role in electronic shopping as the youngsters go through the whole process, and they feel highly satisfied while shopping online and the post purchase convenience is indispensable for young consumers.

Theoretical Background

(1) Perceived Convenience : E-business has started growing at a very fast pace and has been one of the major areas of research in marketing. Kiran, Sharma, and Mittal (2008) revealed that there is an increasing trend in digital use and buying behavior in India. Davis (1989) believed ease of use as a system with no effort. Internet shopping is user-friendly and easy to use. Pratminingsih, Lipuringtyas, and Rimenta (2013) studied the loyalty of youngsters towards online shopping. Szymanski and Hise (2000) emphasized that e - retailing is widely popular because of convenience shopping. Digital shopping can be done from any place, no market crowd, chaos or traffic, and with accessibility and flexibility at one's own convenience. Park and Kim (2003) conducted a survey regarding credit return and payment policy and found that e - retail provides reliability in delivery and friendly customer service along with a good return policy.

According to Lester, Forman, and Loyd (2006), youngsters use the Internet and social networking sites for numerous reasons. They generally compare, evaluate, or visit familiar websites and are happy with the convenience after the final purchase. Hsiang, Li - Wen, and Cheng- Se (2014) explained the factors that influence the buying behavior in online shopping. They identified perceived risk and attitude as a type of trust. A customer relies on online retail, and the perceived Internet confidence is now very significant and prolonged towards online retailers (Hahn & Kim, 2009).



(2) Youth Quotient : Youth engagement in general is critical to positive youth development (Gambone, Yu, Lewis - Chapp, Sipe, & Laco, 2004). Youth development education can be directly related to freedom. The intentionality of youth development can be derived from a definition of developmental education from Mosher (1979). Youngsters are generally on the radar of retail in India as they are tech savvy. In the last one decade, there have been many changes that have happened in consumer patterns. Marketers are targeting them online and on ground. Marketers need to understand the youngsters and their attitude, and should speak the same marketing language to explore more. Youngsters appreciate customized products, and websites give them an opportunity to do so. Online search is much higher than the purchase decisions (Sinha, 2010).

In 2014, Vaidehi revealed various factors associated with the buying behavior of youngsters. Online shopping changes the attitude and perception of youngsters as customers and is based on self rated Internet skill (Mummalaneni & Meng, 2009). Youngsters are very critical in evaluating options before taking any purchase decisions online (Bianchi & Birtwistle, 2012). Ajzen and Driver (1991) found that attitude towards a behavior relates more strongly to a specified behavior than does attitude towards an object or outcome. E-shopping attitude and trends are followed by Internet shopping. Consumers are influenced to a great extent through Internet advertisements, especially youngsters (Kiran et al., 2008).

(3) Internet/Social Media/Smart Phones : Youngsters use the Internet, cell phones, and other mobile devices for online shopping. Digital media plays a vital role for youngsters, and it is a guide book for them. The maximum growth of Internet usage and online shopping is in smart cities (Malhotra & Malhotra, 2013). Researchers have found that men and youngsters have a positive attitude towards online shopping as they are tech savvy. Marketers segment and target the market accordingly (Haque, Al Mahmud, Tarofder, & Ismail, 2007 ; Kwak, Fox, & Zinkhan, 2002). Sharma (2012) studied the awareness, understanding levels of different social media tools in present times. Internet shopping skills and challenges could segment young consumers based on their online shopping behaviors and perceptions (Mummalaneni & Meng, 2009).

India has grown tremendously in online retailing, and one of the reasons is the digital influence on youngsters' buying behavior (Jadhav & Khanna, 2016). Online retailers like Flipkart, Snapdeal, Amazon, Myntra, and Jabong have stated that youngsters prefer online shopping and follow these retailers. Rajamma and Neeley (2005) discussed antecedents to shopping online and examined the influence of the social orientation of the customer.

(4) E - Retail : E - retailers need to keep themselves updated about the changing trends in web environment. They should emphasize on first impressions, customer trust, magnitude of social networks, delivering rich user experiences, customer relationship retention strategies, and the importance of usability and aesthetics (Yeap Ai Leen, Thurasamy, & Omar, 2012). E - retail activity mainly concentrates on fast moving consumer goods (Gould & Golob, 2002). The empirical results of Liao and Shi (2009) suggested that utility and ease of use has a high and positive impact on consumers' attitude towards e - retail businesses. The virtual environment of e - retail increases the buying behavioral intention. Since the last two decades, people have been using the Internet with high proximity.

E - retail is very informative to the consumers, and the delivery is done even in remote locations (Rotem - Mindali & Salomon, 2007). In their study, they made a conceptual model with regard to information gathering, purchase transactions, and delivery mode. Empirical research has been conducted to evaluate customer services based on empathy, assurance, risk, reliability, and control (Kolesar & Galbraith, 2000). A large number of international retailers have shown interest in India (Venkateswaran & Mahalakshmi, 2009).

(5) Consumerism : From the business and marketing perspective, young adults are very loyal to online shopping and are frequent buyers following consumerism in the true sense. Customer satisfaction subsequently results into e - loyalty towards online shopping amongst youngsters. The trust and attitude towards online shopping is affected

by perceived related advantage and trust. On the examination of Indian online shopping behavior by Khare (2016), five factors were found to be prominent for online shopping by different types of consumers. The five factors are : quality-conscious shopper, fashion-conscious shopper, uninterested shopper, impulsive shopper, and brand-conscious shopper. Youngsters are fashion conscious and impulsive shoppers who tend to look for the convenience factor of online shopping.

Generally, products and services that have a low outlay are repeatedly purchased, have intangible value proposition, and are more likely to be purchased via the Internet. Classification of various types of products and services will have an important influence in the young consumer's choice between a retail store and Internet shopping mall (Phau, & Meng Poon, 2000). There is a high relation between media and youth consumerism. Researchers have shown that the impact of advertising typically focuses on three kinds of effects: cognitive, affective, and behavioral (Valkenburg, 2000).

Research Methodology

The study is based on primary and secondary data collected from different sources. It includes extensive literature review, survey-based research, interpretative structural modeling from EBSCO, Emerald, Scopus, JSTOR, Thomson Reuters, and Google Scholar. Information regarding youngsters and online shopping was also collected from secondary data sources such as books and articles that aid the study. In this study, we have opted for systematic literature review (SLR). To understand the relationship among the various variables, isometric modeling technique (ISM) proposed by Warfield in 1973 is used. This model is further analyzed using MIC MAC analysis.

(1) Identification of Variables : The preliminary five variables based on SLR have been discussed in detail in the previous section of literature review. These are the variables that have occurred multiple times in the review of literature and hence hold considerable importance in this area of research. The bias in identification has been obviated, since even a single meaningful mention of a variable was given credence.

(2) ISM Modeling : ISM methodology in research is an important technique, especially when there is a lack or shortage of literature to support the relation among various variables. This method was first proposed by Warfield in 1973. The term 'interpretive structural modelling' indicates a systematic application of elementary notions of graph theory in such a way that theoretical, conceptual, and computation leverage is exploited to efficiently construct a directed graph, or network representation, of the complex pattern of a contextual relationship among a set of elements. The ISM method gives researchers more flexibility than many conventional quantitative modeling approaches. It offers a qualitative modeling language for structuring complexity and thinking about an issue by building an agreed structural model.

(i) Structural Self- Interaction Matrix : The first step was to establish a contextual relation between the five factors. The type of relation decides the relation between the factors, thereby finding the type of structure to be generated. After deriving the contextual relation, SSIM (see Table 1) was constructed where one out of the following four symbols was used to denote the nature of the relationship between factors i and j (where i denotes a factor in the row of the matrix and j denotes a factor in the column of the matrix) : V – for relation from i to j only ; A – for relation from j to i only ; X – for relation both from i to j and j to i ; and O – for no relation between factors i and j .

Applying the concept to the five variables, the SSIM is as depicted in the Table 1.

(ii) Reachability Matrix : SSIM developed from contextual relationships was then converted into binary matrices

Table 1. Structural Self Interaction Matrix

$i \downarrow j \rightarrow$	V5	V4	V3	V2	V1
V1	X	A	X	X	
V2	V	X	X		
V3	V	X			
V4	X				
V5					

called initial reachability matrices as shown in the Table 2. The reachability matrix was developed by replacing *V*, *A*, *X*, and *O* by a combination of 1s and 0s as per the rules. Based on the reachability matrix, the driving and dependence power is further derived (see Table 2).

(iii) Level Partitions : Based on the reachability matrix, the antecedent set and reachability set is determined. The reachability set essentially comprises of the element itself and also other elements which it may influence. The antecedent set is made up of the element itself including other elements which may be influencing it. The intersection of the two sets is then determined, which helps to identify the different levels of hierarchy. Thus, from the Table 3, it is clear that variables 2 and 3 form level 1 of the model, that is, youth quotient (V2) and social media, Internet, and smart phones (V3) form level 1 of the model.

Thus, from the Table 4, it is clear that variable five forms level 2 of the model, that is, consumerism (V5) and perceived convenience (V1); e - retail (V4) forms level 3 of the model.

The Table 5 depicts the levels of the variables based on hierarchy.

Table 2. Reachability Matrix

$i \downarrow j \rightarrow$	V1	V2	V3	V4	V5	Driving Variables
V1	1	1	1	0	1	4
V2	1	1	1	1	1	5
V3	1	1	1	1	1	5
V4	1	1	1	1	1	5
V5	1	0	0	1	1	3
Dependent Variable	5	4	4	4	5	

Table 3. Level Partitioning Level 1

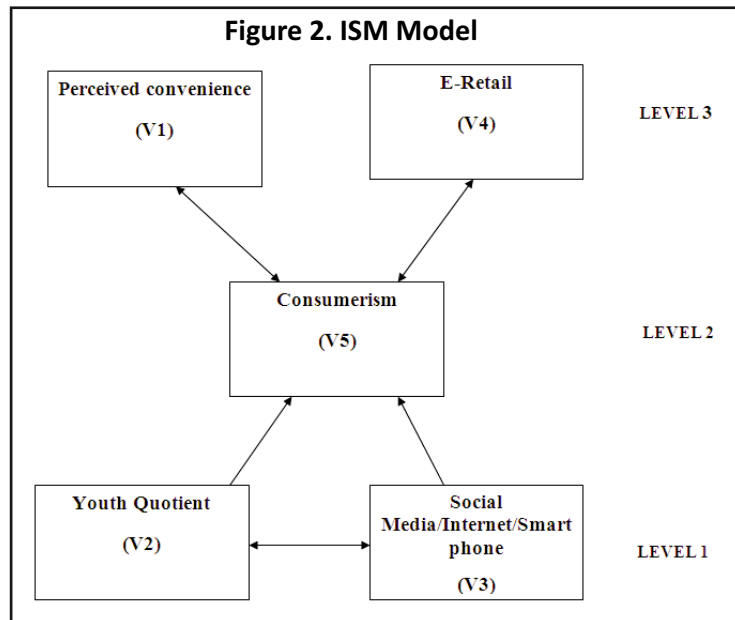
$i \downarrow j \rightarrow$	Reachability Set	Antecedent Set	$RS \cap AS$	Level
V1	1,2,3,5	1,2,3,4,5	1,2,3,5	
V2	1,2,3,4,5	1,2,3,4	1,2,3,4	Level 1
V3	1,2,3,4,5	1,2,3,4	1,2,3,4	Level 1
V4	1,2,3,4,5	2,3,4,5	2,3,4,5	
V5	1,4,5	1,2,3,4,5	1,4,5	

Table 4. Level Partitioning Level 2

$i \downarrow j \rightarrow$	Reachability Set	Antecedent Set	$RS \cap AS$	Level
V1	1,5	1,4,5	1,5	Level 3
V4	1,4,5	4,5	4,5	Level 3
V5	1,4,5	1,4,5	1,4,5	Level 2

Table 5. Level Wise Variables

Level	Nomenclature	Variable
1	V2	Youth Quotient
1	V3	Social Media/Internet/Smart Phones
2	V5	Consumerism
3	V1	Perceived convenience
3	V4	e-retail



(iv) Building the Isometric Model : After partitioning the levels, relationships between various factors are depicted by drawing a node for each variable and connecting those nodes by arrows as per the direction of the relationship. The Figure 2 depicts the mutual influence and interrelation between the factors identified through literature review. The influence of digital media is the major cause for leading youngsters to do online shopping. The factors motivating youngsters to select e-shopping are very common, and they have a positive attitude towards online buying/ purchasing experience. The five factors are divided into three levels. According to the model, youth quotient and digital media are the most important factors. It influences youngsters' buying behavior.

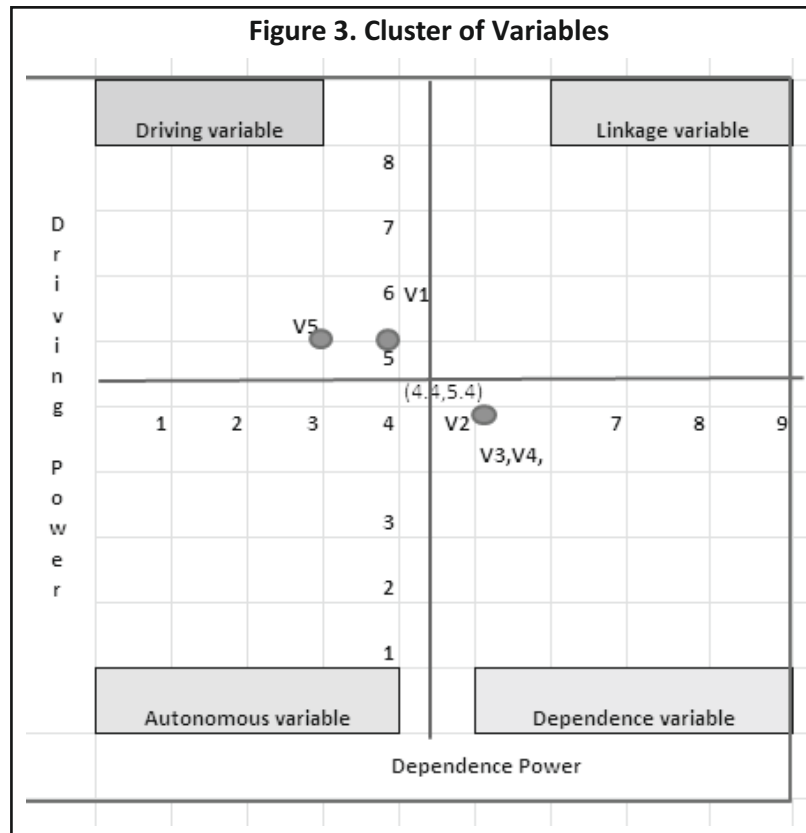
MICMAC Analysis

MICMAC is an abbreviation of Matrice d'Impacts croises-multiplication appliqué an classment (Cross-Impact Matrix Multiplication to Classification). It is used to examine the driving power and dependence power of the variables, based on which they have been classified into four categories, that is, Autonomous, Linkage, Dependent, and Driving variables as shown in the Table 6.

As shown in the Figure 3, the drivers are perceived convenience and consumerism. Out of these, perceived convenience has the highest driving power and should be given the top priority for determining an e - retail marketing strategy. There are no linkage and autonomous factors, implying that all the factors are important and an integral part of the system. Youth quotient, digital media, and e - retail are the dependent factors. Except for the drivers, all other are linkage factors. A successful e - retail formula for retailers is to determine the youth quotient and consider youngsters as the most important market segment in retail.

Table 6. MICMAC Matrix

Factors	Variables	Driving Variables	Dependent Variables
Perceived convenience	V1	4	5
Youth Quotient	V2	5	4
Social Media/Internet/Smart Phones	V3	5	4
e-retail	V4	5	4
Consumerism	V5	3	5



Managerial Implications

The youth segment has a vast potential for growth, and the market is largely untapped. Retail companies have realized this fact in time and are sparing no efforts to grow this segment. Previous research shows measuring online service quality based on a broad conceptual framework which integrates theory and conceptualization in customer service quality, information systems quality, and product portfolio management into online service quality (Yang, Jun, & Peterson, 2004). Our paper emphasizes the need for discovering the dimensions of youngsters' buying behavior. As result, this study assumes some key variables from the literature and then a model was built to investigate the interrelation between variables to pinpoint precisely the dimensions of each construct arising in e-retail, focusing on understanding youngsters' buying behavior. Barnes (1997) focused on key aspects of satisfying customer relationships as an affective variable rather than situational or behavioral variables.

The market in terms of youngsters is huge and untapped. Retailers have had to focus on building this segment, giving it the same importance as that of the adults segment. As a result, we see specialized and varied product range

being created for this segment alone. Morganosky (1997) addressed the implications of retail trend in terms of channel competition and competitiveness. Such a perspective will further support the significant market segment for a firm. The undefined area can be highlighted to get maximum benefit and coverage.

Limitations of the Study and Scope for Further Research

The identified factors may not cover all the aspects of e - retail at the microscopic level. The present study clearly highlights that the Indian e-retail market has realized the significance of the youth market segment in India. However, some interesting and encouraging findings may motivate researchers to offer some insights that can certainly benefit those firms who are willing to adopt youth quotient oriented retail practices. The present study has attempted to identify the enablers of youngsters' buying behavior and their relationship. The present study could have been benefited if we would have also studied the constraints and risks associated with e-retail in the buying process of the consumer. It should be noted that this research can be conducted at a microscopic level as well.

Notwithstanding the limitations, we have identified some future research directions. The study illustrated the use of ISM method for building a model for discovering and validating relationships between our enablers. Our research can further be enhanced by using different quantitative methods, and further, the model can be empirically validated. The present study has not included all constructs measuring youngsters' buying behavior. In the future, it may be fruitful to include more constructs. The present study can also be extended to different product segments range of e-retail and youngsters' buying behavior.

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