

**Evidence of Online Shopping Determinants:
A Jordanian Consumer Decision Process Perspective**

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Abstract

Purpose: Although electronic commerce (e-retailing) has received considerable research attentions these years, little research has examined the effect of e-commerce's Web presentation on retail customer shopping experiences for Jordanian online retail shoppers.

Design/methodology/approach: Five factors were employed to define their effect on the purchase decision through internet. Questionnaire used to collect data, and distributed to a stratified sample of 215 respondents. Data for 181 questionnaires were valid and analyzed by using descriptive and analytical statistics.

Results: We found that promotion and security are the most influential factors on consumer purchase decision through internet while e- price was not related significantly with the consumer purchasing decision.

Key words: E – Marketing, E-Price, E-Promotion, Product/Service characteristics, Infrastructure for internet, Security, Consumer purchase decision.

1. Introduction

According to the quick development in Information Technology in Jordan and its use as a new tool for marketing .The Jordanian consumer still have many impediments to make purchase through internet, unless they use internet as informative, entertainment and communication tool. Due to the rapid growth of e-commerce, consumer purchase decisions are increasingly being made in computer-mediated environments. Zeng and Reinartz¹ observe that

“...the Internet has a very differentiated impact along the various stages of the consumer decision-making process and the true value-added of the Internet to consumers materializes at very specific points in the purchase process. The empirical evidence shows that the ecommerce initiatives so far have been focusing mostly on increasing the effectiveness of online search, paying much less attention to facilitating online transactions, and almost completely ignoring the importance of helping consumers make better decisions...”

This emphasizes the fact that if marketing has one goal, it's to reach consumers at the moments that most influence their decisions. Online or Web-based stores offer consumers immense choice and great convenience. Yet, finding products that meet consumer needs is not an easy task in these online stores. This is because most Web-based store environments are characterized by the availability of many alternatives, multiple decision criteria and a dynamic “flow” of information (e.g., real-time updates) that can overwhelm consumers. Therefore, most Web-based decision environments now make an electronic decision aid available to facilitate information processing. These electronic decision aids are variously referred to as recommendation agents, “smart” agents, “intelligent” agents or shopping assistants and have become an intrinsic feature of online environments. Understanding the online consumers' decision-making process plays a central role in a retailer's ability to design and deploy systems that cater to the consumers' needs.

The purpose of this paper is to analyze electronic decision aids, describe the functions performed by them, and then relate the characteristics and the functions likely to change consumer decision-making in a Web-based decision environment. Consumer decisions that are made using electronic decision aids are based on a complex interaction of consumer, electronic decision aid, and information environment factors. As online shopping environments continue to evolve technologically, there is a need to understand how these various elements come together in influencing consumer decision-making. This study intends to provide Internet marketers and online companies with an understanding of consumer product information search and decision processes in a Web-based environment.

2. Research Problem

The **Research problem** for the study is to identify the factors that mostly affect the purchase decision of the Jordanian consumers through internet in Amman, capital of Jordan. This problem can be split into the following questions:

1. Identifying characteristics of Jordan consumers who do online shopping.
2. Determine what factors affect Jordanian purchase decisions through internet and to what extent.
3. Obstacles that affect the consumers purchase decision through internet.

Before briefly discussing the theoretical bases for the study, a general overview of the proposed conceptual model will help gain an overall picture of the study and give us a framework for getting suitable solutions for the research questions. The proposed model in **Figure 1** illustrates the consumer information and decision processes in a Web-based shopping environment. The variables inside the rectangle represent *independent variables* that will be manipulated in the study, while the variables inside the oval represent *dependent variables*.

With an understanding of the proposed conceptual model, it is also important to describe on what basis the research questions are derived from.

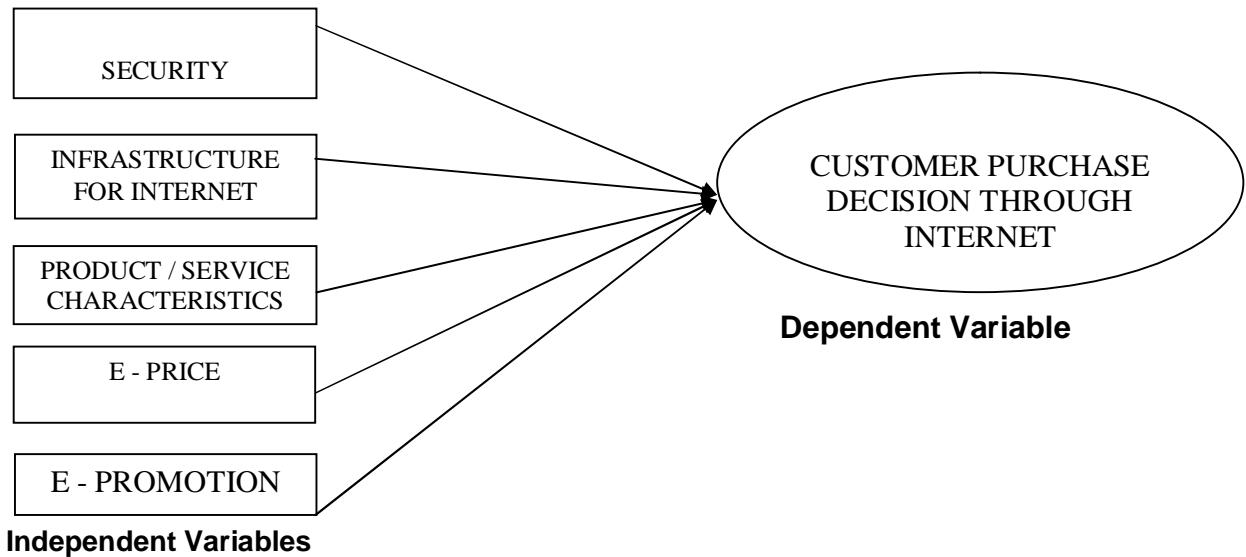


Fig 1: Consumer information and decision processes in a Web-based shopping environment

2.2 Independent Variable Definition:

Security: Security means many things to many people and different things in different contexts. It can be the expectation of anonymity, the expectation of retaining one's privacy, control over personal information, and the expectation of confidentiality. In this study, security concerns are limited to the concerns consumers have in regard to companies' possession of personal information, 'Payment term', 'Receipt of goods by time & place', 'Privacy of process'.

Infrastructure for Internet: Critical Internet infrastructure is a collective term for all hardware and software systems that constitute essential components in the operation of the Internet. Physical transmission lines of all types, such as wired, fiber optic and microwave links, along with routing equipment, the accompanying critical software services like the Domain Name System (DNS), Email, website hosting, authentication and authorization, storage systems, and database servers are considered critical Internet components. If any of these systems and services were to be interrupted for a significant period of time "the Internet... as we know it would collapse". In this study, Infrastructure for internet concerns are limited to the hurdles consumers have in regard to access to internet in Jordan like 'Access to internet, availability ', 'Cost of internet connection' , 'Internet knowledge and practice'.

Product/ Service Characteristics: The products that male and female consumers are interested in buying are different². For example, male consumers are more interested in hardware, software, financial services and electronics, while females are more interested in food, beverages, beauty and clothing. In the early stage of e-commerce, the types of products available online used to be male-oriented. Women did not shop online because they could not find products that interested them. In this study, the type of product and service concerns includes "is it searchable good.", 'is it an experienced good', ' is it frequently purchased, 'Customization'.

E – Price: As e-business struggle to become [profitable, improved pricing represents a large and thus far untapped opportunity. In this study the elements of e-price take the form of consumer's 'Search and time cost', 'Cost of product / service', 'Cost of perceived value', 'Efficiency in supply chain'.

Promotion: Promotion is one of the key 4Ps in the marketing mix and as such has a key role to play in market success. It is concerned with ensuring that customers are aware of

the products that an organization makes available to those customers. It alters consumer behaviour beyond normal price/quantity trade off, changing the time that customers buys the products, as well as how much he buys. In this study this factor includes 'Ease of searching', 'Web content of information about product / Service', 'Effectiveness & quick', 'Response of web', 'Credibility'.

3. LITERATURE REVIEW

Online marketing uses all facets of internet advertising to generate response from the prospected customers and according to the wide use of internet in all dimensions of life, this enhanced the procurement through internet in the first world countries mainly and spreading to other countries slowly because of many obstacles that face this manner of marketing

Previous literature has generally examined the impact of factors on consumer decision-making process in various modes of shopping both online and traditional mode. Few studies have examined the decision situations in the online shopping with the major factors together in one study. A study³ found *product characteristics* play a major role in the successfulness of it's marketing on the internet. Product characteristics beside communication, transaction and distribution through internet have substantial effect on purchasing the product. Other study⁴ tests several social & perceptual motivations for shopping online, used online textbook purchasing. Previous online purchases, positive social environment, knowledge of online retailers are predictors of online purchasing. Recommendations were given that online text book sellers should focus on the social influence of professors. It was identified⁵ the factors that affect the customers intention to purchase air travel online. After data analysis was carried out by ordinary least squares (OLS) regression the result emphasized *security* during online shopping concerns that make consumers avoid online purchasing of air tickets. It was examined⁶

the literature concerning consumers purchasing on the internet for financial services. Data analysis concluded with a recommendation that e-retailers must recognize that online *financial services* consumers have a significantly higher level of control in the purchase process and are motivated by this in using internet.

The websites of 5-star hotel were evaluated ⁷ and determine the extend of success in establishing effective websites. And it was concluded that *effectiveness of e-reservation* system is the most important factor in evaluation & effectiveness of the websites making graphic designers role to the highest concern. It was also determined ⁸ the impact of *price* on consumer decision making in online environments. Customers expect lower price in online environment then in traditional sales channel thus making it worth for the online shoppers to investigate the product online in trade-off through on line. Further , it was explored ⁹ *online customer service* dimensions and to explain how attitude toward online purchase intent. This brought to attention that online retailers must provide more information and make browsing easier to help customers have satisfactory shopping experience. A study ¹⁰ used avatars to investigate its benefits on *website sales effectiveness* two studies concluded that the use of avatar increase satisfaction that shape positive attitude toward product then increase intension toward purchase. One study¹¹ provided a model for repurchasing through internet and concluded that perceived usefulness, confirmation, satisfaction, customer loyalty & perceived *incentives* are the most important factors influences repurchase through internet. It was explored the dynamics of channel ¹² preference across the purchase decision process. They recommended that good experience with internet drives the preference of online channel usage during all stages of buying process. Still offline channel preferred over the online across all stages. In this research we will study the most important factors which had been studied by other researchers and considered important from our points of view; based on the situation in Jordan; that affect purchasing decisions of consumers

through internet and these factors are: *Security, Product&/or Service characteristics, Infrastructure for internet, E-price and E-promotion.*

4. Research Hypotheses

To examine the points previously discussed and address the issues raised, we have formulated the following eight hypotheses based on the **Fig. 1**

H1: There is a relationship between independent variables and purchase decision through internet.

H2: There is a relationship between the Consumers purchase decisions & internet security.

H3: There is a relationship between the Consumers purchase decisions & infrastructure for Internet.

H4: There is a relationship between the Consumers purchase decisions & product / service Characteristics.

H5: There is a relationship between the Consumers purchase decisions and E-price.

H6: There is a relationship between the Consumers purchase decisions & E-promotions.

5. Research Methodology

A field survey was conducted to test the above hypotheses about the effects of the 5 independent variables on the dependent measure of interest. The main task consisted of getting questionnaire filled by respondents from University students, Bank employees and employees from non-Bank sectors. In this section, we discuss (1) the experimental design of the study, (2) the modeling approach, (3) the sample, and (4) the experimental procedure. This is a Descriptive, quantitative research performed through analytical statistics. The Target Population are all Jordanian people that use internet in west Amman. The sampling Frame includes all Jordanian people in west Amman that have

an internet access. We had used stratified Judgmental Sampling Technique with the judgmental criteria's of (a) Age above 18 years.(b) Respondent must have an access to internet and (d) Respondent has good knowledge in computer and internet Applications.

5.1 Data Collection

The Secondary information was collected through previous academic studies which are related to the problem of this study. Primary information will be gathered by designing a questionnaire that covers the population of study & to be distributed by the two researchers personally. Questionnaires were collected within 7 days by the researchers. A review of total sample size of 181 online customers' demographic profile reveals that 60.8% of respondents were male, and the rest 39.2% were female. Of the total responses, 103 respondents (56.9%) of respondents were between twenty one and thirty years of age, 51 (28.2 %) of respondents were between 31 and 40 years, 14 (7.7 %) of respondents were between 41 and 50 years, 12 (6.6 %) of respondents were less than 20 years and 1 (0.6%) of the respondent was more than 51 years of age. Singles represent 63.5% of respondents, 35.9 % of respondents were married, and other are confined to 0.6%. Among the Respondents 70.2% have Bachelors education, 17.1 % possess Master's degree, 11% have Diplomas. And 1.8 % possess either high school and less or PhD 33.7 % of respondents have Income 601 JD and more, 17.1% have 250 JD or less, 27.1% of respondents have income between 251 and 400 JD, 22.1% have income between 401 and 600 JD. The descriptive statistics are presented in Table 1A & 1B.

Table 1.1

Statistics

		SEX	AGE	STATE	EDUCATION	INCOM
N	Valid	181	181	181	181	181
	Missing	0	0	0	0	0
Mean		1.3923	2.3867	1.3702	3.0718	2.7238
Std. Deviation		.48961	.74881	.49553	.58721	1.10601
Minimum		1.00	1.00	1.00	1.00	1.00
Maximum		2.00	5.00	3.00	5.00	4.00

Table 1.2

Descriptive Statistics			
	N	Mean	Std. Deviation
Payment term	181	3.96	.965
Payment term	181	3.86	1.021
Receipt of goods by time & place	181	3.89	.954
Privacy of process.	181	3.63	1.060
Access to internet, availability	181	4.18	.764
Cost of internet connection	181	4.22	.772
Internet knowledge and practice.	181	3.76	1.143
Is it searchable good.	181	3.81	.948
Is it an experienced good.	181	2.68	1.047
Is it frequently purchased.	181	3.29	.963
Customization.	181	3.56	.956
Customization.	181	4.06	.857
Search and time cost.	181	4.14	.844
Cost of product /service; core.	181	3.27	.952
Cost of perceived value	181	3.86	.736
Efficiency in supply chain	181	3.67	1.000
Ease of searching.	181	4.25	.668
Web content of information	181	3.81	.926
About product / service.	181	3.74	.903
Effectiveness & quick	181	3.90	.813
Response of web.	181	3.98	.919
Previous purchase.	180	3.19	1.251
Preference of purchase.	180	3.41	1.076
Preference of purchase.	180	3.76	.948
Purchase intension	180	3.88	.911
Ease of purchase.	180	3.92	.808
Valid N (listwise)	180		

* Statement (ease of searching) gain the highest mean with 4.25 and statement (is it an experienced good) gain the lowest mean 2.68.

5.2 Pilot study and the Research Procedure:

Eight (8) questionnaires had been distributed to evaluate the questioner design and content as a pilot study. Field work had been carried out by the researchers themselves and distributed. After successful pilot study we conducted the study based on the following sample including students (50) and employees from Banks (60) and other Sectors (105 employees). A total of 215 questionnaires were distributed. But total

returned questioners were 181 (84% response) leading to a loss of 34 responses (16% response rate).

6. Results & Analysis

1. H1 : There is a relationship between independent variables and purchase decision through internet.

According to calculated F value = 8.276 which is higher than schedule F in multiple regression test so we reject H_0 and accept H_a which means that there is a relationship between independent variables and purchase decision through internet. And through looking at $R^2 = 0.192$ so independent variables explained the dependent variable with power of 19.2 %. The e-price independent variable is correlated at a lowest value (0.028) with the customer purchase decision through internet while e-promotion correlated at the highest (0.344).

Table 5.1: Correlation Matrix to measure the validity:

Inter-Item Correlation Matrix						
	Security	Infrastructures for internet	Product / Service characteristics	E - Price	E - Promotion	Customer purchase decision through internet
Security	1.000	.503	.287	.029	.236	.316
Infrastructures for internet	.503	1.000	.259	.116	.270	.175
Product / Service characteristics	.287	.259	1.000	.090	.328	.264
E - Price	.029	.116	.090	1.000	.235	.028
E - Promotion	.236	.270	.328	.235	1.000	.344
Customer purchase decision through internet	.316	.175	.264	.028	.344	1.000

* This matrix realized validity and relationship between dependent and independent variables.

Table 5.2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Previous purchase.	14.9722	3.636	.096	.126	.035
Preference of purchase.	14.7611	4.540	-.009	.140	.174
Preference of purchase.	14.4056	5.092	-.077	.187	.232
Purchase intension	14.2833	4.383	.117	.210	.033
Ease of purchase.	14.2444	4.432	.169	.138	-.006 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Table 5.3: Multiple Regressions for all variables:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.438 ^a	.192	.169	.434

a. Predictors: (Constant), E - Promotion, E - Price, Security, Product / Service characteristics, Infrastructures for internet

Table 5.4

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.785	5	1.557	8.276	.000 ^a
	Residual	32.735	174	.188		
	Total	40.520	179			

a. Predictors: (Constant), E - Promotion, E - Price, Security, Product / Service characteristics, Infrastructures for internet

b. Dependent Variable: Customer purchase decision through internet

Table 5.5

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.761	.372		4.737	.000
	Security	.201	.067	.241	2.988	.003
	Infrastructures for internet	-.036	.064	-.046	-.567	.572
	Product / Service characteristics	.118	.072	.122	1.637	.103
	E - Price	-.042	.061	-.048	-.681	.497
	E - Promotion	.253	.070	.271	3.591	.000

a. Dependent Variable: Customer purchase decision through internet

2. H2 : There is a relationship between the Consumers purchase decisions & security through Internet.

Tables 5.6 to 5.9 summarize the results of simple linear regression for H2. The table shows the standardized regression coefficient of each predictor, R, R² and F, for all the predictors in linear regression analysis. The standardized regression coefficient represents the correlation coefficient between the independent variables and the dependent variable (i.e., Customer purchase decision through Internet). The entire model has a significant effect on Customer purchase decision through Internet (p<0.01). According to calculated T value = 4.436 which is higher than schedule T in Simple regression test so we reject Ho and accept H_a which mean There is a relationship between the Consumers purchase decisions & security through internet. And through looking at R² = 0.100 so security variable explained the dependent variable with power of 10 %. As shown in Table 5.6, the standardized coefficient (beta) value for the technological context is positive (0.316) and significant (p<. 01), and thus supports hypothesis H2.

Table 5.6

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Payment term	11.3812	3.337	.268	.081	.118
Payment term	11.4751	3.395	.206	.061	.190
Receipt of goods by time & place	11.4475	3.982	.084	.027	.334
Privacy of process.	11.7072	3.719	.091	.019	.337

Table 5.7: Simple Regression of security:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.316 ^a	.100	.094	.453

a. Predictors: (Constant), Security

Table 5.8

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.034	1	4.034	19.678	.000 ^a
	Residual	36.486	178	.205		
	Total	40.520	179			

a. Predictors: (Constant), Security

b. Dependent Variable: Customer purchase decision through internet

Table 5.9

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.627	.229		11.453	.000
	Security	.263	.059	.316	4.436	.000

a. Dependent Variable: Customer purchase decision through internet

3. H3: There is a relationship between the Consumers purchase decisions through internet & Infrastructure for Internet.

According to calculated T value = 2.367 (Table 5.10) which is higher than schedule T in Simple regression test so we reject Ho and accept H_a which mean there is relation between the Consumers purchase decisions & infrastructure for internet, through internet. And through looking at R² = 0.031 (Table 5.11) so infrastructure for internet, through internet variable explained the dependent variable with power of 3.1 %. The standardized coefficient (beta) value for the technological context is positive (0.175) and significant (p<0.05) and thus supports hypothesis H3.

Table 5.10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Access to internet, availability	7.9779	2.088	.255	.262	.178
Cost of internet connection	7.9392	1.857	.372	.270	-.036 ^a
Internet knowledge and practice.	8.4033	1.775	.050	.018	.672

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Table 5.11: Simple Regression of infrastructure for internet:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.175 ^a	.031	.025	.470

a. Predictors: (Constant), Infrastructures for internet

Table 5.12

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.236	1	1.236	5.603	.019 ^a
	Residual	39.284	178	.221		
	Total	40.520	179			

a. Predictors: (Constant), Infrastructures for internet

b. Dependent Variable: Customer purchase decision through internet

Table 5.13

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.073	.239		12.840	.000
	Infrastructures for internet	.138	.058	.175	2.367	.019

a. Dependent Variable: Customer purchase decision through internet

4. H4 : There is relation between the Consumers purchase decisions & product / service characteristics.

According to calculated T value = 3.648 (Table 5.17) which is higher than schedule T in Simple regression test so we reject Ho and accept Ha which mean that there is relation between the Consumers purchase decisions & product / service characteristics. And through looking at $R^2 = 0.07$ (Table 5.15) so product / service characteristics variable explained the dependent variable with power of 7 %. The standardized coefficient (beta) value for the technological context is positive (0.264) and significant ($p < 0.01$) and thus supports hypothesis H4.

Table 5.14

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Is it searchable good.	13.5856	4.377	.199	.080	.214
Is it an experienced good.	14.7182	4.003	.230	.081	.176
Is it frequently purchased.	14.1105	4.599	.130	.027	.277
Customization.	13.8398	4.669	.116	.024	.289
Customization.	13.3370	5.114	.055	.012	.333

Table 5.15: Simple Regression for product / service characteristics:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.264 ^a	.070	.064	.460

a. Predictors: (Constant), Product / Service characteristics

Table 5.16

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.819	1	2.819	13.309	.000 ^a
	Residual	37.701	178	.212		
	Total	40.520	179			

a. Predictors: (Constant), Product / Service characteristics

b. Dependent Variable: Customer purchase decision through internet

Table 5.17

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.745	.246		11.160	.000
	Product / Service characteristics	.256	.070	.264	3.648	.000

a. Dependent Variable: Customer purchase decision through internet

5. H5 : There is relation between the Consumers purchase decisions and E-price.

According to calculated T value = 0.379 (Table 5.21) which is lower than schedule T in Simple regression test so we accept Ho and reject Ha which mean that there is no relation between the Consumers purchase decisions & product / service characteristics. And through looking at $R^2 = 0.001$ (Table 5.19) so E-price variable explained the dependent variable with power of 0.1 %. The standardized coefficient (beta) value for the technological context is positive (0.028) and insignificant ($p > 0.05$) and does not supports hypothesis H5.

Table 5.18

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Search and time cost.	10.7956	3.564	.165	.046	.469
Cost of product /service; core.	11.6740	2.965	.283	.114	.359
Cost of perceived value	11.0773	3.705	.196	.046	.439
Efficiency in supply chain	11.2707	2.532	.399	.164	.219

Table 5.19: Simple Regression of E-price:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.028 ^a	.001	-.005	.477

a. Predictors: (Constant), E - Price

Table 5.20

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.033	1	.033	.144	.705 ^a
	Residual	40.487	178	.227		
	Total	40.520	179			

a. Predictors: (Constant), E - Price

b. Dependent Variable: Customer purchase decision through internet

Table 5.21

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.541	.246		14.416	.000
	E - Price	.025	.065	.028	.379	.705

a. Dependent Variable: Customer purchase decision through internet

6. H6: There is relation between the Consumers purchase decisions & E-promotions.

According to calculated 'T' value = 4.891 (Table 5.25) which is higher than schedule 'T' in Simple regression test so we reject Ho and accept Ha which mean that there is relation between the Consumers purchase decisions & E-promotions. And through looking at $R^2 = 0.118$ (Table 5.23) so E-promotions variable explained the dependent variable with power of 11.8 %. The standardized coefficient (beta) value for the technological context is positive (0.344) (Table 5.25) and significant ($p < 0.01$) (Table 5.25) and thus supports hypothesis H6.

Table 5.22

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Ease of searching.	15.4199	4.889	.382	.200	.467
Web content of information	15.8674	4.060	.415	.228	.425
About product / service.	15.9337	4.107	.422	.232	.422
Effectiveness & quick	15.7790	4.651	.329	.133	.484
Response of web.	15.6961	5.313	.073	.015	.636

Table 5.23: Simple Regression of E-promotion:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.344 ^a	.118	.114	.448

a. Predictors: (Constant), E - Promotion

Table 5.24

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.801	1	4.801	23.925	.000 ^a
	Residual	35.719	178	.201		
	Total	40.520	179			

a. Predictors: (Constant), E - Promotion

b. Dependent Variable: Customer purchase decision through internet

Table 5.25

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.369	.261		9.092	.000
	E - Promotion	.321	.066	.344	4.891	.000

a. Dependent Variable: Customer purchase decision through internet

In summary, five out of six hypotheses were accepted. The third hypothesis H3, showed statistically significant relationships at $p < 0.05$ while H1, H2, H4 and H6 showed statistically significant relationship at $p < 0.01$. The fifth hypothesis H5 was not accepted even at $p < 0.05$.

Conclusions

The first objective was addressed through the literature review and exploratory research. The second objective was addressed through the analysis of data collected in the major study of this paper. This section draws conclusions about findings from this major study. Briefly, five factors in the measurement model were identified and were presented in the form of the model. Table 5.1 and 5.5 presents a summary of factors. The third objective was addressed by the results obtained and are mentioned below.

- a. Lack of high quality E-promotion will restrict consumer's decision to purchase through internet and will not motivate a consumer to follow the purchase decision process from top to bottom.
- b. E-pricing has not reached to the perceived value of consumer and creates hurdles in the consumer purchase decision through internet.

Future Research:

The empirical analysis and findings of the present study have yielded important insights and implications for online retailers and marketers but also leads to areas for future researchers to explore.

- a. *Online communities* such as discussion forums and message boards, have become commonplace. Product review forums, one type of community, provide platforms for consumers to publicize their personal evaluations of product performance. Its like an electronic word-of-mouth.
- b. *Online shopping attitude* refers to consumers' psychological state in terms of making purchases on the Internet.
- c. Website Quality, Vendor, Consumer Satisfaction during the last purchase, disliking of Shipping charges, uneasiness about online credit card use and trust on merchants are other factors that are strong enough to influence shopping decisions.
- d. Behavior of Influencers Varies by Product Category, and the advertisement for the product seen online or on any other medium.
- e. The Potential for Impulse purchase Behaviour using the Internet. On the Internet, where customers are known to be impatient and where available information is often overabundant, the trade-off between search costs and decision quality might very well be exacerbated.

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