ONLINE PURCHASE INTENTION: A STUDY ON CONSUMER BEHAVIOUR IN INDIAN DIGITAL ENVIRONMENT

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ABSTRACT

With a potent market like India, where preference is given to a convenient lifestyle, the now happening digital revolution means that Indian marketers and purchasers have begun to understand the importance and advantages of utilizing online shopping platforms. Digital marketing affects the purchasing tendencies and intentions of people. This research aims to recognize the factors influencing Indian customers' frame of mind towards shopping on the internet, following digital marketing, the results of which will be useful for the benefit of both marketers and consumers. Based on the Theory of Planned Behavior, constructs and variables such as Perceived Behavioral Control, Subjective Norms, and Attitudes, as well as India-specific factors (covers several socio-economic factors) are examined and analyzed in this study. Two key variables, online buying intentions, and online purchases, are included in the research. The results show that online purchase intentions is the most significant variable converting to online purchases. Out of the other factors, subjective norms positively affect online buying intentions the most, while perceived behavior negatively affects the same. The study highly reflects that digital marketing and

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targeting the correct audience both positively influence the purchase intentions of individuals, in turn converting into actual purchases.

Keywords: Theory of Planned Behavior, Online Purchase Intentions**,** Digital Marketing, Perceived Behavioral Control.

1. INTRODUCTION

Digital marketing is the purposeful use of a variety of digital techniques, methods, and channels to connect with consumers where they spend the majority of their online time. From the site itself to a business's internet advertising assets - computerized publicity, email promotions, and online flyers - a collection of techniques fall under the umbrella of "Digital Marketing." Digital marketing can be beneficial for any form of business in any country. Whatever one's firm sells, digital marketing requires one to develop buyer personas in order to understand the consumers' demands and create successful and profitable online content.

1.1 Current Scenario

Globalization has been accelerated by the digital world to the point where any transaction may be completed via mobile and internet. The purchasing power of customers has increased enormously, as they are no longer restricted to physical shops located within their borders. The power of internet marketing eliminates geographic barriers, making all consumers and businesses in the world potential clients. Through technical and basic analysis, one can ascertain an appropriate target audience and optimize the use of resources, benefiting the entire consumer-supplier ecosystem.

The exponential growth that digital marketing has displayed is incomparable to those of other competing strategies. Nowadays, almost everyone indulges in a variety of online activities, forming the target audience of digital marketing. Additionally, the outcome of digital marketing benefits advertisers; it also actualizes several ideas for clients. Additionally, using the strong digital promotion system, one can quickly establish a fruitful web-based advertising strategy within one's records, enabling a wise strategy for additional media such as telecom, wireless, and television, among others. Additionally, marketers communicate with their customers on the internet using online communication and online marketing tactics. Some real-life examples of the use of Digital Marketing are:

i) AI and Chatbots - Several popular brands like Starbucks, and Facebook, are using chatbots to simplify their processes and enhance brand experience.
ii) Virtual Reality and Augmented Reality - Several popular brands such as L'Oreal and various

clothing brands are using these to enhance customer experience in a virtual world.

iii) Marketing Automation - Companies are increasingly using this to automate their processes and reduce the lead time from the initial online search to product delivery.

(Source: www.singlegrain.com, Nidhi Dave, 2019)

1.2 Indian Scenario

The e-commerce segment in India is one of the largest in the world. The digital media in India is growing at 20% annually and is projected to reach 425 billion Indian Rupee by the end of 2023 (www.statista.com). Mobile marketing and sales through e-commerce platforms has seen a notable rise in recent days. In the financial year 2019, digital payments in India increased in volume by 46.5% (Shree et al., 2021) and are expected to grow exponentially. The introduction of Unified payment interfaces and policies related to digitization have increased purchases through electronic modes. With this increase in digitization, marketers are targeting consumers digitally using various modes. Consumers have many options as they are bombarded with marketing messages. Despite multiple efforts by marketers, there is also some reluctance amoung certain customers regarding digital purchases (Sriram et al., 2019). Hence it is imperative to study customer buying intentions and behavior in the digital environment.

2. LITERATURE REVIEW

2.1 Conceptual Model

The research model used in this study combines the concepts of identity traits, social influence, and perceived risks, that have previously been used in constructions to analyze and investigate the acceptance and support for online purchasing. The three components above, address the influence of personality characteristics, psychology, and innovation, on online buying behavior. The included model may provide a more intuitive system than those found in the previous literature, as e-commerce is a relatively new channel that incorporates individual contrasts, knowledge of how to use a new innovation, and the degree to which clients are ready to take a risk. The proposed conceptual model and the linkages between the constructs are depicted in Figure 1.

Using this approach, the aim of the study was to assess online shopping intentions by examining and evaluating behavioral, normative, and control beliefs.

2.2 Theory of Planned Behavior

The TPB is a derivative of the theory of reasoned action (TRA) (Ajzen and Fishbein, 1977). As one of the most influential theories for behavior prediction (Sheppard et al. 1988), it attempts to explain the complexity of human behavior at a cognitive level. The purpose of this research is to identify the factors

influencing people's intentions to purchase online and to construct a TPB model. The TPB model incorporates ATOP, SN, PB, OBI, and OP to forecast people's online buying behavior.

TPB is a widely used theory in the online consumer behavior context (Aghdaie et al., 2011; Anantamongkolkul et al., 2020; Cheung, Chan, and Limayem 2005), explaining consumers' buying intentions concerning digital marketing. The TPB explains human actions, trying to predict or measure a particular type of behavior. Previous studies indicate that social norms, behavioral attitudes, and perceived behavior, positively impact consumers' purchase intentions. According to the findings, customer attitudes regarding online shopping have an effect on their intentions to shop online. Compatibility, relative advantage, and subjective norms are other significant considerations (Anantamongkolkul et al., 2020; Zendehdel, Paim and Osman, 2015).

Additionally, social pressure is seen as a function of normative views (Ajzen 2002). According to prior studies, if societal expectations dictate that consumers engage in purchase activity, consumers should be more inclined to engage in online shopping. According to control beliefs, "an individual's actual action is contingent upon his or her belief that he or she has control over the behavior" (Erten 2002). Additionally, George (2004) asserts that those who have a more positive view of their abilities are more inclined to engage in the actual conduct (Chumsakwinit, 2021).

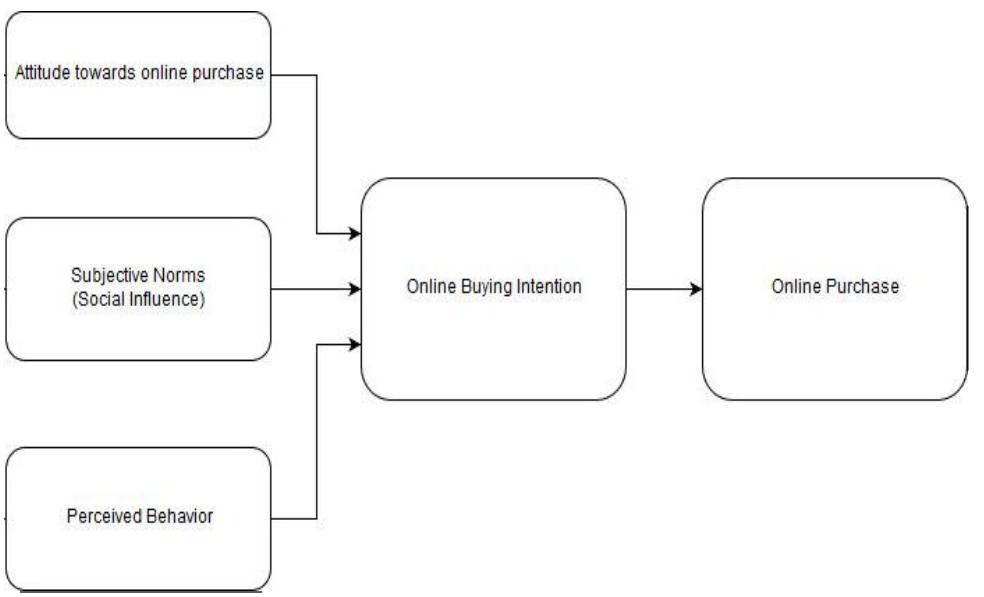

Figure 1 Proposed Model of Factors Influencing Online Shopping Behavior

2.3 Defining the Constructs

2.3.1 Behavioral Belief

Consumers' attitudes toward engaging in conduct have been shown to be a reliable predictor of future behavior (Fishbein and Ajzen, 1977). Adopting new technology is a reflection of one's attitude toward it, and relates to buyers' acceptance of the Internet as a route for buying (Jahng et al., 2001). Additionally, it refers to a certain online retailer (i.e. the brand they can trust or have faith in).

Behavioral beliefs are motivating factors that reflect how eager individuals are to undertake a behavior (Ajzen 1991). The TPB proposes that behavioral intentions be used as the primary indicator of an individual's behavior; in general, an individual acts on what they intend to do (Ajzen, 2020). According to the TPB, a good link is envisaged between the two primary purposes of obtaining data and assessing intentions (Do, 2021).

2.3.2 Normative Belief

Subjective standards are frequently a strong, convincing factor, particularly early in the implementation of technology, when users have limited access to or experience with creating an attitude (Taylor and Todd, 1995). During this stage of attitude development, internet retailers can influence their clients' proclivity for purchase behaviors (Chaisuwan, 2021; Yu and Wu, 2007).

According to normative beliefs, behavior is induced by a person's desire to act like someone in their social circle. When applied to the two central practices, social norms (SN) represent the customer impressions of whether the shopper's circle of influence acknowledges, empowers, and executes these two principles. The literature suggests that there is a positive association between SN and planned conduct, while observational research indicates that SN have an effect on behavioral intentions regarding framework use (Romprasert & Trivedi, 2021).

2.3.3 Control Belief

The TRA was extended into the Theory of Planned Behavior (TPB) by Ajzen and Madden (1986), who included another construct "control belief" as a factor determining behavioral intentions. The term "perceived behavioral control" refers to shoppers' perceptions of their ability to do a particular behavior. The TPB enables prediction of behaviors over which individuals lack complete volitional control. Control belief is a term that refers to the impression of internal imperatives (self-viability) as external limits on conduct, analogous to resource accessibility. Perceived Behavioral Control (PB) has a direct effect on "online shopping behavior" and a varying effect on actual "Internet purchases" (Intayos, 2021). Thus, it is possible to connect the above variables to purchasing intentions.

2.3.4 Online Buying Intention

Numerous studies indicate that positive reviews generally result in increased intentions to repurchase a particular product or visit a particular online merchant, implying customer loyalty. For instance, Bai, Law, and Wen (2008) proved that user-friendliness and variety had a direct and significant effect on consumers' purchasing intentions. Similarly, Chiu et al. (2012) demonstrated that hedonic and utilitarian values associated with online buying, result in repeated and habitual purchase intentions. Similar views have been shared by Anantamongkolkul et al. (2020); Chantamas et al. (2020); Chaisuwan (2021); Do (2021); and Intayos (2021). Dai, Forsythe, and Kwon (2014) confirmed that financial and product risks reduce purchasing intentions.

2.3.5 Online Purchase

Online purchasing refers to a simple online process where a consumer directly purchases goods or services, from a marketer or seller without any third party interference, thus giving the consumers convenience and great product variety while sitting at home (Fong and Wong, 2015). A want or need is satisfied without any dependency due to the limitations of troublesome physical store retailers. This type of purchase doesn't inhibit the consumer's buying intentions with hindrances like time-bound, limited variety, after-sales service, or customer service, which occur while in a store.

2.4 Hypothesis

According to Ajzen (2002), behavioral attitude clarifies an individual's tendency for positive or negative behavior toward their aim in light of their encounters and prior learning.

Earlier research has established that a favorable attitude toward a conduct results in a favorable behavioral intention or increases the intention to perform the associated behavior (Wu and Song, 2021; George 2004; Helander and Khalid, 2000; Intayos, 2021). With regards to purchasing intentions when e-commerce is used in conjunction with the TPB, attitude plays a significant impact as a predictor. Several prior studies have shown that attitude has a beneficial effect on intentions to purchase via e-commerce (Do, 2021). Some studies have revealed that in influencing purchase intentions on the internet, attitude was the most important factor (Crespo and Bosque, 2008; Crespo et al. 2009). The following hypothesis is presented accordingly:

H_1: The attitude of an individual positively impacts their online purchase intentions.

Normative views also cause social pressure or subjective norms (Ajzen 2002). In other words, social norms establish that individuals, groups, or organizations have an effect on others, anticipating other persons conduct in accordance with their standards (Wu and Song, 2021). Additionally, these standards are

shaped by individuals' social circumstances and convictions (Anantamongkolkul et al., 2020). Previous research has established that the opinions of social gatherings or diverse individuals, such as relatives and companions, positively influence customers' buying inclinations (Bonera 2011; Youn et al., 2021; Yu and Wu 2007). According to some studies, if societal expectations dictate that consumers engage in purchasing activity, then the consumer should be compelled to engage in online shopping (Akar & Dalgic, 2018). SN was discovered to be a significant element influencing online purchasing intentions (Romprasert & Trivedi, 2021). Additionally, other recent studies have suggested that subjective standards have a significant impact on the purchasing intention to utilize e-commerce.

Accordingly, it is hypothesized that:

H_2: Subjective norms positively affect consumers' intentions to purchase using e-commerce.

Control beliefs influence perceived behavioral control, perceived ease, or difficulty of demonstrating intent (Ajzen, 2020). This states that an individual's actual behavior is determined by their confidence in commanding their expressed behavior (Youn et al., 2021). According to Chih-Chung and Chang (2005), a person's behavioral intentions improve if they feel in control of their actions. This habit has fewer hurdles and greater support. According to George (2004), those who are more certain of their potential are more likely to participate in actual conduct. Shen et al. (2007) find that customers' online purchase intentions are positively influenced by perceived behavioral control (Wu & Ke, 2015). Some researchers conclude that this factor does not entirely effect online shopping intentions (Romprasert & Trivedi, 2021). Nevertheless, the perception of behavioral control does influence shopper intentions. For this study, it is hypothesized that:

H_3: Online consumer purchase intentions are positively influenced by perceived behavioral control.

Intentions imagined in the mind have the greatest impact on whether or not a behavior is performed (Wu and Song, 2021). An individual's strength relates to their desire to engage in a behavior. This study's main hypothesis regards digital marketing. Research shows that social networking accounts, online banner ads, and promotional emails, positively influence a person's buying intentions, resulting in purchases. For this study, it is hypothesized that:

H_4: Digital Marketing and social media marketing positively convert consumers' buying intentions into actual purchases.

3. RESEARCH DESIGN

3.1 Questionnaire Development

A questionnaire was created to assess the hypotheses in this study. A 5 segment questionnaire was designed with at least three questions per

construct, in order to measure each construct without misunderstanding or bias from individual items. A total of 20 questions were formed and validated. Subject and industry experts verified the integrity of the questions, while a pilot study was also conducted to test the validity of the questionnaire. After approval and testing, the final questionnaire used for the analysis had 17 questions, excluding the demographic statistics. A seven-point Likert scale was used to measure the respondents' levels of approval, ranging from 1 (strongly disagree) to 7 (strongly agree). The final questionnaire index is shown in Table 1.

3.2 Pilot Study

A methodical pilot study confirmed the integrity of the questionnaire. A total of 40 responses were required for this pilot study, and were collected through online methods in one day. Only the people with certain knowledge in this area were picked as participants, and they were informed that their resposes would be kept confidential. The data collected were only used for academic and research purposes. After analyzing the pilot data, 3 questions displayed weak loadings and were removed from the final questionnaire; each construct still included at least

Table 1 Questionnaire Index

Constructs	Question Items	References
Attitude towards online purchases	Q1 (att_1) Q2 (att_2) Q3 (att_3) Q4 (att_4)	George (2004), Ajzen (1991)
Subjective Norms (Social Influence)	Q5 (social_1) Q6 (social_2) Q7 (social_3) Q8 (social_4)	Sinha & Kim (2012), George (2004)
Perceived Behavioral Control	Q9 (perc_1) Q10 (perc_2) Q11 (perc_3)	Sinha & Kim (2012)
Online Buying Intentions	Q12 (obi_1) Q13 (obi_2) Q14 (obi_3)	Hassan (2018)
Online Purchases	Q15 (op_1) Q16 (op_2) Q17 (op_3)	Badgaiyan, Verma & Dixit (2016)

three questions for proper testing. Upon investigation, it was found that these three questions were not very clear to the participants, such that they were being interpreted in different ways by different groups of people.

3.3 Sampling Method And Size

Sample size calculations are essential as they affect the outer loadings and reliability values as well as their accuracy. Here, the sample size was calculated using Cochran's formula.

$$\text{Sample Size} = \frac{\frac{z^2 X\, p(1-p)}{e^2}}{1+\left(\frac{z^2 X\, p(1-p)}{e^2 N}\right)}$$

where, N = size of the population to be studied
p = Response Distribution
e = Margin of error (percentage in decimal form)
z = z-score

For the above formula, the population size was determined to be N= 20000, while p = 50%, e = 5%, and z = 1.75; all values were calculated with a confidence level of 92%.

Online tools were used to collect the data, and a total of 590 responses were administered, with 322 responses being returned for analysis. The data were processed for validation, with 302 responses being used for the study. The 54% response rate found, can be determined to be acceptable when the nature of the research is exploratory (Sinha and Kim, 2012).

An adequacy test was done to properly predict the relevance of the collected data from the 302 collected responses. The suitability of the dataset was checked using the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. KMO also indicates whether a correlation matrix is appropriate for factor analysis or not (Kaiser & Rice, 1974). The KMO test was conducted using R-programming, with a calculated value of 0.78, suggesting that the sample collected was adequate and suitable for factor analysis.

3.4 Data Analysis Method

After creation of the initial questionnaire, a pilot study was performed for validation of the research instrument and model. The pilot study was planned and executed to verify the validity and reliability of the developed model, using SmartPLS v3. This software is based on Structural Equation Modelling with Partial Least Square (PLS) path modeling. The software has a variance-based graphical user interface. PLS-SEM is the most relevant software for this research as 1) It has the ability to determine the most significant variables, inter-dependencies, and similar values. 2) A test for normality of the collected data is not available 3) This test gives more consistent and stable results. 4) The PLS-SEM model is composed of "the measurement model" and "the structural model". Validation of the study is done in two stages.

1. Running path model estimation for assessing the

essential elements of the outer model:

- if reflective items are used, then outer loadings, indicator reliability, discriminant validity, internal consistency reliability, and path co-efficients are checked
- for formative items, outer model weight, convergent validity, and collinearity among indicators are checked
- Composite Reliability (CR), Average Variance Extracted (AVE), and loadings are checked.

2. Checking path significance by bootstrapping of the inner model:

- To generate a T-statistic value and check for significance
- Hypothesis testing with a 92% confidence level.

4. RESULTS

4.1 Demographic Details and Descriptive Statistics

The respondents consisted of a diverse population of people with the inclusion criteria of being familiar with online purchases. Data were collected using a structured questionnaire via an electronic medium. The sampling technique was non probablilty sampling with use of a snow ball technique.

The majority of participants in the study were male, representing 66.23% of the total sample. Since e-commerce is comparatively a developing area, most of the participants in the research were aged between 19 and 24 years, representing 65.89% of the total population, out of which 58.61% were students, while 49.67% of the respondents were graduates with a bachelors' degree. Most of the respondents were from South India, representing 44.04%, with North India representing 41.72% of the total population. Precisely 50% of the participants' shopped online monthly. The basic demographic details of the respondents are shown in Table 3.

The sample's descriptive statistics show that most mean values are above the value of 4, suggesting generally positive responses. The standard error is comparatively small, suggesting the sample mean is close to the true mean of the overall population. Skewness values were mostly negative, explaining the asymmetrical distribution of data and indicating mass distribution is concentrated towards the right. Contrastingly, two constructs had positive skewness values, showing left concentrated distribution. A lower coefficient of variation indicates lesser dispersion of values around the mean. The descriptive statistics of the independent variables of the entire 302 responses are shown in Table 2.

4.2 Composite Reliability and Validity

The convergent validity of the indicators mapped to their respective constructs is essential for evaluating the reliability and validity of the

Table 2 Descriptive Statistics

	Attitude towards Online Purchases	Subjective Norms (Social Influence)	Perceived Behavioral Control	Online Buying Intentions	Online Purchases
Mean	5.247	4.233	6.061	3.227	3.509
Median	6	4	6	3	3
Min	1	1	1	1	1
Max	7	7	7	7	7
Standard Deviation	1.467	1.835	1.306	1.871	1.869
Excess Kurtosis	0.224	-1.023	3.808	-1.048	-1.145
Skewness	-0.911	-0.280	-1.902	0.360	0.221
Coefficient of Variation	0.280	0.433	0.216	0.580	0.533
Standard Error	0.042	0.053	0.043	0.062	0.062

Table 3 Demographic Details

Demographics		Number of People	Percentage of the Sample
Gender	Female	102	33.77%
	Male	200	66.23%
Age	≤ 18 years	4	1.32%
	19-24 years	199	65.89%
	25-40 Years	27	8.94%
	41-60 years	67	22.19%
	> 60 years	5	1.66%
Annual Income (in INR)	NA / Student	177	58.61%
	≤ 2.5 Lakh	14	4.64%
	2.51-5 Lakh	17	5.63%
	5.01-10 Lakh	40	13.25%
	> 10 Lakh	54	17.88%
Highest Level of Education Completed	10^{th}	1	0.33%
	12^{th}	84	27.81%
	Diploma	2	0.66%
	Bachelor's Degree	150	49.67%
	Master's Degree	57	18.87%
	Ph.D. or Higher	8	2.65%
Marital Status	Married	90	29.80%
	Unmarried	210	69.54%
	Divorced	2	0.66%
Location	Central India	9	2.98%
	East India	10	3.31%
	North India	126	41.72%
	South India	133	44.04%
	West India	24	7.95%

Table 3 Demographic Details (Continued)

Demographics		Number of People	Percentage of the Sample
Buying Frequency	Daily	21	6.95%
	Weekly	68	22.52%
	Monthly	151	50.00%
	Twice a Year	49	16.23%
	Once a Year	11	3.64%
	Never	2	0.66%

Table 4: Measurement model

Constructs	Indicators	Factor Loading	Composite Reliability	Average Variance Extracted	Cronbach Alpha
Attitude towards online purchases	Q1 (att_1)	0.677	0.832	0.554	0.750
	Q2 (att_2)	0.714			
	Q3 (att_3)	0.823			
	Q4 (att_4)	0.756			
Subjective Norms (Social Influence)	Q5 (social_1)	0.719	0.825	0.541	0.731
	Q6 (social_2)	0.771			
	Q7 (social_3)	0.737			
	Q8 (social_4)	0.714			
Perceived Behavioral Control	Q9 (perc_1)	0.901	0.807	0.587	0.708
	Q10 (perc_2)	0.709			
	Q11 (perc_3)	0.668			
Online Buying Intentions	Q12 (obi_1)	0.775	0.839	0.634	0.712
	Q13 (obi_2)	0.812			
	Q14 (obi_3)	0.803			
Online Purchases	Q15 (op_1)	0.877	0.850	0.655	0.731
	Q16 (op_2)	0.831			
	Q17 (op_3)	0.711			

constructs. Traditionally, Cronbach's Alpha is used for interior validity verification, but is dependent on a number of criteria. Therefore, composite reliability (CR) was taken as an alternative (McNeish, 2018). Table 4 shows detailed measurement values after running the PLS algorithm.

All indicators showed a significant mapping to their respective constructs, as the value of each factor loading was greater than 0.6 (Hair et al., 2014). Similarly, the AVE and CR values should be more than 0.5 and 0.7, respectively (Hair et al., 2014). The analysis demonstrates that all the constructs are reliable and had good convergent validity. The CR and AVE values were above 0.8 and 0.5, respectively, suggesting a substantial relationship between questions and constructs (Hair et al., 2014), proving the reliability of the constructs.

4.3 Discriminant Validity

The model must also be tested for discriminant validity, ensuring that the variables within different constructs are unrelated. AVE is used to examine the discriminant validity with the help of Fornell– Larcker criteria: for any latent variable (LV), the square root of AVE ought to be higher than its correlation value (Fornell and Larcker 1981). This implies that for any construct, the variance imparted to its group of indicators is more prominent than the variance it imparts to some other latent variables. Table 5 shows the results obtained after the analysis. It can be clearly stated that the top number (the square root of AVE) in any factor segment column is higher than the numbers (correlations) underneath it, indicating a good discriminant validity.

4.4 Outer Model Path Coefficients

Path coefficients explain the effect of one variable on another variable. The value or weight also enables researchers to rank variables based on their statistical importance. Path coefficient values less than 0.1 must be rejected due to weak statistical significance (Gye-Soo, 2016).

Table 6 shows the path β values. It can be stated that, with regard to online buying intentions, subjective norms (i.e. social influence) had the highest β value of 0.387, indicating that neighbors and other societal influences have a huge impact on the intentions of an individual to shop online. Regarding online purchases, online buying intentions had the highest β value of 0.506, indicating that digital marketing and targeting the right audience, positively influence the purchase intentions of individuals such that they convert into

Table 5: Square root of AVE

	Attitude Towards Online Purchases	**Online Buying Intentions**	**Online Purchases**	**Perceived Behavior**	**Subjective Norms**
Attitude Towards Online Purchases	0.745				
Online Buying Intentions	0.223	0.797			
Online Purchases	0.176	0.506	0.809		
Perceived Behavior	0.455	0.070	0.041	0.766	
Subjective Norms	0.272	0.407	0.305	0.242	0.735

Table 6 Path Coefficients of The Outer Model

Path	Path Coefficient (β)	Status
Attitude Towards Online Purchases → Online Buying Intentions	0.162	Significant
Subjective Norms → Online Buying Intentions	0.387	Significant
Perceived Behavior → Online Buying Intentions	-0.097	Non-Significant
Online Buying Intentions → Online Purchases	0.506	Significant

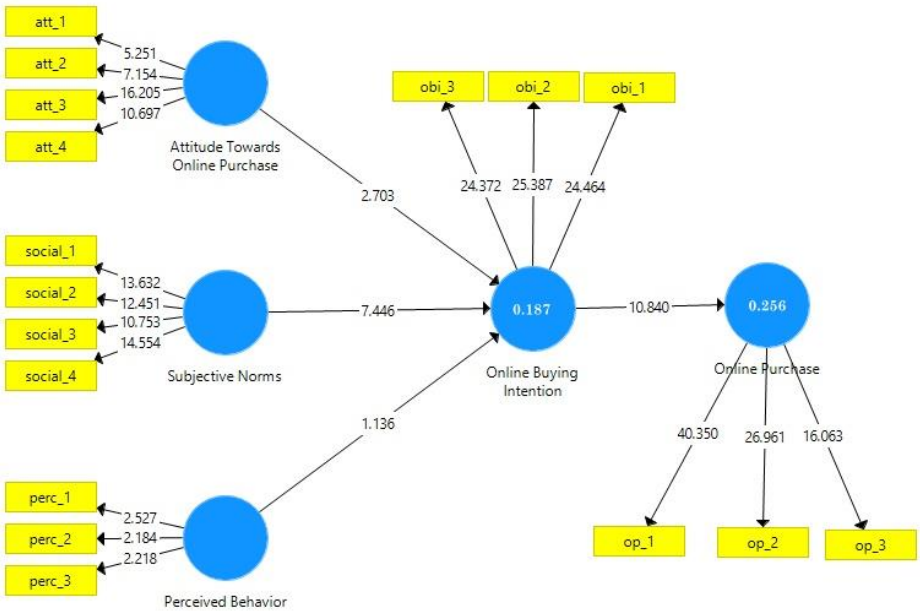

Figure 2 R^2 Values

actual purchases.

Since the β value of PB is negative, it can be said that PB does not significantly affect online buying intentions. However, the attitude towards online purchases does statistically affect the online buying intentions of an individual.

4.5 Coefficient of Determination (R^2) & Structural Path Significance by Bootstrapping

The R^2 assesses the segment of the variance of the endogenous factors, which are clarified by the structural model. It shows the nature of the balanced model. For the social and behavioral sciences sector, Cohen (1988) recommends that R^2 values of 2% are designated as having little impact, while an R^2 of 13% corresponds to medium impact, and an R^2 of 26% indicates having a substantial impact. As shown in Fig 2, the R^2 value for online purchases is 0.256, while for online buying intentions it is 0.187, indicating significant and medium impacts, respectively.

Table 7 T-statistics of path coefficients

Hypothesis	Path	T Statistics	P Values	Status
H_1	Attitude Towards Online Purchases → Online Buying Intentions	2.703	0.007	Accepted
H_2	Subjective Norms → Online Buying Intentions	7.446	0.000	Accepted
H_3	Perceived Behavior → Online Buying Intentions	1.136	0.257	Rejected
H_4	Online Buying Intentions → Online Purchases	10.840	0.000	Accepted

SmartPLS also generates T-statistics, which can be used to check the significance of the inner model by the process of bootstrapping. Using a two-tailed t-test, the path will become significant if the T-statistic value is greater than 1.96. Table 7 shows the T-statistic and P Values of the study.

As shown in Table 7, with respect to intentions, attitude and SN have T-statistic values of 2.703 and 7.446, respectively, indicating a significant influence of attitude and SN on online buying intentions, thereby leading to the acceptance of H_1 and H_2. However, the impact of PB on intentions is not statistically significant, resulting in the rejection of H_3. With respect to online purchases, intentions have a T-statistic value of 10.840, indicating an excessive influence of intentions on behavior, resulting in acceptance of H_4.

5. DISCUSSION

The results show that the TPB with SEM-PLS is an effective tool for investigating online consumer purchases. Furthermore, the results show that ATOP and SN positively affected intentions towards online purchases (Table 8). This is particularly obvious when more tech-savvy people, who have a certain amount of knowledge about the internet and somewhat trust online retailers, are more inclined towards shopping online.

While it is evident that attitude plays a crucial part in predicting a consumer's online purchase intentions, its intricacies are often ignored. Factors like socioeconomic factors, trust, and brand familiarity play a role in shaping attitudes towards online purchasing, significantly affecting an individual's online buying intentions.

The data analysis revealed unique and interesting observations. Several previous studies employing TPB found that social influence was the most significant predictor of online purchasing intentions (Zhang & Benyoucef, 2016). Additionally, some research discovered that SN is the most important determinant. This conclusion is also supported by the fact that individuals in India significantly rely on close relatives, such as family and friends, for knowledge due to their shared

mentality and values. In the Indian context, where one-third of one's life is spent reliant on parents for all types of payments, it is observed that respondents are highly influenced by their family members regarding their ability to shop online, implying that when studying online shopping, social norms should also be considered. As a result, it may be concluded that positive attitudes and social norms have a beneficial effect on online purchasing intentions.

Furthermore, the results indicated that PB was not a significant predictor of intentions, which contradicts the majority of previous research but remains debatable as a few studies have indicated that PB has a small effect on individuals' online purchasing intentions (AH & Bosque, 2008), which is consistent with our study. The collected results demonstrate that perceived behavioral control has a modest effect on the perception and adoption of online purchases. This could be because, while a perceived low amount of control appears to restrict online shopping, the contrary appears to be true with a perceived high level of control – as appears to be the case in this situation – which does not appear to encourage online purchasing. As this clearly demonstrates that online purchasing intentions have a significant impact on online purchases, it can be asserted that digital marketing plays a critical role in converting an individual's online purchasing intentions into actual purchases.

6. IMPLICATIONS

The following implications can be drawn from this research. Retail businesses should implement efforts to foster trust and mitigate the risk associated with this advertising tactic. Additionally, due to the perception of a lack of secure transactions, retailers should develop a system that promotes well-being and protection in order to encourage individuals to shop online. Losing their credit card information and financial information should be the least of their concerns.

As a result of this research, online merchants in Indian businesses should work to establish a positive reputation by, for example, collaborating with partners who have a respectable brand image and delivering gratifying and secure financial transactions.

People's purchasing frequency can be increased by providing them with appropriate information about their consumer rights, for example, by offering a security endorsement image, or by providing an unconditional guarantee that clients will receive high-security measures.

Retailers should provide high-quality products and services at reasonable prices. Online merchants that are active in selling products on the Internet in India should consider making a move based on the examination's findings, as they must focus on the advantages of shopping online and remember the features that potential purchasers commonly value. The findings of this study indicate that the rewards of low effort are perceived as a desirable primary

viewpoint. Online merchants should familiarize buyers with advantageous techniques, for example, a safe and quick installment process or tailored info based on previous behavior.

7. CONCLUSION

Perceived behavioral control does not satisfactorily affect the online buying intentions of consumers. Hence, it can be said that convenience and ability isn't a significant factor influencing the online purchase intentions of individuals, particularly in India. The study highly reflects that digital marketing and targeting the correct audience positively impact the purchase intentions of individuals such that they are converted into actual purchases. The responses received reflect that the majority of online purchases were made by people in the age group of 19-24 years. This age range is comfortable with trying new technology. Online purchase intentions had the most significance in converting to online purchases. Out of the other factors, subjective norms positively affected online buying intentions the most, while perceived behavior had the least effect.

Although the paper has verified some crucial findings, it could have been better if certain limitations were looked into. 1) For a country containing a high proportion of middle-class population, socio-economic factors play an important role, but they were not considered in predicting and analyzing the significance and importance of the different constructs, as people in India are not comfortable revealing their economic status. 2) The response sample used in the research consisted mainly of students located worldwide; this could be a very diverse population and hence more exhaustive. 3) The indirect effect of socio-economic factors on online purchase intentions could be a study in its own right.

8. FUTURE SCOPE

Being a part of the digital marketing era, businesses must strive to be ahead of their rivals, coordinating with customers' conduct and matching their desires. Digital Marketing is still in a developmental stage in India; with analysis of consumer purchasing behavior, both consumers and marketers can stay in a mutually beneficial relationship.

The Indian legislature has mitigated the effect of demonetization by launching several Digital India programs with the goal of transforming India into a digitally savvy, engaged, and empowered society and information economy, which, with further advancements in research, will provide consumers with the proper platforms and understanding of what they want and how easy it is to achieve through digital means.

With virtual reality and augmented reality ads coming into the picture, digital marketing is becomming more lucrative with time, giving complete control for buying products online. These are called the

marketing ways of the future, the consumer being able to get a feel for how the product actually looks quite easily, while sitting anywhere, at anytime. This contrasts with other showcasing platforms; digital marketing is a standout amongst the most moderate media in promoting any product. Gone are the days when one was burning through thousands and lakhs to get an advertisement imprinted on the first page of the paper. With advanced media, advertisement has become so natural. Even a startup wanting everyone to become aware of their innovations can market their new venture via social media, reaching a large number of people instantly.

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