Customers' Perception of Security in Online Shopping Applications in Goa

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DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation report entitled, **"Customers Perception of Security in Online Shopping Application in Goa"** is based on the results of investigations carried out by me in the **Commerce Discipline at** the **Goa Business School**, Goa University under the supervision of **PROFESSOR. K. B. SUBHASH** and the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will not be responsible for the correctness of observations/experiments or other findings of the dissertation.

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ABBREVIATIONS

Entities	Abbreviations Used
Theory of Planned Behavior	TPB
Technology Acceptance Model	TAM
Stimulus-Organism-Response	S-O-R
Unified Theory of Acceptance and Use of Technology	UTAUT
Website Quality	WQ
Trust	TR
Transaction Security	TS
Payment System Security	PS
Privacy Risk	PR
Perceived ease of use	PE
Information Credibility	IC
Purchase Intention	PI
Purchase Decision	PD
Continuance Intention	CI
Personal Integrative	PSI
Altruism	AL
Social Benefit	SB
Economic Benefit	EB
Hedonic Benefit	HB
Attitude	AT
Habit	H
Willingness to create content	WC

Abstract

The present study examines the customer’s perceptions of security in online shopping applications and the factors affecting customers' online purchase decisions the study also examines the consumers’ willingness towards content co-creation through sharing their experience on different social media after using the purchased product. The primary data was collected using a structured questionnaire through online modes and using a snowball sampling technique from January 2024 to March 2024. Out of a total of 215 respondents, only 200 respondents were found considered valid for further analysis. The study findings revealed that Website quality, Privacy risk, Perceived ease of use, and Information credibility positively influence customer satisfaction. Trust and Transaction security was found to have a negative impact on customer satisfaction. In terms of the customer's willingness to create content, it was found that Altruism, Economic benefit, Hedonic benefit, and Habit positively influence the consumers’ willingness to create content. Personal integrative, social benefit and Attitude were found to have insignificant effects on consumers’ willingness to create content. Enhancing consumer perception also greatly depends on vendor and customer identification processes. Customers are very concerned about payment security, so mobile commerce providers must provide a safe payment method.

Keywords: Website/Application Quality, Trust, Transaction Security, Payment System, Purchase Intention, social media.

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

Over the past few decades, the Internet has revolutionized various aspects of human life, including the way people shop, transitioning from traditional offline or physical shopping to modern online shopping (Crespo & Bosque, 2008). In recent decades, e-commerce has experienced rapid growth and transformed how people shop as a result of providing greater simplicity and convenience. The expansion of online shopping has contributed to an increase in the number of customers purchasing various goods and services through e-commerce. The expansion of Internet shopping has led to an increase in the number of consumers purchasing various products and services through e-commerce. The e-commerce sector, accounting for 2.5 % of India's gross domestic product, is expected to increase by 15 times from USD 300 billion in 2030 according to the survey that was published. The USD 20 billion e.-The commerce market is growing rapidly (Nadu, 2020). By the end of 2023, global online sales are projected to exceed $650 billion. (Kumar, 2024). More than 4.57 billion internet users around the world, and 3.81 billion social media users worldwide, were registered in April 2020. As of January 2024, 5.35 billion people were using the internet, accounting for 66.2 percent of the world's population. 5.04 billion people, or 62.3 percent of the global population, used social media out of this total (Worldwide Digital Population 2024, 2024).

A growing number of consumers use e-commerce to shop for food products, electronics, transportation (such as Ola, Uber, travel), and other items. Online shopping is becoming increasingly popular among customers worldwide, especially in countries with advanced marketing infrastructures (Kau et al., 2003). E-commerce is a buying and selling mechanism that utilizes internet technology, with cyberspace serving as a meeting place for buyers and sellers.

Consumers of all ages use the Internet instead of traditional retail channels to buy goods and services (Yoon C. Cho, 2015). A study by Princeton Survey Research Associates International Horrigan(2008) found that 93% of Internet users have engaged in some form of e-commerce at some point in their lives. The country's level of banking sector development may be indicated by the availability of online payment systems. The implementation of e-commerce in a company is crucial to support the successful sales of its products. E-commerce empowers users to access information about goods and services and make purchases anytime, anywhere (provided the user has Internet access). Customers are drawn to e-commerce platforms because of their practicality, transparency about costs, ability to provide precise location information, time-saving advantages, variety of products, installment payment options, and attractive promotions (Bangun & Handra, 2021).

The rise of e-commerce platforms such as Amazon, Alibaba, and eBay has made online shopping a convenient and popular choice. With the advancement of technology, mobile commerce (m-commerce) has also gained traction. Many people prefer using their mobile phones for online shopping because of the convenience, ease of use, and portability of the device. It eliminates the need to log in and remember passwords repeatedly. Additionally, mobile phones are more affordable and accessible compared to laptops or PCs. Online shopping, often referred to as purchasing and selling products over the Internet, involves buying goods directly from a seller without the need for an intermediary. Online shopping offers a wide range of goods and services, enabling consumers to compare them with offers from other intermediaries and select the best deal for their needs (R.Sivanesan, 2017). E-commerce encompasses not only the buying and selling of goods and services but also the electronic transfer of funds or data. Convenience is a major factor driving the popularity of online shopping. Shopping from the comfort of your home, at any time

you desire, without the necessity of visiting a physical store, is a game-changer. Furthermore, online shopping provides a broader range of products compared to physical stores. And let's not forget about the great prices and deals you can find online. Reading reviews and recommendations from other buyers also helps in making informed purchasing decisions. It's no wonder that online shopping is booming. As more people get used to shopping online, the trend will continue to grow. Retailers without an online presence might struggle to keep up with their competitors.

Online retailers have taken steps to protect customers' personal and financial information by implementing secure payment methods and data encryption. And let's not forget about the time-saving aspect of online shopping. However, consumers need to stay vigilant and protect their personal information. Comparing features and costs from other internet merchants is often quite helpful. Online shopping will probably become increasingly more efficient, individualized, and convenient as technology develops. However, customers must exercise caution and safeguard their data. Online buying is a trend that is sure to stick around UNCTAD (2000). Because there are fewer transaction costs associated with mobile shopping, the prices offered are also lower than those in traditional retailers (Wong et al., 2015).

In today's digital world, the credibility of information is crucial. It influences people's beliefs, decision-making, and level of trust in what they find online. Given the abundance of information available, businesses and individuals must establish credibility to ensure that consumers feel confident in utilizing their services or purchasing their products online. Previous research has shown that credibility is essential for building trust, which, in turn, is crucial for engagement and marketing. Trust is crucial when conducting business online, especially with strangers, as the internet is filled with false and biased content. Furthermore, a person's perception of the reliability

of information found online can be greatly influenced by their background, education, and personal experiences. Therefore, a useful website is insufficient when fraud and poor-quality information make customers more reluctant to trust it. Put another way, credibility needs to be taken into account when designing websites. Good product quality information can increase customers' confidence and trust in website shopping (Dan J. KIM, Donald L. FERRIN, 2008). Customers' pre-existing beliefs and opinions, as well as the information's similarity to other websites and the website's overall appearance, can all have an impact on how they perceive the information. Other factors that may also affect how individuals perceive the information include the author's expertise, the credibility of the information source, and recommendations from friends and family (Flanagin et al., 2014).

The widespread use of digital technology in our daily lives has also created numerous opportunities for manipulation and risks to the privacy and security of consumer data. Disparities in technology accessibility, skill levels, security concerns, purchasing power, buying behavior, cultural variations, and regulations all have an impact on the acceptance of e-commerce (Gull et al., 2022a). Consumer concerns over data and internet security have increased. Online buying undoubtedly offers numerous benefits, including saving time, providing convenience, and offering constant access to the market. But even though it offers advantages, there are drawbacks. The ongoing security concern is one of the main obstacles to online shopping. When completing transactions online, customers are concerned about the security of their financial and personal information. Cyber security vulnerabilities can undermine trust in online platforms and pose serious risks, such as identity theft and data breaches. Additionally, they could encounter numerous scams, such as phishing emails, fake websites, and deceptive advertisements, which may prompt them to buy from unreliable sources. Another issue they deal with is the authenticity and quality of the products.

Buyers are unable to physically inspect the goods to confirm their quality, which can lead to dissatisfaction and potentially result in them discontinuing the use of the website in the future.

One of the primary concerns for clients is security, particularly regarding the payment system and transaction security. Secure Socket Layer (SSL) encryption is essential for e-commerce websites to secure data transmitted between the client's browser and the server. This ensures that private data, such as credit card numbers and personal information, is protected from potential hackers and unauthorized access. Online merchants must be very transparent about how they will gather, store, and utilize their customers' data. Customers are more inclined to shop from a website where they feel comfortable and confident if the policies are transparent. Therefore, websites should be more explicit about their data practices. Online businesses must utilize secure payment gateways to safeguard their customers during online transactions. Account security is enhanced by implementing robust user authentication mechanisms, such as multi-factor authentication and complex passwords. By preventing unwanted access to consumer accounts, this reduces the risk of fraud and identity theft. The security of mobile applications is a top priority for organizations as mobile devices gain popularity in online purchasing. Protecting consumer data on smartphones and tablets can be achieved by implementing encryption, using secure APIs, and regularly updating mobile apps. But even with the expansion of m-commerce, some users continue to worry about privacy and security. They are concerned about cybercrime and third parties misusing their data. Software developers are constantly improving security methods to alleviate these concerns. Examples include the use of biometrics and one-time passwords (OTPs) for secure payment transactions.

To preserve confidence and guarantee a satisfying buying experience, businesses and customers must recognize and respond to privacy and security risks in online shopping applications. Only mobile applications offer enhanced privacy and security, as well as a better user experience. Consumers are concerned about unauthorized access to mobile applications and being exposed to malicious software. Customers who are concerned about the security features of an online business may be deterred from using this specific platform (Gull et al., 2022). The three most common methods of making non-cash payments for e-commerce are bank transfers (29%), electronic money or wallets (25%), and credit cards (20%). Currently, 51 electronic money issuers are operating, serving 360 million users with electronic money instruments. Due to the abundance of options and intense competition among apps, users can easily switch between products as it usually does not incur any costs (Sasongko et al., 2021). Early adoption, according to Bhattacharjee (2001), is the first stage in determining an application's success; however, sustained usage intention is necessary for long-term success. (Aggarwal & Rahul, 2018) discovered that satisfaction was positively impacted by felt security. Trust is positively influenced by a sense of security. Both satisfaction and trust positively mediate consumer purchasing intentions. Due to the persistent intimidation and negative experiences, consumers have faced from fraudulent incidents, the lack of security has been recognized as a major obstacle to the widespread adoption of online shopping.

1.2 BACKGROUND OF ONLINE SHOPPING

The purchasing and selling of goods and services using the internet is known as electronic commerce, or simply "e-commerce"(Uzoka et al., 2007). This type of business has a lengthy history that began in the 1970s. At this time, teleshopping and electronic data interchange were developing as technologies that would later become the basis of e-commerce. As technology developed further, so did e-commerce. Online shopping increased dramatically in the 1990s as

more people had access to the Internet. Online marketplaces and the rise of significant e-commerce businesses like Amazon and eBay were the results of this. As more individuals became aware of the advantages and conveniences of online purchasing, its popularity grew. The retail industry was changed by the opportunity to shop from home, compare products and prices, and have stuff delivered right to one's doorstep. E-commerce's rise has presented other difficulties as well, mainly in the area of security. In the realm of online commerce, transaction security, and personal data protection have grown to be top priorities. Future developments in e-commerce will be shaped by shifts in customer behavior and technological breakthroughs. The increased accessibility of the internet is one of the main reasons that has fueled the expansion of e-commerce.

The capacity to bring together global customers and sellers has Businesses now have more opportunity to broaden their customer base and penetrate foreign markets thanks to the capacity to link buyers and sellers from across the globe (Ladan, 2004). In today's global marketing environment, carrying out transactions and doing business online is crucial (Uzoka et al., 2007).It is anticipated that technical developments like artificial intelligence, virtual reality, and augmented reality will have a big impact on how the e-commerce sector develops in the future.

The digital revolution has reshaped consumer interactions with commerce, making online shopping apps integral to this evolving landscape. Over the past decade, the global retail industry has witnessed a significant shift towards e-commerce platforms, propelled by technological advancements and changing consumer preferences. However, this transformation has brought forth a critical issue: security. The interconnected nature of online platforms exposes users to potential hazards such as data breaches, identity theft, and online fraud, underscoring the need to address security concerns to sustain the growth of online commerce. In this context, the security of online shopping applications becomes a critical issue impacting customer trust in the digital

economy. While the advantages of convenience and accessibility have fueled the adoption of online shopping, consumers are increasingly scrutinizing security measures before entrusting their personal and financial information. The historical path of this evolution is characterized by technological advancements, shifting consumer behaviors, and an ongoing balance between convenience and security.

As a result, if customers perceive the online shopping application as insecure, they are more likely to abandon their shopping carts or refrain from making purchases. This could be because customers are no longer interacting with sellers and must rely on electronic payment methods, which raises their risk perception (Zainurrafiqi et al., 2023).

As a result, one of the major barriers to e-commerce development is the perceived lack of security among online consumers. Despite the recognition of the importance of establishing a sense of security, little effort has been made to investigate the factors that influence security perception in the context of online shopping. Security is a major concern for customers who want to shop online, according to (zgüven, 2011). Failure to implement adequate security measures to ensure the confidentiality of customer data is a significant impediment to the growth of e-commerce. Furthermore, perceived security in online shopping depends on the reliability of payment methods, data transmission, and storage. Customers expect their personal and financial information to be secure when they shop online. In the previous research by Journal & Affairs (2016) According to the findings of the study, consumers have varying levels of concern about online shopping risks, with some risks being more concerning than others. The study also found that risk perceptions vary between new and experienced Internet users. Furthermore, the study suggests that third-party

Internet seals of approval may be useful in addressing consumer concerns regarding the risks of online shopping.

In another research done in Saudi Arabia Gull et al., (2022) According to the findings of the study, respondents identified several factors that are important for various e-commerce applications. The primary contribution of this work is to understand customer security perceptions of mobile commerce applications in Saudi Arabia and to provide a model for improving customer security perception that can be generalized to other geographic regions. The model outlines various actions for practitioners and policymakers to take to improve security infrastructure, authentication mechanisms, and trustworthiness. According to the report, online shops should concentrate on enhancing customers' purchase intention (Masoud 2013). We will delve into specific objectives, research questions, and methodologies in the following sections to unravel the complexities of customer perceptions in the context of online shopping application security. We hope that this investigation will provide a comprehensive perspective on the ongoing discussion about the intersection of technology, security, and consumer behavior.

1.3 BACKGROUND FOR CONTENT CREATION

The emergence of e-commerce has completely transformed how consumers make purchases. Buying items from home instead of visiting physical stores is incredibly convenient (Klaus, 2013). When consumers shop online, they mainly rely on consumer reviews and e-commerce platforms to make their purchasing decisions. It is different from traditional brick-and-mortar stores where customers can physically see and touch the products before making a purchase. "A collaborative new product development (NPD) activity in which consumers actively contribute and select various elements of a new product offering" is the definition of co-creation (O'Hern &

Rindfleisch, 2010). "Any act of collective creativity, i.e. creativity that is shared by two or more people," is the definition of co-creation (Stappers, 2008). Consumers are creating content and sharing it online under the expanding trend of "user-generated content" (Niederhoffer et al., 2007). User-generated content can be branded or unbranded, spans a range of internet channels, and is produced by regular people rather than hired experts (Daugherty et al., 2008). Information exchange and access are now instantaneous due to the explosive expansion of social media communities (J. Chen et al., 2011) (Chen et al. 2011). Nowadays, consumers communicate with brands frequently (Bloom, 2005). "Media content created or produced by the general public rather than by paid professionals" is the current definition of user-generated content in broad terms (Daugherty et al., 2008). Many social media platforms have been created to facilitate content creation and information exchange in an online environment (J. Chen et al., 2011).

Since Web 2.0 technologies have become popular, numerous websites on the Internet are designed to host various types of user-generated content. Examples of websites that facilitate consumer-to-consumer communication include Wikipedia, Blogger, and Facebook (Daugherty et al., 2008). Regular desktop users can now easily and affordably utilize software that enables them to create audio, video, and animation content (Muñiz & Schau, 2007). There is also a clear altruistic impact, indicating that customers with high levels of altruism are more likely to generate positive user-generated content (Poch & Martin, 2015). P2P systems are those that enable "two or more peers to collaborate spontaneously in a network of equals (peers) by using appropriate information and communication systems without central coordination," according to Schoder & Fischbach (2003). Consumers and businesses can greatly benefit from the abundance of available customer feedback for goods and services (Satish Nambisan, 2002). Instead of solely focusing on vendor-generated product information, prospective customers are increasingly interested in other users'

recommendations (Ridings & Gefen 2004). Electronic word of mouth (eWOM) plays a significant role in online shopping. It involves people sharing their experiences and opinions to provide information and reassurance to potential buyers (Hoque, 2014). Customer experiences and electronic word of mouth have a significant impact on online shoppers' purchasing decisions. When consumers hear about positive experiences and recommendations from other shoppers, it greatly influences their decision to make a purchase.

When customers share their experiences, it creates a virtual community where they can come together to exchange information, insights, and recommendations about products and online retailers. Sharing experiences through electronic word-of-mouth (eWOM) is a powerful tool for online marketers because it significantly influences the perceptions and attitudes of potential customers. When people hear positive feedback and recommendations from others, it greatly influences how they view a product or brand. By harnessing the influence of electronic word-of-mouth (eWOM), online retailers can establish trust and credibility within their target audiences. Klieb (2019) analyzed the opinions of customers regarding complex purchases. It has been shown that when customers use social media to search for goods and services before making a decision, they are more satisfied with their purchases. Following an evaluation of their experience in follow-up. In particular, businesses rely on clients who are willing to share their insights, ideas, and expertise during co-creation processes. Without these contributions, the concept of co-creation would not succeed in generating new knowledge and value (Satish Nambisan, 2002). Online retailers can also gather valuable insights into customer preferences and enhance their products and services by leveraging feedback from customers. This allows them to better understand their target audience's needs and make improvements accordingly. Although co-creation—the active participation of customers in the process of developing new products and services—is a

dependable source of competitive advantage, most businesses still struggle to find customers who are willing to engage in cooperation and share knowledge (Lorenzo-Romero et al., 2014).

Customers are asked to contribute their time, expertise, and energy to co-create by improving the quality of existing items and by providing insightful ideas for new ones. Co-creation is entirely voluntary. The present study aims to investigate customers' willingness to generate online content, such as creating videos and posting reviews, following online shopping. For this, the following constructs have been used.

1.4 MODEL DESCRIPTION FOR FACTORS INFLUENCING ONLINE SHOPPING

To find the answers for the current study, three models have been used for objective 2. The study includes six independent constructs, namely website quality (WQ), perceived security and privacy risk (PP), information credibility (IC), satisfaction (ST), perceived ease of use (PEOU), and trust (TR), as well as three dependent constructs: purchase intention (PI), purchase decision (PD), and Continuance intention (CI).

Here, **Website Quality** (WQ) refers to how well a website or program performs overall in terms of fulfilling user expectations and accomplishing its stated goals. It includes all the elements necessary for the smooth operation of the digital platform and to offer users a satisfying experience. **Payment System Security (PS**) involves safeguarding transaction and client information from internal and external fraud or exploitation. People may also hesitate to make online transactions and payments if they are worried about their personal information being stolen. Security is still a top priority. **Transaction Security (TS)** in online shopping refers to the safeguards and protocols implemented to protect financial transactions conducted over the Internet from unauthorized access, fraud, and other malicious activities. Given the exchange of sensitive information during online transactions, such as credit card details, personal identification, and financial data, it is

critical to implement security measures to protect both the consumer and the online business. **Information Credibility (IC)** refers to the accuracy and reliability of the information provided on the online shop, including details about the products and services offered for online purchase. This data should be relevant and useful for predicting the quality and usefulness of products and services.

To meet the information requirements of online consumers, product and service information must be current, coherent, and easy to comprehend. **Satisfaction (ST)** Customer satisfaction is a measure of whether a product meets customer expectations well or poorly. After a purchase, satisfaction becomes an expectation and the foundation for fulfillment before reaching customer participation. According to Fadhillah et al. (2020), consumers are satisfied when they make repeat purchases, which increases their inclination to shop online. **Perceived ease of use (PEOU)** refers to the ease and simplicity with which an individual can use a system, product, or piece of technology. Making things simple and intuitive is crucial for facilitating easy navigation and interaction. **Trust (TR)** When customers make purchases online, they should feel secure, dependable, and confident in the integrity, security, and reliability of online retail platforms and websites. It all comes down to feeling safe and secure while making purchases online, knowing that their financial and personal information is secure, and having confidence in the online retailer's overall reputation. **Purchase intention (PI)** is defined as a customer's willingness to purchase a specific product or service. Purchase intention is a dependent variable influenced by various external and internal factors, including outcome expectations, aspirational value, recommendations, and emotional attachment to products and services. Purchase intent is one of the most important factors for a marketer to consider when aiming for long-term business success. **Purchase Decision (PD**) is an integrative process that combines information to evaluate two or

more alternative behaviors and select one of them. **Continuance intention (CI)** is defined as the extent to which users prefer to continuously use mobile payment applications.

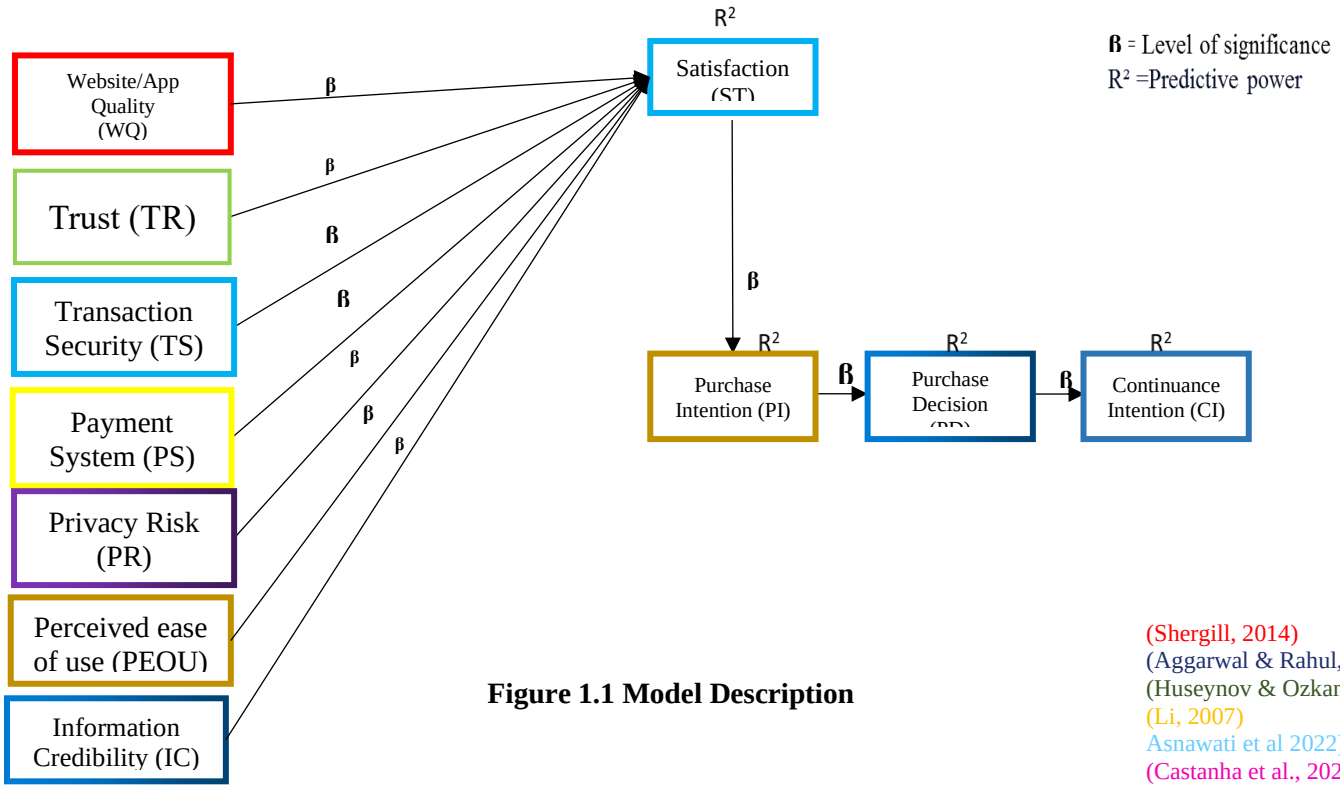

Figure 1.1 Model Description

(Shergill, 2014)
(Aggarwal & Rahul, 2018)
(Huseynov & Ozkan, 2016)
(Li, 2007)
Asnawati et al 2022)
(Castanha et al., 2022)

1.5 MODEL DESCRIPTION OF CONTENT CREATION

For the content creation objective, three models have been used: seven independent factors and two dependent constructs, namely Personal Integrative (PI), Altruism (Al), Social Benefits (SB), Economic Benefits (EB), Hedonic Benefits (HD), Attitude (AT), and two dependent factors, which are habit (H) and willingness to create content (WC). In the case of online shopping, personal integration (PI) expresses individual perspectives on how they incorporate these digital shopping experiences into their personal lives. This concept is based on previous studies by Nambisan and Baron (2007) and Constantinides et al. (2015). As discussed by Bronner and Hoog (2011), altruism

(AL) is examined to understand how individuals are motivated by personal well-being in online marketing contexts, with a focus on how this form of marketing can benefit society as a whole. Social Benefits (SB) are examined in terms of the perceived utility of online shopping for social interaction, drawing on findings from Nambisan and Baron (2009) and Hoyer et al. (2010). Economic Benefits (EB) are examined by capturing the economic utility that individuals receive when shopping online, based on the work of Hennig-Thurau et al. (2014). Similar to the research discussed by Nambisan and Baron (2007), hedonic benefits (HB) can be used to understand the pleasure and enjoyment derived from the production and sharing of products related to online shopping. Fishbein and Ajzen (1975) proposed that individuals' attitudes toward online shopping (AT) and their online shopping habits (H) are influenced, as also highlighted by Kim et al. (2005) respectively. Together, these factors contribute to the contextualization of online shopping adoption, especially affecting individuals' willingness to share information, as discussed by Opata et al. (2019). The present study will utilize all the variables combined for analysis. Based on this, the following objectives, research questions, and hypotheses are formulated.

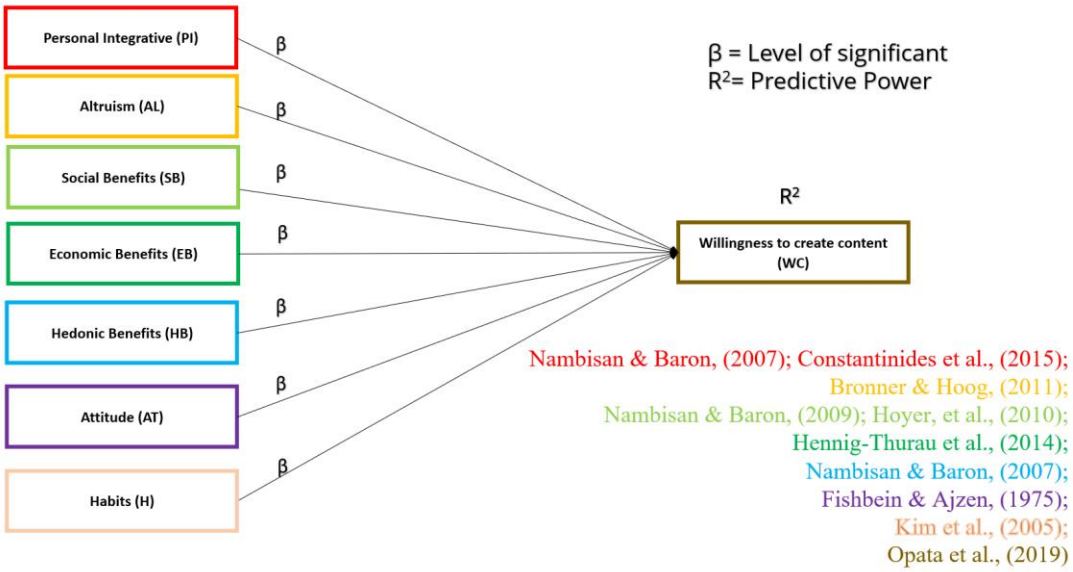

Figure 1.2 Model Description

1.6 SCOPE OF THE STUDY

Despite numerous studies on online shopping applications in India and abroad, there is limited research on customers' perceptions of security in online shopping. This study aims to fill this gap by conducting an in-depth investigation into the factors influencing customers' perceptions of security in online shopping and whether satisfaction plays a role in their purchasing decisions. As a result, the study aims to provide valuable insights that can inform and enhance the security measures implemented by online retailers catering to the market, fostering a more secure and trusted online shopping environment for consumers in the region. The study will also aim to understand how consumers react after making online purchases. The present study will attempt to identify if security plays a role in online shopping and whether it influences consumers' decisions on whether to shop from websites or applications. The study will examine the impact of factors such as website/app quality, trust, perceived security, privacy risk, satisfaction, perceived ease of use, information credibility/quality, purchase intention, purchase decision, and Continuance intention on customers' perceptions of security in the online shopping environment. The constructs have been selected for the present study after a thorough literature review in the field of online shopping. It aims to understand the complex dynamics that influence customers' decisions and offer useful insights to businesses, aiming to enhance security measures and optimize their entire online shopping experience. Customers' perceptions of security are crucial in online shopping as they impact their purchasing decisions. As the digital marketplace expands, security in online shopping applications is becoming increasingly important. The study on "Customers' Perception of Security in Online Shopping" is crucial as it aims to explore the intricate dynamics of the role security plays in consumer trust and engagement. Online shopping is becoming more popular due to its convenience and accessibility. This study is significant because it can provide valuable

insights to businesses, policymakers, and consumers. It helps businesses understand the factors that influence how consumers perceive security, enabling them to enhance the trustworthiness and security of online shopping. Policymakers can also utilize these insights to create regulations that tackle our evolving concerns in the digital marketplace. This study helps consumers understand the security landscape better, enabling us to make informed and safe choices. The present study will utilize all the variables combined for analysis. Based on this, the following objectives, research questions, and hypotheses are formulated. The model below will be used and tested.

1.7 RESEARCH QUESTION, OBJECTIVE and HYPOTHESIS

Based on the above discussion in the background section, the following research question (RQ) followed by the related objectives (O) and hypothesis (H) is developed for further analysis.

RQ1: What are the factors influencing the buying behavior and does satisfaction also influence while making purchasing decisions?" This RQ tries to find "what are the factors influence customers while doing online shopping. The related objective (O) framed and hypothesis (H) framed for this objective:

O1: "To identify the key factors that most significantly affect customer perceptions of security in the online shopping environment and whether are they happy after online shopping."

H1: "There is a significant influence of the factors including satisfaction while making purchasing decisions."

RQ2: How do the respondents react based on their experience? This RQ tries to find "how satisfied customers react after making an online purchase". The related objective (O) and hypothesis (H) framed for this objective:

O2: To identify various factors influencing respondents' social media reactions.

H2: There is a significant impact of various factors on respondents' social media.

RQ3: "Will the developed composite model provide a better understanding?

1.8 CHAPTERISATION SCHEME

The current study has been divided into 4 chapters

Chapter 1: Introduction

This chapter includes the Introduction, Background of online shopping, Background of content creation, Model Description of Factors Influencing, Model Description of Consumer's Willingness to Create Content, scope of the study, Research Question, Objectives, and Hypothesis for the study.

Chapter 2: Literature Review

This chapter deals with evaluating the existing literature available on e-commerce and online shopping. It includes an introduction, Model development for factors considered by customers while purchasing products from online stores, based on previous study factors that influence customers to do online shopping were identified and model development for content creation, based on previous study factors which influence consumers' content creation willingness were identified. The chapter also includes the research gap for the study and the research methodology.

Chapter 3: Data Analysis and Results

The demographic profile of consumers who shop online is covered in this chapter. There are two sections in this chapter. The demographic profile was analyzed using cross-tabulation. The second section includes some more details about the online shopping applications that customers use, how often they use them, how much they spend on each order, how long they have been using the application, their preferred method of payment, how many hours they spend using these

applications each day, and how they find new online shopping platforms. All of this data is analyzed using percentage and frequency tests. For RQ1 and RQ2, the Structural equation modeling is used to know whether factors considered by customers for online purchasing, Cronbach's Alpha (CA), Composite Reliability (CR) & Average Variance Extracted (AVE), Path Coefficient & T-values, R^2 Q^2, $F^{2,}$ and Effect Size were used. For RQ3, the Structural equation modeling is used to know whether factors considered by customers and their willingness to create content, Cronbach's Alpha (CA), Composite Reliability (CR) & Average Variance Extracted (AVE), Path Coefficient & T-values, R^2, Q^2, F^2, and Effect Size were used.

Chapter 4: Summary, Finding and Conclusion

The last chapter includes the introduction, findings, and summary of the demographic profile, factors influencing customers' online purchasing behavior, and the factors influencing consumers' willingness to create content, the chapter also provides the conclusion, managerial implications, theoretical implications, and limitations and scope for future research of the study.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

A literature review is a crucial component of every research project. It provides the researcher with information about previous research conducted on a specific subject. It aids in developing an appropriate study framework and prevents the repetition of earlier research. It also helps in understanding the various methods, assessments, and findings conducted by other researchers. The gap in research in earlier studies helps the investigator conduct their investigation. This chapter provides an in-depth overview of the body of knowledge by discussing the literature reviews conducted by various scholars in related fields or domains. To identify research gaps and determine the study's scope, a thorough review has been conducted. The present study aimed to analyze the existing literature on customers' perceptions of security in online shopping applications and the factors influencing the consumers' willingness to share content online in India and worldwide.

To find research papers on customers' perceptions of security in online shopping applications, keywords such as "electronic commerce" and “Online **Shopping”** can be used. "Online shopping" is a broad term that encompasses various online transactions, sales, and business activities conducted over the Internet. The next most popular keyword is **"mobile shopping,"** which is a more specific term that refers to the act of purchasing goods or services over the Internet. Also, other keywords such as **purchase intention, purchase decision, continuous usage intention, perceived ease of use,** etc., have been used. This suggests that these topics are of particular interest or relevance in the field covered by the dataset. The research papers that were selected are then classified according to various categories such as Year of Publication, Number of Authors, and Classification based on location, Type of data collected, Sampling Method, Sample Size, and Techniques. No research has been conducted in this area, which underscores the relevance and

significance of the present study. Sources used for data collection include Elsevier, Indian Journal, J-Gate, JSTOR, Google Scholar, SSRN (Social Science Research Network), Emerald, Taylor, and Francis.

The current study aims to investigate how consumers react after purchasing products online by examining their willingness to participate in content co-creation on social media platforms. This participation helps companies enhance their products based on the recommendations provided by customers. For this, the existing literature on content co-creation and customers' willingness to participate in co-creation activities is reviewed. To find the research papers, the keywords used were **personal integrative, altruism, customer interaction, social media posting, social benefit, economic benefit, attitude, habit of posting content online, and customer willingness to participate in content creation** activities on social media. Sources used for data collection include Elsevier, Indian Journal, J-Gate, JSTOR, Google Scholar, SSRN (Social Science Research Network), Emerald, Taylor, and Francis.

2.2 DEMOGRAPHIC PROFILE

The study begins by identifying the respondents, focusing on their demographic characteristics such as age, gender, income, etc. Several studies have shown that gender influences online shopping behavior. According to a study conducted by Al-Maghrabi and Dennis (2012), female consumers were found to be more inclined to shop online for clothing and accessories, whereas male consumers were more inclined to shop online for electronics and gadgets. Jadil et al., (2022) found in their study that the sample, consisting of 37% women (153) and 63% men (261), was not well balanced. 68.6% of internet customers were between the ages of 18 and 29. Internet users are well-educated. Nearly 98.6% of online shoppers have a bachelor's or master's degree. Among them, the majority are single, accounting for 68.8%. Out of individual consumers, only 31.2%

reported being married T. Wa ng et al., (2016) also discovered that the majority of mobile users were aged between 21 and 30 years. They also found that these users prefer online shopping to save time, find it convenient to shop from home, and use it to stay updated with current trends. According to research by Sorce et al., (2005), age variations in consumer behavior indicate that younger consumers prefer to browse online stores for products rather than make purchases. Additionally, these consumers' purchasing habits varied according to age group-related hobbies and product categories. Younger consumers agreed that online shopping was significantly more convenient compared to older consumers. The authors also noted that customers who had a more positive attitude toward the informational and convenient aspects of online shopping tended to engage in more online searching and shopping.

According to research conducted by Khare & Rakesh, (2011) which involved a primary survey of 325 university students in India, gender did have an impact on college students' intentions to make purchases from online retailers. Their research revealed that, compared to female students, male college students had a more positive attitude towards online shopping. Barska,(2013) Online purchasing is valued by younger consumers mostly for time and money savings. Additionally, one undeniable benefit of online shopping is the ability to browse through multiple offers and use various browsers to compare the technical specifications and prices of specific products. Women generally have a positive attitude toward shopping; however, this is not the case when they shop online, according to (Pamela Alreck, 2002). In comparison to women, men were perceived to hold a more favorable attitude toward online retail shopping (Khare & Rakesh, 2011). Furthermore, three explanations for women's aversion to online shopping were identified. First, women perceived a high level of risk associated with making online purchases (Garbarino & Strahilevitz, 2004). Second, women expressed a strong aversion to online shopping because they missed the

tactile aspect of the experience (Hui & Wan, 2007). Third, when purchasing personal items, women experienced more embarrassment than men (Gupta et al., 2008).

2.3 FACTORS INFLUENCING CONSUMER BEHAVIOR TO PURCHASE PRODUCTS ONLINE

2.3.1Model development

Research on consumers' intentions to adopt e-commerce has been limited to a few studies. The factors influencing these intentions are not well understood, and most of the research to date has focused on the Theory of Planned Behavior (TPB) and Technology Adoption Model (TAM) models.

The Theory of Planned Behavior (TPB) was extended by Pavlou et al. (2013) by adding variables such as perceived risk, self-efficacy, security, trust, and innovativeness. This increased the TPB's predictive power, especially when it came to predicting the adoption of Internet commerce (Ruiz-Herrera et al., 2023; Hsu et al., 2006; Hansen et al., 2004; Choi and Geistfeld, 2004). This enlarged TPB emphasizes how perceptions, intentions, and behaviors are intertwined in the context of e-commerce, and how external influences like the advantages and disadvantages of websites impact consumer behavior.

Expanding upon the TPB and using the technologies Acceptance Model (TAM), the study concentrated on variables impacting the adoption of e-commerce technologies among adolescent university students. Important aspects found include perceptions of behavioral control, attitudes toward e-commerce websites, subjective standards, and other elements like security, trust, and inventiveness (Ruiz-Herrera et al., 2023). Research has demonstrated that intentions to make online purchases are positively impacted by subjective norms and perceived behavioral control in a variety of consumer demographics, including Danish, Swedish, and Taiwanese consumers

(Hansen et al., 2004). The Stimulus-Organism-Response (S-O-R) paradigm has also been used in research on mobile and online buying behavior, highlighting the influence of emotions and design elements on quality judgments and electronic word-of-mouth (Choi and Geistfeld, 2004). The expectation confirmation theory continues to be crucial for understanding consumer behavior after a purchase. According to Anderson and Sullivan (1993) and Oliver (1980), this theory emphasizes the significance of both product and service quality in determining consumer satisfaction and inclinations to make repeat purchases. Post-purchase expectations, which are based on real experience, tend to be more accurate than pre-purchase expectations, which are frequently impacted by social media or other people's opinions (Fazio and Zanna, 1981). Oliver (1980) discovered that repurchase intentions are highly influenced by satisfaction, which is driven by expectations and perceived value. In the end, happy consumers are more likely to repurchase, whereas unhappy customers are The Stimulus-Organism-Response (S-O-R) paradigm has also been used in research on mobile and online buying behavior, highlighting the influence of emotions and design elements on quality judgments and electronic word-of-mouth (Choi and Geistfeld,2004).

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by expectations and perceived value. In the end, happy consumers are more likely to repurchase, whereas unhappy customers are prone to discontinuing product use (Chung, 2016a).

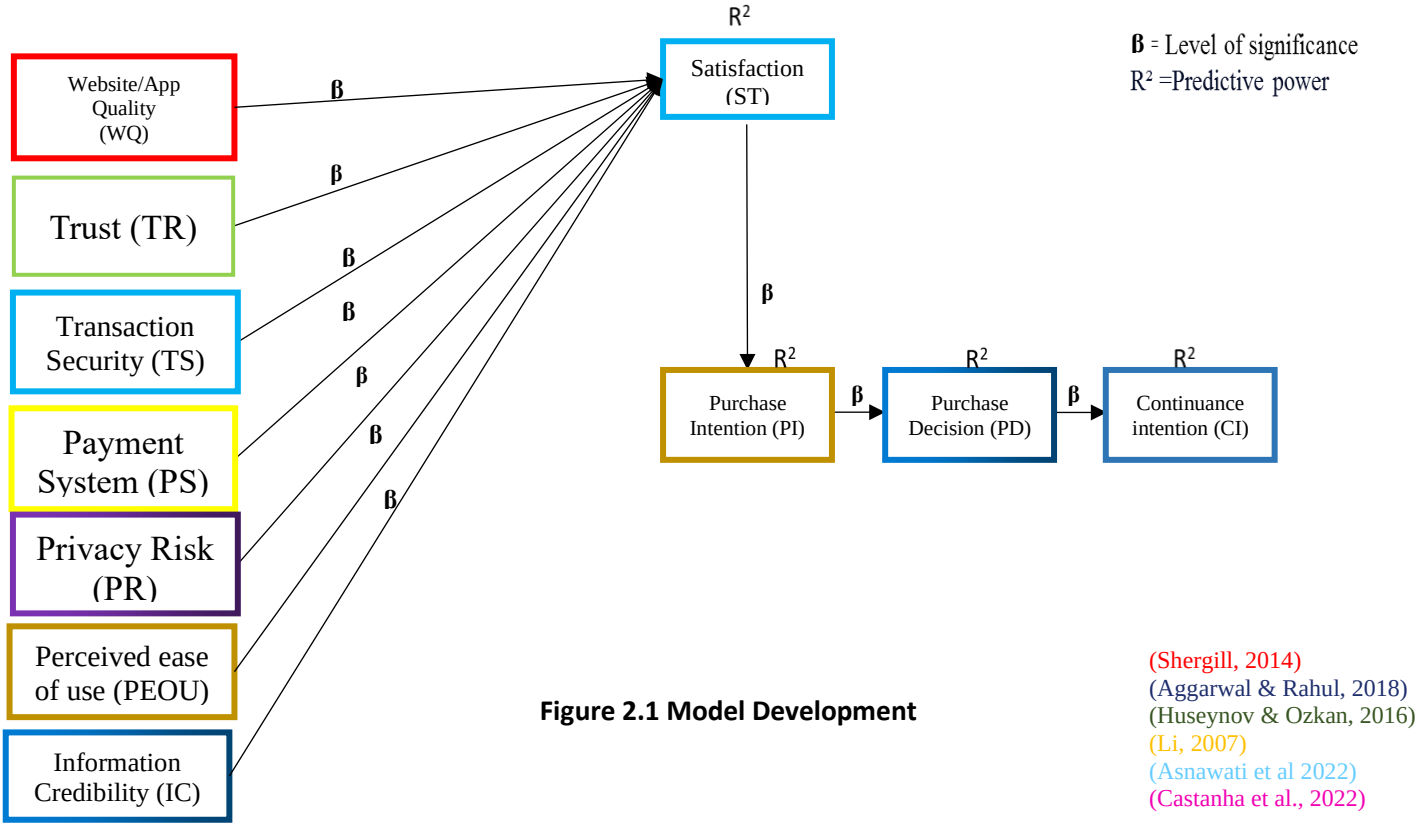

Figure 2.1 Model Development

2.3.2 Website Quality

A website's or app's quality has a significant impact on how customers perceive and intend to make purchases (Young, 2018). According to Aladwani and Palvia (2002), customers' perception of website quality (WQ) is "consumers' assessments of a website's characteristics that meet their needs and represent the cumulative effectiveness of the website." The empirical analysis findings confirmed that the six elements of shopping convenience, site design, information usefulness, transaction security, payment system, and customer communication can all be combined to define

site quality (Shin et al., 2013). According to Lee & Koubek, (2010), an effective website is most commonly described as having high usability, a user-friendly and user-centered interface, and useful functionality. Suggested four dimensions for evaluating a website's quality in the context of e-commerce: information quality, system usability, enjoyment, and system design quality Chiu et al., (2005) the shopping website serves as not only a system of information but also an interface between e-retailers and customers. When a website or app is easy to navigate and visually appealing, it boosts trust and makes users feel secure. Users may associate a superior interface with a more reliable and secure platform. Ahn et al., (2004) claimed that since there is no face-to-face interaction when purchasing online, the quality of the website is crucial. Sam and Tahir (2009) explore how factors such as website usability, design, information quality, trust, risk perceptions, and empathy influence consumers' intentions to purchase airline tickets.

According to Szymanski & Hise, (2000), e-satisfaction with consumer views of ease, marketing (including product offerings and product information), site design, and financial security are four critical variables. Websites that cater to customer preferences can produce positive shopping experiences and meet their financial goals (Richard, 2005). The physical environment of a store is modeled by site design, which enhances customer shopping (Shin et al., 2013). The effect that a website or app has on user loyalty and happiness is another important factor to consider. Research indicates that consumers are more likely to make a purchase when they are pleased with a website or app's quality and usability (Oliveira et al., 2017) In a qualitative study of online pharmacies, it was discovered that product availability, website features, and website customer service quality were connected to consumer satisfaction (Z. Yang et al., 2001). WQ and CS are directly and positively correlated by numerous researchers (Lin, 2007; Shin et al., 2013; Zhou & Jia, 2018). A

website's quality immediately and favorably affects customer satisfaction (Bai et al., 2008; Jauhari et al., 2019). Thus, we hypothesis that

H1a: *Website quality (WQ) has a significant influence on customer satisfaction (CS).*

2.3.3 Trust

In a business-to-consumer relationship, evaluating transaction risk requires having faith in the vendor (McCole et al. 2010). In e-commerce, trust is critical. Online shopping has gained popularity as a means of making purchases of goods and services in the current digital era. Because of the growing dependence on e-commerce, trust is now a critical component in evaluating the success of online shopping. Jarvenpaa et al., (1999) define trust in the context of an Internet shopping mall as a consumer's willingness to rely on the seller and act in circumstances that make the consumer vulnerable to the seller. Since trust affects consumers' purchasing decisions, it is crucial when it comes to online shopping. Consumer expectations for a product are the source of trust; if these expectations are not satisfied, consumer confidence may decline or possibly vanish. Leninkumar, (2017) a significant positive relationship between trust and customer satisfaction. Customer satisfaction is significantly influenced by customer trust, and there is a positive correlation between the two (Bahadur et al., 2020). Bahadur et al., (2020) discovered a correlation between consumers' contentment with the services provided by service employees and the development of their trust in such individuals. Furthermore, it is thought that a higher degree of trust has a direct and beneficial influence on customer satisfaction by promoting the development of two-way connections that result in user adoption and usage of the provided services and apps (Taufiq-Hail et al., 2023). In the interactions between buyers and sellers, trust breeds satisfaction (Armstrong & Yeein, 2001). Thus, we hypothesize that

H1b: *Trust (TR) has a significant influence on customer satisfaction (CS).*

2.3.4Transaction Security

Transaction security in online shopping refers to the safeguards and protocols put in place to protect financial transactions conducted over the internet from unauthorized access, fraud, and other malicious activities. Given the exchange of sensitive information during online transactions, such as credit card details, personal identification, and financial data, it is critical to implement security measures to protect both the consumer and the online business. The surge in e-commerce has led to widespread adoption of mobile payments, which has further expedited the industry's rapid growth. The variety of online payments has increased with the volume of transactions and the release of innovative tools, goods, and services (S. C. Tsai et al., 2022). When using mobile payments, transaction security is unquestionably a crucial consideration for customers. Alswaigh & Aloud, (2021) discovered that when one side has faith in the dependability and integrity of an exchange partner, trust arises. Customers prioritize security above everything else while banking online, therefore maintaining users' trust in websites depends on privacy protection and information security management. Customers won't be willing to use online or mobile payments until their transaction security is guaranteed (S. C. Tsai et al., 2022). One of the most important aspects of transaction security while doing business online is safeguarding sensitive data, such as financial and personal information, from misuse and unauthorized access (Apau & Koranteng, 2019).

As the number of online shoppers rises, it's critical to ensure the security of all transactions. It's wonderful to see that internet merchants are making a lot of effort to strengthen security and safeguard all parties. Consumers seek reassurance that the information they provide about their financial transactions is safe from fraudsters or illegal access. To ensure transaction security, the

report also highlights how important it is to have real-time processes in place to recognize automated bots and fraudsters. It asserts that the primary instruments utilized in e-commerce systems for fraud detection and prevention are machine learning (ML) approaches, which improve transaction security (Rodrigues et al., 2022). According to the results of one study, transaction security is a major factor in determining whether or not customers will accept mobile payments. It serves as a go-between for opinions and intentions about mobile payment usage. Customer satisfaction with online shopping is directly impacted by transaction security. Furthermore, studies have demonstrated that in online purchasing environments, customer satisfaction, trust, and purchase intentions are positively impacted by perceived security, including transaction security (Tran, 2020; Barusman, 2019). The research conducted in the Serbian market indicates that transaction security has a direct impact on customer happiness when it comes to online shopping, which is supported by the established model and analysis (Vasic et al., 2019). A survey of Geraipedia Jabodetabek customers found no direct correlation between transaction security and customer happiness when shopping online (Ekonomi et al., 2021). Indeed, transaction security has a direct impact on consumer satisfaction when it comes to online purchasing since it plays a major role in fostering trust between the buyer and the seller, which in turn affects satisfaction levels (Sundararaj & R, 2021). Thus, we hypothesize that

H1c: *Transaction security (TS) has a significant impact on customer satisfaction (CS).*

2.3.5 Payment System Security

Payment system security is the protection of transactions and client information from internal and external fraud/ and exploitation. People may also be hesitant to transact and pay online if they are concerned about their personal information being stolen. Security is still a top priority

(Abrazhevich, 2004). Online shopping apps must have a payment mechanism since they make transactions between buyers and sellers simple and secure (Mohammad Enamul Hoque, 2014). Customers no longer need to worry about carrying cash or writing cheques thanks to the discovery that the hedonic and utilitarian value of online payment services has a substantial impact on customer behavior and satisfaction. Electronic payment mechanisms are found in online shopping apps. Convenience and a hassle-free purchasing experience are the key factors. Customers are particularly worried about the security of their financial information when making purchases online. They seek reassurance that strong security measures are in place to prevent unauthorized access to or misuse of their data and that their credit card or banking information is processed and stored safely. Consumers respect their privacy and anticipate that online merchants will take security measures to guard against hacking or improper use of their data. Numerous investigations and scholarly articles have explored various facets of payment mechanisms within e-commerce applications. They seek reassurance that strong security measures are in place to prevent unauthorized access to or misuse of their data and that their credit card or banking information is processed and stored safely.

Numerous subjects are covered in the literature, including user experience, transaction security, and the effects of various payment options on purchasing behavior. Regarding the implementation of electronic payment systems, clients could encounter certain obstacles or limitations. These can include problems including a lack of perceived benefits, high transaction costs, a lack of trust, trouble using the systems, and worries about perceived hazards. (AL-Qawasmi, 2020). Mohammad Enamul Hoque, (2014) Research looks at how various payment options affect customer loyalty and satisfaction. The study investigates the effects of credit cards, debit cards, mobile wallets, and digital payment systems on customer satisfaction and loyalty. It's incredible to see how different

payment options can enhance the entire shopping experience and forge enduring relationships with clients. Using a mobile device to make a payment is indeed electronic. The study demonstrates the critical role that electronic payment systems play in achieving and maintaining financial stability. This demonstrates the significance of these systems in the current digital environment (Al-Mamoorey & Al-Rubaye, 2020). Chandra et al., (2010). These results suggest that a user's decision to utilize a payment system is significantly influenced by how valuable they believe the system to be. The study also highlights how crucial electronic payment methods are to enhancing banking administration and financial stability. It's wonderful to see governments seeing the potential advantages of mobile payment systems and actively promoting their growth. This demonstrates how important these platforms are becoming in our digital economy (S. C. Tsai et al., 2022). Furthermore, the Indian study by (Kumar et al., 2023).

H1d: *The payment system security (PS) has a significant influence on customer satisfaction (CS).*

2.3.6 Privacy Risk

Online shopping has gained immense popularity in recent years, and it's no wonder why. The convenience and accessibility it offer are hard to resist. However, consumers need to be aware of the privacy risks that come with it. In an online context, privacy risk refers to the possibility of losing confidential information and becoming a victim of identity theft (Featherman & Wells 2010). Customers who have greater privacy and security concerns are less likely to make purchases online (Schlosser et al., 2006). Privacy concerns have been identified as one of the factors discouraging consumers from making online purchases that only require online payment methods (Hong & Yi, 2012). Due to their similar assessments of website security and privacy issues, the majority of online buyers' place importance on security and privacy issues (Shergill, 2014). With

more and more people turning to the internet to make purchases, online shopping has grown in popularity in recent years. Online shopping is convenient and easy, but there are privacy risks to consider as well. Numerous studies have looked at the privacy hazards connected to online purchasing and have pinpointed various elements that influence consumers' worries about their data. According to a study by Pavlou and Stewart, (2000), attitudes regarding online shopping were highly influenced by perceptions of Internet privacy and reliability. Orubu, (2016) discovered that consumers' sentiments toward online shopping are strongly impacted negatively by privacy risks. One of the things that prevents customers from completing online transactions that just require online payment methods is privacy risk (Hong & Yi, 2012). It is a person's perception or conviction that the setting in which they conduct business offers suitable security and protection (Vance et al., 2008). Cheng & Jiang, (2020) Given that chatbots are frequently used for e-commerce and business communication, it is reasonable to assume that consumers' perceptions of the privacy risks involved in utilizing corporate chatbots will lower their level of happiness with their offerings. According to Shankar et al., (2003), customers' satisfaction with the online environment may decline as a result of privacy and security concerns. Purchase intention has large temporal effects (H. Y. Ha, 2012). Thus, we hypothesize that

H1e: *Privacy risk (PR) has a significant influence on customer satisfaction (CS).*

2.3.7 Perceived ease of use

Perceived ease of use refers to the extent to which users assume that using a specific technology or system will be simple. In terms of technological acceptance and adoption, perceived ease of use is a critical aspect influencing consumers' attitudes and intentions to utilize a specific technology. PEOU, a major construct of TAM, is an indicator of the cognitive effort required to learn and use

the new IT (Gefenet et al., 2003). Perceived ease of use in the context of online shopping refers to a successful way of making a purchase that includes a technological update, comparison of pricing, quantity, quality, and other variables (Durgabhavani, Dr. A. R., 2019). Customers can save time and effort when purchasing desired products by using the Internet (Park & Yoon, 2001). Customers are drawn to online shopping only when websites or applications are updated to reflect advancements in technology (Barkhi & Wallace, 2007). According to the TAM, customers' propensity to shop online is influenced by perceived ease of use in both direct and indirect ways. Perceived usefulness has an indirect effect on intention since the more user-friendly a technology is, the more beneficial it can be (Dabholkar, 1996). Ghanifia et al., (2021) Compared to other measures, perceived ease of use has a larger link with user pleasure, indicating that increased system usability might lead to significantly higher levels of user satisfaction. As experience grows, perceived ease of use is meant to represent the unique features of satisfaction about the user-system interaction (Davis, 2013). The findings show that customer satisfaction with mobile banking is significantly impacted by perceived usefulness, perceived simplicity of use, and perceived legitimacy (Londa et al., 2022). When consumers believe e-learning is practical and simple to use, they feel positive about it (Jalil Shah & Attiq, 2016). According to the study's findings, customer satisfaction is positively impacted by perceived utility, perceived simplicity of use, and website design (Tandon et al., 2016). Thus, we hypothesize that

H1f: *Perceived ease of use (PE) has a significant influence on customer satisfaction (CS).*

2.3.8 Information Credibility

The importance of information credibility in today's digital age cannot be understated, as it plays a significant role in shaping individuals' beliefs, decision-making processes, and overall trust in

online purchasing sites. Information Credibility According to Fadhillah et al., (2020), the information presented in the online shop should include information about the products and services available for purchase through online shopping. This data should be relevant and useful in predicting the quality and usefulness of products and services. To satisfy the information needs of online consumers, product and service information must be up-to-date, consistent, and simple to understand. The source's honesty, integrity, and reliability in conveying the information are what make them trustworthy. The source's honesty, integrity, and reliability in conveying the information are what make them trustworthy (Erdogan et al., 2001). Customers are unlikely to visit a website again or develop a strong loyalty to it if they do not believe the information, they are given to be reliable (Reibstein, 2002). Due to the inability to hold and view the products in person, it is more difficult to establish credibility while providing product information online (D. Harrison McKnight, Charles J. Kacmar, n.d.). The degree to which a person finds the content on a website credible is known as information credibility (Fogg et al., 2002). Fadhillah et al., (2020) The study conducted on Shopee customers in Rantauprapat, Indonesia, revealed that information quality has an impact on customer happiness when it comes to online shopping. (Barusman, 2019) The study found a positive and direct association between the two factors, indicating that information credibility (trustworthiness) positively improves customer pleasure when shopping online. The credibility of the information has a direct impact on internet shoppers' happiness. Customer satisfaction in the Serbian market is heavily influenced by variables such as the availability and quality of information (Vasic et al., 2019). Customer satisfaction in Internet tourism is directly impacted by the authenticity of the content. According to the study, there is a strong correlation between tourist pleasure and information credibility (Aisyah, 2020). With accurate, comprehensive, and current product information, information quality enhances the whole shopping

experience and facilitates purchasing decisions, both of which have a direct impact on consumer satisfaction when shoppers shop online (Chhikara, 2015). Thus, the hypothesis is

***H1g**: Information credibility (IC) has a significant on customer satisfaction (CS).*

2.3.9 Customer Satisfaction

Overall satisfaction reflects the overall experience with the online purchasing app, including security concerns. Satisfied customers are more likely to have a positive attitude toward security. Finally, buyers want to have a great online purchasing experience. They want their expectations for product quality, delivery timeliness, customer service, and overall purchasing experience to be met or exceeded. Satisfaction According to Fadhillah et al., (2020), customer satisfaction measures how well a product matches consumer expectations. After a purchase, satisfaction becomes an expectation and the foundation for fulfillment, before customer participation. According to Fadhillah et al., (2020), consumers are satisfied and will make repeat transactions, increasing their desire to make online purchases. Fikri, (2020) defines consumer satisfaction as measuring how well a product meets consumer expectations. Mofokeng, (2021) asserts that security has a strong correlation with consumer satisfaction. The study investigated the elements influencing online consumers and discovered that customers' satisfaction with their online purchases relied on product feature satisfaction, tangibility, empathy, efficacy, and understanding. Purchase intention was significantly impacted by customer satisfaction. (Jauhari et al., 2019). Bhattacharya, (2022) Customer satisfaction encourages online purchases by making customers feel at ease placing orders. Accordingly, this study implies that customers feel more at ease placing orders online when they are satisfied and have confidence in the service provider. According to the study, COO cues increase customer satisfaction, which in turn encourages purchase intention. Customer satisfaction

affects their impression of value, which in turn improves their intention to make an online purchase, leading to a decrease in devolutions and a rise in sales and profitability (Saaludin et al., 2020). Additionally, the results indicate that satisfaction and purchase intention have large temporal effects (H. Y. Ha, 2012). Thus, we hypothesize that

H1h: *Customer satisfaction (CS) has a significant influence on purchase intention (PI).*

2.3.10 Purchase intention

Purchase intention is defined as a customer's willingness to purchase a specific product or service. Purchase intention is a dependent variable that is influenced by a variety of external and internal factors, such as outcome expectations, aspirational value, recommendation, and emotional attachment to products and services. Purchase intent is one of the most important factors for a marketer to consider when certifying for long-term business (2019, Chauhan). According to the Unified Theory of Acceptance and Use of Technology (UTAUT), an individual's intention is impacted by how well they perform and how much work they expect, as well as how they handle social influence (Venkatesh et al., 2003). Lim (2013) discovered a positive and significant relationship between online buying intention and actual purchase using the technology acceptance model. Travelers' intentions to make a purchase are significantly influenced by the design of travel websites, the attitudes of travelers, and customer satisfaction (Wen, 2016). Purchase intentions are directly influenced by three crucial determinants: perceived value, perceived price, and brand image. Nonetheless, there is little correlation between trust and purchasing intentions. Additionally, there are no discernible variations in the purchase intentions of men and women (Lien et al., 2015). The findings show that the attitude toward online shopping was positively correlated with perceived ease of use, perceived usefulness, product offers, and perceived service

quality, all of which had an impact on the intention of online consumers to make purchases (Atchariyachanvanich et al., 2007).

H1i: *Purchase intention (PI) has a significant influence on purchase decision (PD).*

2.3.11 Purchase Decision

The purchase decision is an integration process that combines knowledge to evaluate two or more alternative behaviors and select one of them (Nadir et al., 2022). Bahi et al., (2020) defined a purchase as an action taken by a customer to obtain a product. Perera et al., (2019) state that making a purchase involves selecting from a list of two or more options. One may say that while making a choice, one must weigh the pros and cons of each option. It is a decision for someone to make if they choose to purchase since they are presented with the option. The global accessibility of communication technology and the Internet has been expanding at a rapid pace. As a result, it is imperative to refocus the focus from analyzing the uptake of digital purchasing to investigating the actual behavior of digital consumers (Liao et al., 2017). When making an online purchase, it is crucial to identify the customers by their likenesses and categorize them according to the dimensions that are rapidly expanding. (Katta & Patro, 2017). Achmad Manshur Ali Suyanto, (2023) The decision to buy is also influenced by the intention to buy. Customers are more likely to buy the product if they display higher degrees of purchase intention. Puspitasari et al., (2018), purchasing intention was found to have an impact on purchasing decisions. Rachbini, (2018) discovered that buying intention is a reliable indicator of final purchase choice. The outcome demonstrates that purchasing decisions are significantly influenced by behavioral intention (Truong, 2018). Puspitasari et al., (2018) demonstrate that the desire to make an online purchase

has a favorable and significant influence on the choice to make the purchase. Thus, we hypothesize that

H1j: *Purchase decision (PD) has a significant impact on continuous usage intention (CI).*

2.3.12 Continuous Usage intention

Customers' subjective propensity to keep buying goods from the same vendor is represented by their continuous purchase intention, which shows how well-liked, satisfied, and devoted they are to the platform or product (Chiu et al., 2014). Continuation intention (CI) is the degree to which users prefer to utilize mobile payment applications constantly (Xu, 2014). The factors influencing consumers' intentions to acquire and repurchase things during their online shopping have been the subject of research for many years (Atchariyachanvanich et al., 2007). These studies aim to understand the factors that impact customers' decisions to make online purchases and their subsequent intentions to continue making purchases online (Atchariyachanvanich et al., 2007). This suggests a high correlation between purchasing behavior and the intention to keep using online shopping platforms. As the study on O2O applications pointed out, purchase decisions indirectly influence continuous usage intention in online shopping through elements including perceived benefits, contentment, and transaction costs (Hsu et al., 2019). According to Taiwan's integrated model integrating TAM and ECM, purchase choice indirectly influences continuous usage intention in online shopping through satisfaction and attitude (Tung, 2021).

2.4 FACTORS INFLUENCING CONTENT CO CREATION

2.4.1 Model development

For the present study, the above model was developed by combining various factors identified in previous literature. For the model, a total 8 factors have been identified, of which 6 are independent

factors and 1 is an independent factor. The six independent factors are personal integrative (PSI). Personal integrative means the desire of an individual to seek recognition, which aligns with the personal values of the consumers. The second construct talks about altruism (AL). Altruism means the selfless interest of consumers in making online content; they do content creation online solely with the motive to help other consumers by providing reviews, videos, and photos of the products they have used. Then we have social benefit as our construct in the model; now social benefit means the benefits consumers derive from posting online content. Social benefits may be in the form of recognition by others, respect, or friendship. Talking about benefits, we have two more types of benefits in the model: economic benefit and hedonic benefit. The economic benefit is a monetary benefit; consumers creating content online may be rewarded with some kind of monetary benefit, and they may be paid by the company for posting content online. And the hedonic benefit is basically about the fulfillment of an individual's desire. Consumers post online because they find it fun and exciting. Once the consumers start posting, they form an attitude towards the product. Attitude is basically a person's feelings, either favorable or unfavorable, regarding engaging in a specific behavior. The attitude will help them to make a habit. If they have a favorable attitude towards posting content online, they will become habitual to post constant content online regarding their experience. Finally, we have the dependent factor, which is the willingness to create content online. If all the independent factors are significant and consumers are satisfied by that, they will be willing to create content online and share their experience online.

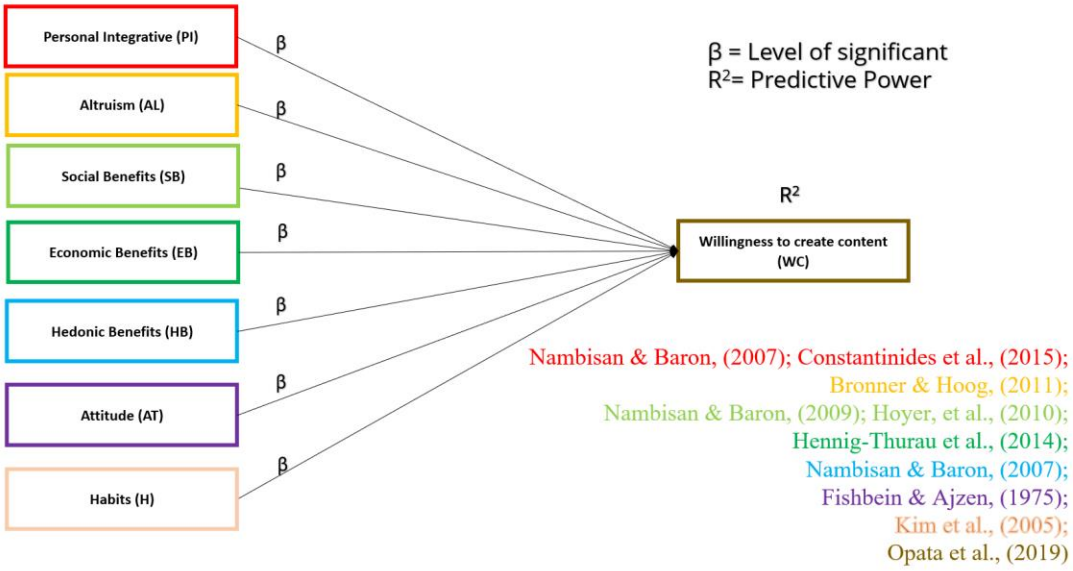

Figure 2.2 Model Development

2.4.2 Personal integrative

Relationships with other VBC members are crucial for showcasing one's expertise, building credibility, fostering trust, and boosting self-efficacy—more benefits that are directly related to one's integration (Katz et al., 1974). The benefits of personal integration are associated with people gaining more authority, credibility, and self-assurance. Customers can improve their standing and reputation among other customers and the product provider by participating in product support (McLure Wasko & Faraj, 2000) (Harhoff et al., 2003). When fresh ideas with great potential are delivered, the client may build their reputation and achieve a highly influential expertise-related status that includes increased credibility, prestige, and self-efficacy (Nambisan & Baron, 2009) (Nambisan et al., 2007). Since more product-content exchanges can be viewed as a two-way

process of knowledge sharing that develops customers' capabilities, they should also have a greater positive impact on personal integration and increase the perceived advantages of personal integration (Nonaka & Takeuchi, 1995). Through these regular encounters, consumers learn more about the brand and related goods, improving their standing and reputation in the community and reaping greater personal-integrative rewards from the exchange (Novak et al., 2000) (Voorveld et al., 2011). The willingness to produce material online is indirectly impacted by personal integrative mode (Kao et al., 2017). Hoffmann et al., (2015) The research paper indicates that personal integration does not directly influence the willingness to generate content online. Nambisan and Baron (2009), which also noted that customers take personal integration as a significant aspect that affects their willingness to participate in value creation, that is, product support. Yadav & Mahara, (2018) discovered that customers' intentions to engage in social commerce platforms were significantly influenced by personal integration. Thus, we hypothesize that

H2a: *Personal Integrative (PSI) has a significant influence towards consumer's willingness to create content (WC).*

2.4.3 Altruism

In 1985, Auguste Comte first used the term altruism by fusing the Latin word "alter," which means "to other," with the Italian adjective "altru" (P et al., 2013). Kindness or living for others are examples of altruism (Smith et al., 2006). True or pure altruism is the selfless care for the wellbeing of others. The Bhagavad Gita describes the virtue of "nishkaama karma," which includes altruism and refers to deeds done without regard for reward or expectation for oneself (P et al., 2013). Customers who post good eWOM do so out of a sincere desire to assist others in making decisions (altruism), a strong sense of affiliation to a particular online community (attachment), and a real delight of writing evaluations (enjoyment)(Nam et al., 2020). When consumers are satisfied and

want offline expectation confirmation (i.e., confirmation of a real-world product or service), they can reward the product or service provider or themselves by sharing positive eWOM (Peddibhotla & Subramani, 2007). The findings indicate that emerging adults who are female exhibit greater levels of altruism than those who are male (P et al., 2013). Similar results were also discovered by Dreber et al., (2014) and Fehr et al., (2013) who also discovered that females were more altruistic than males as females are naturally more kind and helpful. As discussed by Bronner and Hoog (2011) altruism (AL) is examined to understand how individuals are motivated by personal well-being in online marketing contexts, with a focus on how this form of marketing can benefit society as a whole. When customers are eager to actively participate in creating content for a business or brand without anticipating any immediate benefits or rewards in return, this is referred to as altruism in customer co-content production. Martin, (1978) described altruism as a helpful or sharing action that prioritizes the well-being of others over one's own interests. Altruistic individuals offer their services for online purchase because they believe that by doing so, other people will benefit from online group buying and that the e-vendors will reduce participant risk (Shiau & Chau, 2015). People may be motivated to participate in social communities if they are willing to assist other customers in making judgments about what to buy by offering advice, comments, and product evaluations Or offerings (Balasubramanian & Mahajan, 2001). Poch & Martin, (2015) Positive user-generated material on the internet is greatly influenced by altruism. Students' intents to contribute to an Open Courseware site are strongly influenced by altruistic motivation, suggesting that this factor directly affects their willingness to provide content online (Tromp & Long, 2013). Ali et al., (2020) Found that altruism had a significant influence on consumers’ commerce platform eWOM engagement. Thus we hypothesis that

H3b: *Altruism (AL) has a significant influence towards consumers' willingness to create content (WC).*

2.4.4 Social benefit

Social Benefits (SB) is examined in terms of the perceived utility of online shopping in terms of social interaction and interaction, drawing on findings from Nambisan and Baron (2009) and Hoyer et al (2010). Social rewards are anticipated to improve customer satisfaction even if they place more of an emphasis on relationships than on performance (Hennig-Thurau et al., 2002). Gwinner et al., (1998) claimed that social benefits (SOBs) are associated with feelings like being recognized personally, growing to be a devoted customer, and developing a bond with the service provider. Businesses believe that getting SOB matters to them since it influences how they view the quality of their relationships, services, and loyalty. It can be assumed that consumers use eWOM communication to participate in and belong to online communities, as affiliation with a virtual community might be beneficial to them socially for reasons of identification and social integration (Oliver, 1999). Consumer motivation to engage in online co-creation is strongly influenced by social benefits, such as social repute, suggesting a direct relationship between social benefits and willingness to provide material online (Bettiga et al., n.d.). Törhönen et al., (2020) A study on video platforms found that social benefits, like enjoyment and sociability, have a greater influence on online content creation desire than extrinsic considerations like pay or prestige. Thus, we hypothesize that

H3c: *Social benefits (SB) have a significant influence on consumer's willingness to create content (WC).*

2.4.5 Economic benefits

Economic benefits (EB) are examined by capturing the economic utility that individuals receive when shopping online, based on the work of Hennig-Thurau et al. (2014). The rise of internet shopping has completely changed how customers buy goods and services. The growth of online shopping has not only transformed the way we shop, but it has also brought about significant economic gains, particularly in the content creation industry. eWOM communication on Web-based opinion platforms that sets it apart from traditional WOM communication is that the presenter of eWOM information may get payment from the platform operator (Hennig-Thurau et al., 2017). Gwinner et al., (1998) claimed that "monetary and non-monetary benefits are included in economic benefits (ECB)." Economic benefits (EB) are examined by capturing the economic utility that individuals receive when shopping online, based on the work of Hennig-Thurau et al. (2014). Nguyễn Thanh et al., (2022) verified that relationship quality (RQ) and customer loyalty (LOY) are directly impacted by economic rewards. Customers' potential financial gains from participating in relational exchanges, both in terms of money and time savings, align with what academics have shown is the main driver behind the building (Peterson, 1995; Parvatiyar, 1995). In another study conducted by Poch & Martin, (2015), it was found that economic incentives had a greater influence on creating positive user-generated branded video content on social media and other platforms.

H3d: *Economic Benefits (EB) have a significant influence on consumers' willingness to create content (WC).*

2.4.6 Hedonic Benefits

Nambisan and Baron (2007) Hedonic Benefits (HB) can be used to understand the pleasure and enjoyment derived from the production and sharing of products related to online shopping. Hedonic benefits strengthen the aesthetics or pleasurable experiences and senses. In addition to being incredibly fascinating and enjoyable, customer encounters in the VCE may also be a source of psychologically stimulating experiences (Nambisan & Baron, 2009). Research on brand communities reveals that consumers enjoy talking with one another about the features, the product, and the peculiarities of the usage situation the emotional fulfillment, relaxation, and sensory pleasure that users may experience using WFT devices are considered perceived hedonic advantages (Bruner & Kumar, 2007). As Raymond, (1999) pointed out in his groundbreaking piece on open source, the more difficult these problems are, the more "technical enjoyment" there is in solving them. Therefore, it can be inferred that higher concentrations of content connected to the product augment the potential hedonic advantages. The nature and depth of the themes relevant to the products also contribute to the enhancement of the hedonic rewards that customers receive from speaking with one another talked about (Nambisan & Baron, 2009). In the study conducted by Nambisan & Baron, (2009) it was found that hedonic benefits significantly impact the actual customers' participation. Yadav and Mahara (2018) identified in the study related to social commerce websites that hedonic benefits have a strong impact on consumers' intention to participate in social commerce websites. Thus, we hypothesize that

H3e: *Hedonic Benefit (HB) has a significant influence on consumer's willingness to create content (WC).*

2.4.7 Attitude

"Attitude" was defined by Fishbein and Azjein (1975) as a person's feelings, either favorable or unfavorable, regarding engaging in a specific behavior. According to Davis (1989), there is a connection between an individual's mindset and their use of IT (Davis et al., 1989). The idea of attitude toward conduct indicates how much a person considers a particular behavior to be beneficial or not (Ajzen, 1991). Positive or negative attitudes toward the product are determined by assessing the customer's attitude and mood (Vromen, 2008). All together, these sentiments are the positive and bad aspects of emotions. The user's positive perception of the product has a significant impact on their behavioral orientation. Positive sentiments regarding cutting-edge technology have validated predicators of intents to adopt them under the purview of TAM (Davis et al., 1989). Consider a person's behavior intention to use e-banking services as a gauge of how strongly they intend to carry out a particular behavior (Yaseen & El Qirem, 2018). Voss et al., (2003) separated attitudes into hedonistic and utilitarian categories. A utilitarian mindset emphasizes the practical results of utilizing a thing and is founded on the instrumental or performance evaluation of the product. A hedonistic approach emphasizes emotional fulfillment and is founded on sentiments experienced when utilizing a product. Hedonic attitudes are mostly associated with the enjoyment or emotional fulfillment one experiences when utilizing a good or service (Ni & Ueichi, 2024). According to the UTAUT, a person's attitude toward technology is "their overall affective reaction to using a system" (Venkatesh et al., 2003). Studies have demonstrated that when people can rely on more reliable information, they are more likely to develop a positive attitude and make a purchase intention (Sundararaj & R, 2021).

H3f: *Attitude (AT) has a significant influence on consumers' willingness to create content (WC).*

2.4.8 Habit

The degree to which customers learn behavior through repeated use is known as habit formation (HB). Habit is a reflection of the various outcomes of past encounters (Venkatesh et al., 2012). A person's habit is a reflection of the automatic behavioral inclinations that have grown throughout the past (Limayem & Hirt, 2007). A "goal-directed" form of automaticity, a habit is triggered by a particular goal-directed mental state when triggering stimuli are present (Bargh, 2010). According Limayem and Hirt (2003) the degree to which utilizing a specific information system has become second nature in response to specific circumstances is known as an information system habit. According to Limayem et al., (2007), habit development for IS usage was aided by a higher frequency of prior activity, and habit adversely mediated the association between an individual's behavioral intent and ongoing information system utilization. In the context of a mobile social networking service, S. Yang et al., (2016) proposed that habit moderated the relationship between perceived satisfaction and addiction as well as engagement. In this study, there is an unusually large correlation between habit and the level of co-creation (Lankton et al., 2010). Thus, co-creation in hotels is based on the ingrained behavioral inclinations of customers that direct them toward heuristic and optimal consumption paths (Limayem et al., 2007a b). When faced with the desire to shop, those who have an online shopping habit will automatically and without further thought turn to the online channel (i.e., the behavioral reaction) rather than a physical store (i.e., situational stimuli) (Khalifa & Liu, 2007). Amoroso & Lim (2017) discovered that the relationship between a consumer's intention to continue using mobile technologies and their level of satisfaction was mediated by habit. Thus, we hypothesize that

H3g: *Habit (H) has a significant influence on consumer's willingness to create content (WC).*

2.4.9 Willingness to Create Content

In the current digital era, when more and more people rely on the internet to make purchases, online shopping has grown in popularity. The increase in user-generated content on social media Platforms are another result of this change in consumer behavior. Customers want to share their thoughts and experiences with others in addition to making purchases online. Consumers are creating content and sharing it online under the expanding trend of "user-generated content (Niederhoffer et al., 2007).” Media content created or produced by the general public rather than by paid professionals" is the current definition of user-generated content in broad terms. (Daugherty et al., 2008). "A collaborative new product development (NPD) activity in which Consumers actively contribute and select various elements of a new product offering." definition of co-creation (O’Hern & Rindfleisch, 2010). "Any act of collective creativity, i.e. Creativity that is shared by two or more people" is the definition of co-creation (Stappers, 2008). Businesses depend on clients who are open to sharing their insights, ideas, and expertise during co-creation processes. Without these contributions, the idea of co-creation would not succeed. Generating new knowledge and value (Satish Nambisan, 2002). Customers must provide their skills and other resources for this, but the company must also facilitate their tasks and provide support as they carry out these co-creation activities. Moeller (2008) Preferences and enhance their products and services by leveraging feedback from customers. This allows them to better understand their target audience's wants and make improvements accordingly.

Although co-creation—the active participation of customers in the process of developing new products and services—is a dependable source of competitive advantage, most businesses still struggle to locate clients who are open to cooperation and knowledge sharing (Lorenzo-Romero

et al., 2014). Given that they received a positive experience from the organization, customers are encouraged to participate in eWOM communication as "something in return." His or her communication efforts are meant to make the business successful or continue to be successful (Hennig-Thurau et al., 2017). A group of factors (contact, efficiency, fulfillment, and pay) influence how willing customers are to take part in the co-creation process (Elsharnouby & Mahrous, 2015). Businesses are constructing engagement platforms more often to facilitate continuous communication between businesses and their clients as well as between clients and businesses (Ramaswamy, 2011). These platforms for interaction come in a variety of forms, both online and offline (call centers, private and public communities, websites, online communities, online businesses, and applications markets, for example). Customers may differ in their expectations and their readiness to engage in the creation of the service (Hakanen & Jaakkola, 2012). Customers' perceptions of the website influence their intention to utilize it, which influences their readiness to take part in the online co-creation process (Elsharnouby & Mahrous, 2015). Rather than being integrated into the company's delivery of goods or services, value to customers will come from the co-created experience connected with interactions with the business (Ramaswamy, 2006) (Ramaswamy, 2011). Moeller (2008) Customers must provide their skills and other resources for this, but the company must also facilitate their tasks and provide support as they carry out these co-creation activities. The company's contributions to the customer's co-creation experience are particularly significant because the resources and activities the company offers customers through the various points of contact (websites, hotlines, and frontline staff, for example) will either motivate or dissuade them from participating in the process of co-creating value to obtain a satisfactory level of service (Payne et al., 2008). According to Lazarus et al.,

(2014), the degree of customer interaction in content creation is greatly influenced by the willingness of the customer.

2.5 COMPOSITE MODEL

The composite model is a combination of objectives 1 and 2. The purpose of this model was to see whether it provides a better picture of the customers' behavior once they purchase products online. And how the consumers react later on after using the online-purchased product on social media and other platforms to make other customers aware of the shopping application, whether the application is reliable and delivers good-quality products. Since the composite model is a combination of objective 1 and Objective 2: detailed explanations of the various factors are already provided in the above sections 2.3 and 2.4 of Chapter 2; therefore, no repeated explanations are provided in this section. The proposed models two of both objectives were combined and tested, and the results are provided in Chapter 3, Section 3.5 **(Table 3.10).**

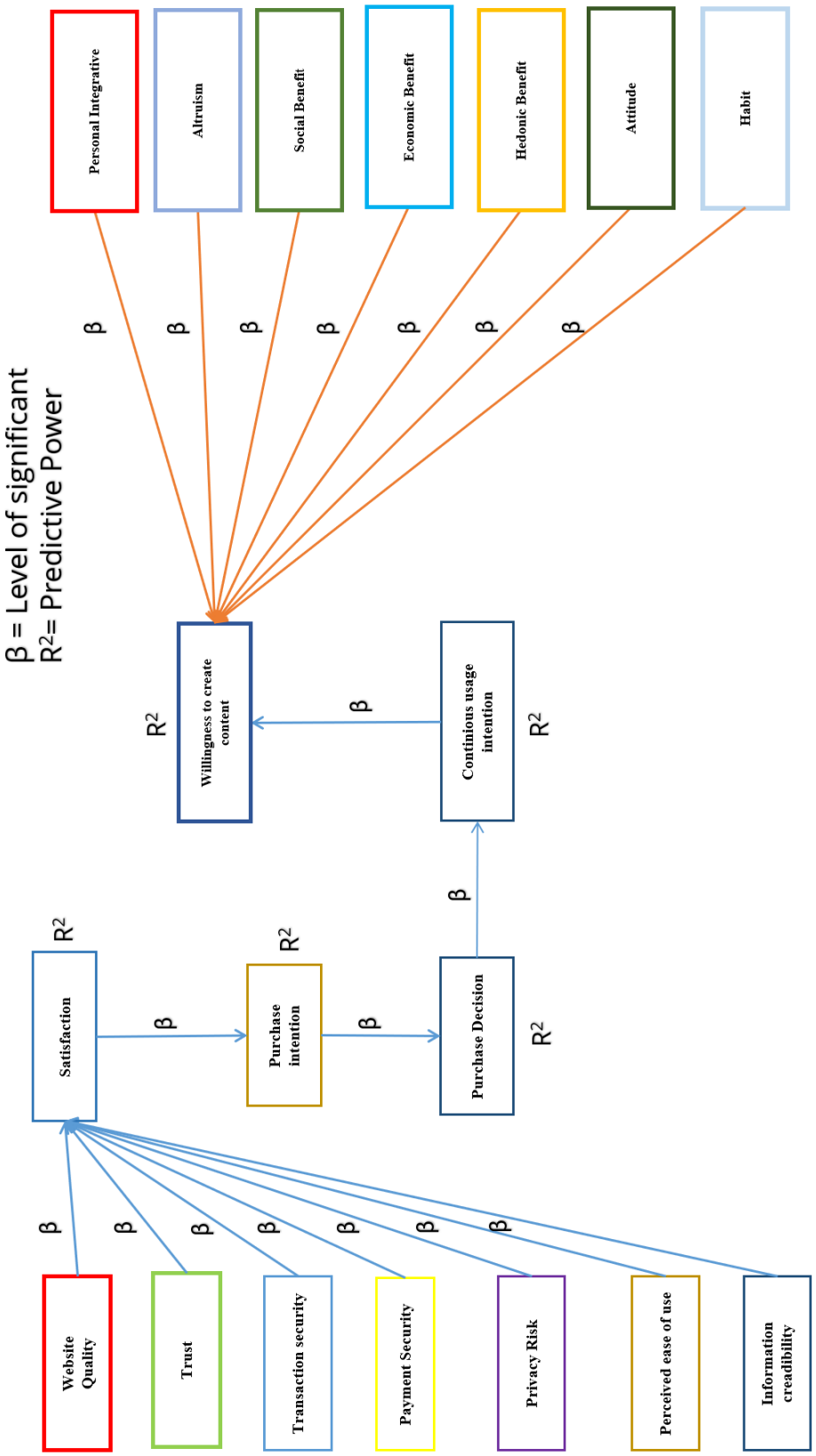

Figure 2.3 Model Development

2.6 Research Gap

The study First attempts to know the demographic characteristics of the respondents. The present study will attempt to identify the different respondents' characteristics who make online purchases and how in each location demographic characteristics are significant towards location.

The present study also further attempts to identify whether security concern influences a consumer's online shopping purchase decision or do other factors influence the purchasing decision. Previous study models were identified (Shergill, 2014, Kim and Park, 2011; Ngo and O'Cass, 2012, Makhitha et al., 2018,Huseynov & Ozkan, 2016,Hausman and Siekpe, 2011; Shin et al., 2013,Castanha et al., 2022) and the proposed models were created based on the previous research theoretical frameworks. The proposed models will be tested to check whether one of the current models is better than the previous research models conducted by various researchers in previous studies. If the proposed model provides a higher R^2 value then the proposed model will be considered a better model to analyze the behavior of consumers when it comes to making online purchases.

The study will also be identifying the consumers' behavior and how the consumers react which has not been analyzed in the context of online shopping according to the literature review carried out. The consumers after purchasing and using the product purchased through e-commerce sites/app, May be willing to create content on social media and other platforms based on their experiences, they may want to share their experience to others in order to help the other customers make their purchase decision. The factors that influence the consumers were identified from previous studies, The personal integrative (Nambisan & Baron, (2007); Constantinides et al., (2015), Altruism, Social benefits Nambisan & Baron, (2009); Hoyer, et al., (2010), Hedonic

benefits, Attitude, Habit, (Bronner & Hoog, (2011), Economic benefits and willingness to create content were identified from previous studies conducted using the uses and gratification framework. Therefore, the study identified various other factors that can influence consumers to create content and will be analyzing the proposed models to determine which model has the highest predictive power and which has the highest level of significance.

2.7 RESEARCH METHODOLOGY

The current study aims to know the customers' perceptions of security in online shopping applications and also how consumers react after using the product. , as well as to study how consumers react after purchasing and using a mobile phone by sharing their experiences on social media platforms through their willingness to create content. The study period for the literature review was conducted from June to December 2023., a consumer survey was carried out from January to March 2024 and the data available was analyzed. Overall, the study was carried out between June 2023 and March 2024. The quantitative results of any research study are highly dependent on the respondents' knowledge and their experiences with online shopping. The current study's empirical data was gathered using the same method, namely the survey method. Primary data was collected using an online, structured questionnaire that was given to respondents. The sampling techniques used were purposive and snowball sampling methods survey will include online shoppers from South and North Goa. It is a method in which one participant will encourage other potential participants to take part in the study, and secondary data was gathered from publications, websites, and books. The survey message explaining the purpose of the research study was distributed to online shoppers via social media platforms and mobile applications such as e-mails and WhatsApp using a Google form. The above Sources were chosen because of their diverse and

extensive reach, as well as their popularity in India. The questionnaire was divided into three sections: who they are (demographic profiling), what factors influence buying behavior, and whether or not satisfaction influences purchasing decisions, and the third section deals with sharing experiences and responses of online shoppers after a purchase. The first part discussed the demographic profile, which included information such as the respondent's age, income, and gender, as well as their experience with online shopping in the context of whether or not they had purchased from an online shopping website. The results were then analyzed using the cross-tabulation test to determine whether there was any significant difference between the respondent's characteristics to location. Here, the analysis was conducted using the frequency table provided in **Chapter 3 (Table 3.1).**

The second part discussed different factors influencing consumers' online purchases decision. The study was divided into eight constructs, each with multiple statements or items that are scored on a five-point Likert-type scale (1 = Strongly Disagree, 5 = Strongly Agree). The respondents were asked to rate each of the 40 statements that were taken from previous studies as to how much they agreed or disagreed. Eight constructs were identified and the model developed for the study was Website Quality(WQ) adopted from Shergill (2014), Trust(T) adapted from (Kim and Park, 2011; Ngo and O'Cass, 2012), Perceived Security 2 constituents (Transaction security (TS) adapted from (Liu et al., 2008; Park and Kim, 2003) and payment system (PS) adapted from Özkan et al., (2010), Privacy Risk (PR) adapted from (Makhitha et al., 2018,Huseynov & Ozkan, 2016), Satisfaction(S) adapted from (Kim and Park, 2011; Ngo and O'Cass, 2012), Perceived ease of use(PEOU) adapted from (Li, 2007), Information Creditability(IC) adapted from (McKinney et al., 2002; Kim et al.,2004), Purchase Intention(PI)adapted from (Hausman and Siekpe, 2011; Shin

et al., 2013), Purchase decision(PD) adapted from (Asnawati et al 2022), Continuous intention (CI) was adapted from (Castanha et al., 2022).

The third part discusses how consumers react to social media after purchasing online. Here, the respondents were asked to rate their experiences on a 5-point Likert scale ranging from 1 strongly disagree to 5 strongly agree. They were asked to rate each of the 18 statements. The 18 statements were identified from previous studies, and the eight factors were Personal integrative (PI) adopted from (Nambisan & Baron,(2007), Constantinides et al.,(2015), Altruism(AL) adopted from Bronner & Hoog, (2011), Social benefits(SB) adopted from (Nambisan & Baron, (2009); Hoyer, et al., (2010)) Economic Benefits(EB) adopted from Hennig-Thurau et al., (2014), Hedonic benefits(HB) adopted from Nambisan & Baron, (2007), Attitude (AT) adopted from Fishbein & Ajzen, (1975), Habits(HB) adopted from (Kim et al., (2005)), Willingness to create content(WC) adopted from Opata et al., (2019).

The data was analyzed using smart PLS, confirmatory factor analysis, and Reliability test. The frequency table was used to present the profile of the respondents. For the first objective, that is, the factors considered by customers to make online purchases The structural equation model (SEM) combined with partial least squares (PLS) is the best analytical technique to explain the relationship between the variables in this study (Hair et al., 2011) (Bacon & Associates, 2014). One advantage of the SEM-PLS method over other approaches is that it provides looseness in the normally distributed data, as it does not require the data to meet the normalcy assumption. Also, confirmatory factor analysis was used to know and confirm the factors influencing customer's purchase decisions. Similarly, for the third objective, confirmatory factor analysis was used, which

analyzed the factors influencing the consumers' willingness to create content after making an online purchase.

2.8 SUMMARY

The above chapter provides a detailed explanation of the existing literature for the two research questions, objectives, and hypotheses. The chapter provides a detailed explanation of the demographic profiling of consumers when it comes to online purchasing. It also provides a detailed explanation of the different studies in which the demographic profile of consumers is studied for online shopping and their findings. It also provides a detailed explanation of the factors influencing customer's online purchase intentions by explaining the model development used for the current study and the theories that have been used by previous studies and all the factors used for model development are explained above, along with the results of what other researchers have found using the above constructs. The chapter also explains the second objective, which is to identify the factors influencing consumers' willingness to participate in co-creation. It also provides model development and a detailed explanation of the constructs used for the current study. The chapter also deals with the research gap for the study and the research methodology to be used in the study for analyzing the data for the two research questions, Objectives and hypotheses.

CHAPTER 3: DATA ANALYSIS AND DISCUSSION

3.1 INTRODUCTION

This chapter provides information about the data analysis carried out to find the answers to the three basic research questions: (1) Who are the customers? (2) What are the factors influencing buying behavior, and (3) Does satisfaction also influence making purchasing decisions? (3) How do the respondents react based on their experience? Subsequent sections will provide details about how the data was analyzed to find the answers for each of these three RQs. Related hypotheses are also tested, and conclusions are derived.

3. DEMOGRAPHIC PROFILE (WHO THE CUSTOMERS ARE?)

This section deals with the demographic profile of customers doing online shopping in the state of Goa. This chapter is divided into two sections. The first section reflects the demographic profile of customers purchasing products online in Goa, which is analyzed using a cross–tabulation. The second section deals with some additional information about the types of applications used to purchase, sources from which they discover new information about new applications to buy online, frequent intervals in which customers desire to purchase, and average purchase expenditure, which is analyzed using percentage and frequency tests.

3.2.1 Result and Interpretation

In this section, a cross-tabulation of demographic variables concerning the location of the customers is being carried out. As shown in Table No.3. 1, respondents consisted of more females (54% n = 58) than males (45% n = 49) in south Goa, whereas in north Goa, it demonstrates that

59% (n = 55) of the samples are males, and the remaining females (40.8% n = 38) have a purchase experience through an online shopping application.

Also, Table 3.1 shows that (94%, n = 101) of the samples are aged up to 30 years, and (5% n = 6) are aged above 30 years in South Goa, and similarly in North Goa (92% n = 86), aged up to 30 years and 7% (n = > 30 years), which illustrates that the majority of online shoppers are younger and more technology savvy which makes them more comfortable with online purchases process.

The above table shows the marital status of the respondents doing online shopping. The majority of the respondents using online shopping were of the marital status of unmarried, both in North Goa and South Goa. While only a few of the respondents used online shopping, married. Current educational qualifications show that the respondents were graduates (67%, n = 72), (19% (n = 21) were postgraduates, 10% (n = 11) were HSSC students, and 1% (n = 2) were SSC students (93%, n = 1) were pursuing doctorates, while the respondents from North Goa consist of (58% n = 54) were graduate students; (25% n = 24) were post-graduate students; (11% n = 11). were HSSC, (3% n = 3) were pursuing doctorates, and (1% n = 1) are SSC. Also, Table 1 shows the occupation of the respondents, where it can be seen that the majority of the respondents were students both from North Goa (78% n = 72) and South Goa (59% n = 64), whereas many of the respondents were private employees in North Goa (14% n = 13) and South Goa (28% n = 30), while few of the respondents both from North Goa (5% n = 5) and South Goa (7% n = 8) were self-employed.

Also, the majority of the respondents had monthly incomes of less than 50,000 both in North Goa (83%, n = 77) and South Goa (54%, n = 91). While the monthly income of a few of the respondents was between Rs. 50,000 and Rs. 1,00,000 in North Goa (11%, n = 11) and South Goa

(13%, n = 14). Whereas very few of the respondents had a monthly income above 1, 00,000 both in North Goa (5% n = 5) and South Goa (18% n = 2).

Table 3.1 Demographic profile of the respondents

Demographic Characteristics		North Goa (n= 93)	%	South Goa (n= 107)	%
Gender	Male	**55**	0.59	49	0.45
	Female	38	0.40	**58**	0.54
Age	Up to 30 years	**86**	0.92	**101**	0.94
	Above 30 years	7	0.07	6	0.05
Marital Status	Married	8	0.08	4	0.03
	Unmarried	**85**	0.91	**103**	0.96
Education	SSC	1	0.01	2	0.01
	HSSC	11	0.11	11	0.10
	Graduation	**54**	0.58	**72**	0.67
	Post-Graduation	24	0.25	21	0.19
	Doctorate	3	0.03	1	0.00
Occupation	Student	**72**	0.78	**64**	0.59
	Government Employee	3	0.03	5	0.04
	Private employee	13	0.14	30	0.28
	Self-employed	5	0.05	8	0.07
Income	Below Rs. 50,000	**77**	0.83	**91**	0.54
	Rs. 50,000- Rs. 100,000	11	0.11	14	0.13
	Above Rs.100,000	5	0.05	2	0.01

Source: Compilation based on Primary Data

3.2.2 Online shopping behavior of consumers

The additional details collected through the questionnaire were analyzed using percentages and frequency tests. Table 3.2 exhibits the type of application used by customers to shop online. From the Table, It can be seen that the majority of the users prefer to shop at Amazon (20%). This could be because Amazon is a store that provides all kinds of products, such as clothing. electronics, sports, etc., so consumers can get everything at one online store. Another 19% of Consumers prefer to buy products online from Flipkart. While the same number (13%) of Consumers prefer to shop online using the Meesho and Myntra applications. This can be because Meesho is offering products at a low price, and the quality of the product is good, which is good for consumers, consumers also have Trust in Myntra, which keeps the app updated as per the trends in the society and also offers good discounts for consumers.

Table 3.2 Type of application used

Type of application used (Multiple Response)	#	%
Amazon	164	20.9
Flipkart	149	19.02
Myntra	105	13.4
Meesho	105	13.4
Ajio	57	7.27
Nykaa	41	5.2
Urbanic	28	3.5
Snapdeal	25	3.1
Shopsy	21	2.6
Purple	20	2.5
Bewakoof	19	2.4
Club factory	17	2.1
Limeroad	13	1.6
Zivame	11	1.4
Others	8	1.02

Source: Compilation based on Primary Data

The below table 3.3 represents how customers access the online shopping applications to purchase the products online. Most of the customers access the shopping application through their mobile phone, i.e., around 79%. However, 40% of customers prefer to use both the mobile applications and laptops to access online shopping applications, while only 2% prefer laptops to access online shopping applications. The below table shows the length of usage of the applications by the customers. Most of the Customers have been using the applications for more than 6 months, i.e., around 89%. However, 9% of the Customers have been using the application for 3 to 6 months. While only 13% of the customers said that they have been using the applications for only 1 to 3 months. The above table shows the frequency of customers engaging in online shopping. About 44% of the customers do online shopping occasionally (a few times a month), which means they shop online only when they have any function or when required. However, 2% of the customers do online shopping frequently, that is, once a week. While 22% of customers do online shopping very frequently (multiple times a week), and 13% of consumers do online shopping rarely (a few times in a year).

The above table shows the average expenditure of customers on online shopping transactions; almost 66% of customers spend Rs. 2000 or less per month on online shopping. Whereas, 26% spend between Rs. 2000 and Rs. 5000 on online shopping per month. However, 9% of customers spend Rs. 5,000 to Rs. 10,000 on online shopping per month. While only 4% of the customers spend Rs. 10, 000 to Rs. 20, 000 per month for online shopping, while only 2% of consumers spend a monthly amount of Rs. 20,000 or more for their online shopping, this could be on branded products and electronics items. Furthermore, from the above table, we can see the preferred mode of payment used by customers while doing online shopping: almost 52% of customers prefer cash on delivery (COD) to complete their transactions. However, 51% of

customers use the UPI payment option to pay for their online shopping transactions. Whereas, 25% of the customers like to use their debit card to pay for their shopping. While 813% of customers use both credit card and net banking options to complete their online transactions, 0.5% of the customers have said they use other payment options, i.e., digital wallets, to complete their transaction.

Also, from the table, it can be seen that the preferred category of products purchased by customers from an online store is almost 86% of customers like to purchase fashion and clothing. Products online. Whereas, 42% of the customers prefer to buy electronics and gadgets from the online store. Whereas, 33% of the customers prefer to purchase home and lifestyle products. Online. While 3% of customers prefer to purchase beauty and personal care products online, only a few, that is, 0.3% of the customers, prefer to buy other products such as bikes or cars, accessories, books, stationery, medicine, shoes, etc.

The table above shows how customers discover new online applications. More than 59% of customers discover new online shopping platforms through recommendations from friends and family. Whereas 50% of the customers know about new online shopping applications from social media platforms, 48% of the customers discover new online shopping platforms from online advertisements. While 19% of the customers discover new online shopping platforms through search engines and only a few of the customers 0.3% know about new applications from other sources, such as if the application is providing a discount on the products.

Table 3.3 Additional information of respondents

Mode of access	#	%
Mobile	**158**	79
Laptop	2	1
Both	40	20
Period of usage		
01-03 months	13	6
03 – 06 months	9	4
More than 06 months	**178**	89
Frequency of usage		
Occasionally	**87**	44
Very Frequently	44	22
Frequently	43	21
Rarely	26	13
Average amount spends		
Rs.2000 or below	**133**	0.66
RS.2000 to RS.5000	52	0.26
Rs.5000 to Rs.10,000	9	0.04
Rs. 10,000 to RS. 20,000	4	0.02
Rs.20,000 or more	2	0.01
Mode of payment (Multiple response)		
Cash on delivery	**165**	0.52
UPI	102	0.51
Debit Card	25	0.12
Credit Card	14	0.07
Net Banking	14	0.07
Other	1	0.005
Preferred category of products (Multiple responses)		
Fashion and Clothing	**172**	0.86
Electronics and Gadgets	84	0.42
Home and Lifestyle	67	0.33
Beauty and personal care	60	0.3
Other	7	0.03
Discovery of new applications (Multiple responses)		
Recommendations from friends and friendly	**119**	0.59
Social media platforms	101	0.50
Online Advertisements	96	0.48
Search engines	38	0.19
Other	7	0.03

Source: Compilation based on Primary Data

3.3 WHAT INFLUENCES THE CUSTOMERS

This section deals with the factors considered by the users to check whether there are any significant influences of the factors, including satisfaction while making a purchasing decision. The eight Factors or constructs are Website quality (WQ), Trust (TR), Transaction Security (TS), Payment System (PS), Perceived Risk (PR), Satisfaction (ST), Perceived Ease of Use (PE), information Credibility (IC), Purchase Intention (PI), Purchase Decision (PD), and Continuous Usage Intention (CI). This chapter deals with our second objective, which is "to identify the key factors that most significantly affect customer perceptions of security in the online shopping environment. And are they happy after online shopping?" For the analysis of the data measurement model, estimated to check the reliability and validity of the model by using Cronbach's alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). Similarly, the path coefficient and their significance were calculated using a structural equation model.

RQ1: "What are the factors influencing online buying behavior and does satisfaction also influence while making purchasing decisions?"

O1: "To identify the key factors that most significantly affect customer perceptions of security in the online shopping environment and whether are they happy after online shopping."

H1a: website quality has a significant influence on customer satisfaction.

H1b: Trust has a significant influence on customer satisfaction.

H1c: Transaction security has a significant influence on customer satisfaction.

H1d: The payment system has a significant influence on customer satisfaction.

H1e: Privacy risk has a significant influence on customer satisfaction.

H1f: Perceived ease of use has a significant influence on customer satisfaction.

H1g: Information credibility has a significant influence on customer satisfaction.

H1h: Customer satisfaction has a significant influence on purchase intention.

H1i: Purchase intention has a significant influence on purchase decisions.

H1j: Purchase decision has a significant influence on continuous intention to use.

3.3.1 Result and Interpretation

This section deals with the factors considered by the users to check whether there is any significant influence of the factors, including Satisfaction, on the nine constructs of online shopping adaptation towards Continuous Usage Intention (CI). In the present study, the proposed model 2 was selected as the most appropriate model, as it provided a better R2 value as well as a better Q^2 value that determines the predictive relevance of the proposed model as well as the F2 values that are the effect size It was analyzed and found that it had a larger number of small effect sizes as compared to with the other proposed models 1 and 3, whose analysis and results are provided in Appendix 2. In the model, 10 constructs were tested and analyzed, considering satisfaction as one of the independent constructs. We used partial least squares (PLS) for the data analysis. PLS is a powerful second-generation multivariate technique that employs a component-based approach to produce estimations (Chin & Newsted, 1998) (Hair et al., 2012). It assesses both the measurement and structural models simultaneously in an optimal fashion while placing minimum restrictions on measurement scales, sample size, and residual distributions (Chin, 1998). All constructs in this study were modeled as reflective measures and analyzed using the SmartPLS 4.0 software (Ringle et al., 2014). The outer loading for each of the 10 constructs was calculated using the PLS-SEM algorithm, and all the outer loadings should be above 0.70 as it is a clear indication that items are strongly related to their associated construct and are one indication of construct validity (Hair et

al. 2010; Henseler, Ringle,). To analyze the data measurement model, it was estimated to check the reliability and validity of the model with the help of Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE). Similarly, the path coefficient and its significance were calculated using a structural equation model.

3.3.1.2 Measurement Model

The validity and reliability of the 200 valid data points that were examined and evaluated using the Smart Partial Least Square (PLS). Two measures of data processing are offered by this PLS: one measures the measurement model (outer model), such as Cronbach's alpha (CA) and composite Reliability (CR), and the other measures the structural model (inner model). We used Cronbach's Alpha (CA) values for each construct and attribute for assessing the data. We used Cronbach's Alpha (CA) values for each construct and attribute for assessing the data. In accordance with Hinton et al. (2004) CA is classified based on different types of reliability with different ranges. Values, e.g., alpha values greater than or equal to 0.90, represent excellent reliability; values falling in the range of 0.70-0.90 represent high reliability; values falling in the range of 0.50-0.70 represent moderate reliability, and a value less than 0.50 represents low reliability. The results are presented in Table 1. For the test of item reliability, the item loadings were all higher than the value of the 0.7 thresholds (Barclay et al., et.al, 1995) (Hair et al., 2012). For internal consistency, composite reliability and Cronbach's alpha values were examined. Again, all the values exceeded the recommended cutoff of 0.7 (Chin & Newsted, 1998) (Hair et al., 2012). All AVE values were also over the recommended threshold of 0.5 (Chin & Newsted, 1998) (Hair et al., 2012).

Table 3.4 Loadings, Cronbach Alpha, Construct Reliability, and Average Variance Extracted

Constructs and Items	Code	Loadings	CA	CR	AVE
Website Quality	**WQ**		0.853	0.9	0.693
These applications or websites have a good selection and competitive prices.	WQ1	0.859			
I feel comfortable surfing this application or website.	WQ2	0.886			
If I have problem inquiries are answered promptly.	WQ3	0.798			
I feel that my privacy is protected by these applications or websites.	WQ4	0.784			
Trust	TR		0.837	0.902	0.753
Online shopping applications or websites have integrity.	TR1	0.866			
I trust the retailer's applications or websites to keep my personal information safe.	TR2	0.883			
I feel that any information communicated by the retailer's applications or websites is secure.	TR3	0.855			
Transaction security	TS		0.822	0.893	0.736
These applications or websites protect the credit/debit card information of customers.	TS1	0.858			
These applications or websites do not misuse customer information.	TS2	0.853			
I feel safe in my transactions with the retailer's applications or websites.	TS3	0.862			
Payment System	PS		0.874	0.923	0.8
The Order identification and payment are convenient.	PS1	0.901			
The instructions during the payment procedure are clear.	PS2	0.915			
I trust the payment system of these applications or websites.	PS3	0.867			
Privacy Risk	PS4		0.872	0.904	0.611
I have confidence in online shops and consider the Internet a secure platform for sharing personal or financial information.	PR1	0.776			

I feel safe to use my bank card when shopping online	PR2	0.763			
I am comfortable with providing my personal information when shopping online	PR3	0.761			
I use shopping applications or websites that have adequate data protection technology (e.g. data encryption) for secure online transactions.	PR4	0.816			
Online companies should never sell the personal information in their computer database to other companies.	PR5	0.744			
Policies related to product purchases and returns are stated on the online applications or websites.	PR6	0.825			
Satisfaction	ST		0.86	0.915	0.781
The online shopping applications or website information content met my needs.	ST1	0.873			
I was satisfied with online buying when compared to offline buying.	ST2	0.878			
I am satisfied with my decision to purchase from these applications or websites.	ST3	0.901			
Perceived Ease of Use	PE		0.876	0.924	0.801
I feel online shopping is time and effort-saving.	PE1	0.873			
There is a Convenience of doing online shopping.	PE2	0.913			
I perceive the payment method to be concise and quick.	PE3	0.898			
Information Credibility	IC		0.82	0.893	0.735
The applications or websites provide up-to-date information.	IC1	0.859			
These applications or websites provide in-depth information.	IC2	0.867			
Purchase Intention	PI		0.865	0.917	0.787
I intend to purchase from these applications or websites in the future.	PI1	0.899			

I will likely purchase through these applications or websites in the near future.	PI2	0.874			
I expect to purchase through these applications or websites in the near future.	PI3	0.887			
Purchase Decision	PD		0.918	0.937	0.711
I am used to online shopping.	PD1	0.87			
I am happy with my decision to shop Online.	PD2	0.862			
I often do online shopping.	PD3	0.833			
With various considerations, I always choose to shop online	PD4	0.779			
Overall, I am satisfied with my decision to shop online.	PD5	0.853			
I intend to continue to use these applications or websites.	PD6	0.859			
Continuous intention to use	CI		0.903	0.933	0.776
I intend to continue using these applications or websites.	CI1	0.881			
I would strongly recommend the use of these applications or websites.	CI2	0.9			
I intend to use these applications or websites frequently.	CI3	0.858			
I expect to continue using these applications or websites in the near future.	CI4	0.883			

Source: Compilation based on Primary Data

The degree of variation between the sets of variables and their indicators is related to discriminant validity. According to Joseph, (2022), correlations between items in two variables shouldn't be greater than the square root of the mean variance of all of the items in one variable. The Fornell and Larcker test was used to evaluate discriminant validity by comparing the square roots of the AVEs with the correlations between the variables. When the square root of the AVEs are higher than the correlations between other variables; enough discriminant validity is

attained (Chin & Newsted, 1998). Furthermore, according to Anthony et al. (2018), the AVE value for every variable measuring 50% variance must be greater than 0.50. Furthermore, according to Anthony et al. (2018), the AVE value for every variable measuring 50% variance must be greater than 0.50. Table 2 indicates that our measurement model satisfied the aforementioned requirement. The table's results show that all variables have acceptable values above 0.5 and that the diagonal square root of the AVE is larger than the cross-correlations with the other variables.

Table 3.5 Discriminant Validity

	CI	IC	PD	PE	PI	PR	PS	ST	TR	TS	WQ
CI	**0.881**										
IC	0.806	**0.861**									
PD	0.859	0.857	**0.865**								
PE	0.823	0.814	0.811	**0.895**							
PI	0.81	0.827	0.843	0.792	**0.887**						
PR	0.803	0.831	0.816	0.763	0.756	**0.782**					
PS	0.66	0.775	0.72	0.778	0.711	0.797	**0.894**				
ST	0.81	0.841	0.823	0.791	0.809	0.842	0.776	**0.884**			
TR	0.662	0.772	0.731	0.662	0.661	0.784	0.738	0.726	**0.868**		
TS	0.616	0.741	0.683	0.615	0.636	0.771	0.795	0.688	0.784	**0.858**	
WQ	0.677	0.834	0.744	0.685	0.727	0.772	0.761	0.783	0.82	0.752	**0.833**

Source: Source: Compilation based on Primary Data

3.3.1.3 The Structural Model

Having established adequate reliability and validity of the factors in the proposed model, the structural model was estimated using Structure Equation Modeling (SEM) by calculating the path coefficient. Table 3.6 shows the path coefficients, T-values, R^2 and Q^2, F^2, and effect size. In this

proposed model, of the ten constructs only seven (Website quality) (WQ), Transaction Security (TS), perceived (PR), perceived ease of use (PE), and information credibility (IC) have had a positive and significant influence on the DV, namely, satisfaction (ST), which further influences, purchase intention. (PI), influences the relationship between the dependent variables purchase intention, Purchase Decision (PD), and continuous usage intention (CI) are positively significant, hence the formulated hypotheses. H1, H3, H5, H6, H7, H8, H9, and H10 are accepted. However, the remaining three trusts (TR), and Payment System (PS) do not have any significant influence on the DV (Satisfaction (ST)), hence the formulated hypotheses H2 and H4 are rejected. The coefficient of determination (^{R2}) which explains the proportion of variance in the dependent variable that is accounted for by the independent variables; for the proposed model, it is decreasing on the last dependent construct, i.e., continuous usage intention, which is 73.8. It is advisable to have a higher ^{R2} value. The Q^2 measures the model's predictive power based on the independent variables, the Q^2 for the proposed model is 69, and F^2 is used to measure the substantive impact of each independent variable on the dependent variable. It is also known as an effect size (Cohen, n.d.). For the proposed model, 7 small-size effect variables and 3 large-size variables.

TABLE 3.6 Path Coefficient T-values, P values, R^2 $Q2^2$ F^2& Effect Size

Variable	β	T	P	H	R^2	Q^2	F^2	Effect Size
WQ -> ST	0.181	2.281	0.02*	**Supported**			0.035	S
TR -> ST	-0.027	0.377	0.706	Not Supported			0.001	S
TS -> ST	-0.083	1.037	0.3	Not Supported			0.009	S
PS -> ST	0.107	1.089	0.27	Not Supported			0.013	S
PR -> ST	0.367	3.498	0.00*	**Supported**			0.146	S
PE -> ST	0.178	2.329	0.02*	**Supported**			0.04	S
IC -> ST	0.24	2.633	0.00*	**Supported**	0.80	0.775	0.049	S
ST -> PI	0.809	21.752	0.00*	**Supported**	0.655	0.687	1.895	L
PI -> PD	0.865	32.715	0.00*	**Supported**	0.749	0.699	2.979	L
PD -> CI	0.859	30.515	0.00*	**Supported**	0.738	0.611	2.81	L

⁎ Significance at 0.05 *Source: Source: Compilation based on Primary Data*

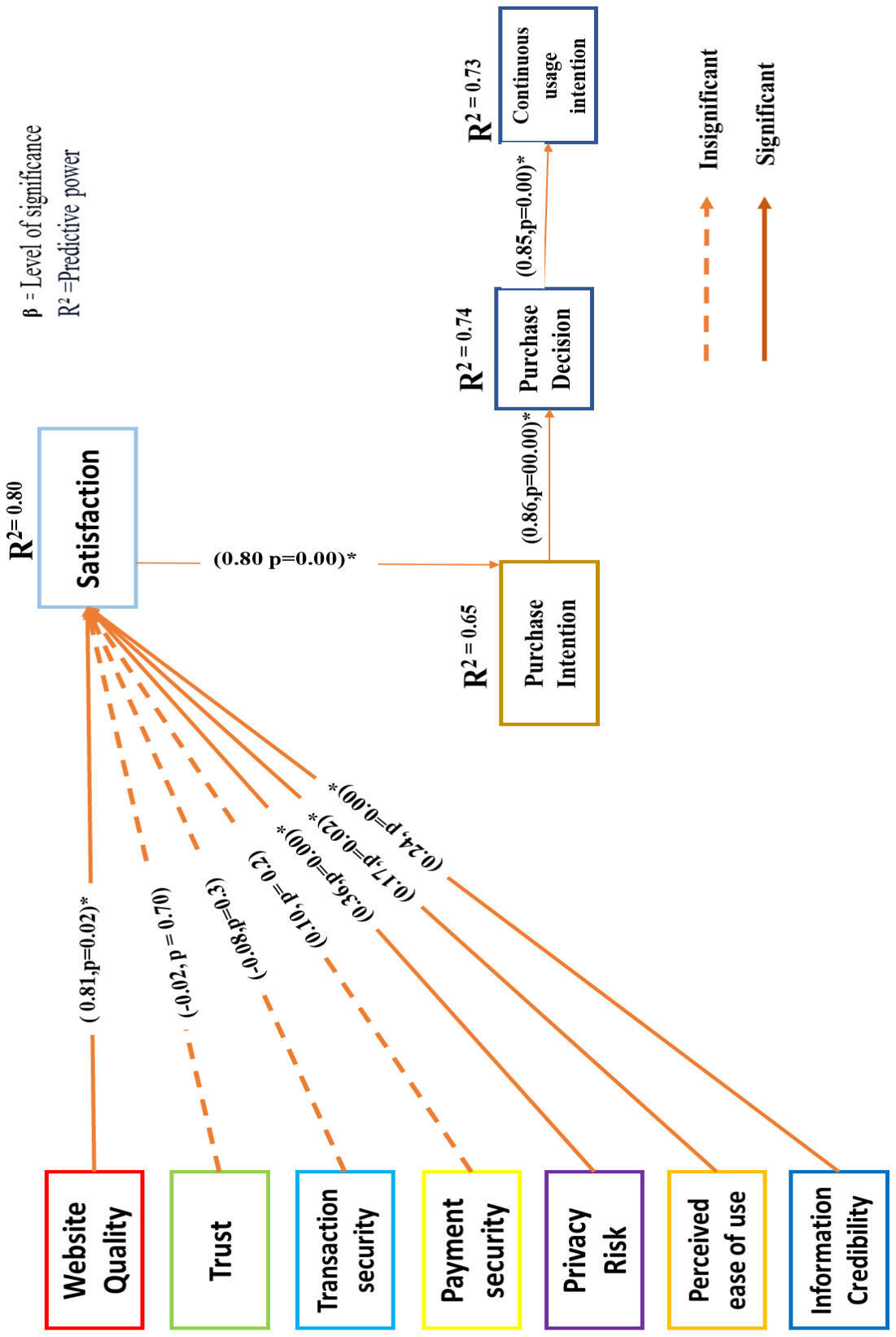

Figure 3.1 Results of Tested Model

3.4 HOW THEY REACT

This section deals with the factors considered by the users to check whether there is any significant influence of the factors considered by consumers to create content. The seven factors and constructs are Personal Integrative (PI), Altruism (Al), Social Benefits (SB), Economic Benefits (EB), Hedonic Benefits (HB), Attitude (AT), Habit (H), and Willingness to Create Content (WC). This chapter deals with our third objective, which is "to identify various factors influencing respondent's social media reactions." In the present study, the proposed model 2 was selected as the most appropriate model as it provided a better R2 value as well as a Q2 value, which determines the predictive relevance of the proposed model as well as the F2 values, which are the effect size, was analyzed and found that it had a larger number of small effect sizes as compared with the other proposed models 1 and 2, whose analysis and results are provided in Appendix 2. In the proposed Model 8 constructs were tested and analyzed, and the model was tested and analyzed. using two-stage structural equation modeling (SEM), wherein the first step involved assessing the proposed model factor loadings, convergent and discriminate validity, and the other step involved testing the hypothesis was developed considering the current model as the best model. When compared to other proposed models. For the analysis of the data measurement model, estimated to check the reliability and validity of the model by using Cronbach's alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). Similarly, the path coefficient and their significance were calculated using a structural equation model.

RQ2: "How did the respondents react based on their experience?"

O2: To identify various factors influencing respondents' social media reactions.

H2a: Personal Integrative has a significant influence on consumer's willingness to create content.

H2b: Altruism has a significant influence on consumer's willingness to create content.

H2c: Social benefits have a significant influence on consumer's willingness to create content.

H2d: Economic Benefits have a significant influence on consumer's willingness to create content

H2e: Hedonic Benefit has a significant influence on consumer's willingness to create content.

H2f: Attitude has a significant influence on consumer's willingness to create content.

H2g: Habit has a significant influence on consumer's willingness to create content.

3.4.1 Result and Interpretation

3.4.1.1 Measurement Model

Table 3.7 shows the reliability and validity of the 200 valid data points that were tested and analyzed by using Smart Partial Least Square (PLS) software. This PLS provides two measures of processing the data, one that assesses the measurement model (outer model), i.e., Cronbach's alpha (CA), and Composite Reliability (CR), and others, which provide assessments of the structural model (inner model). The outer loading for each of the 10 constructs was calculated using the PLS-SEM algorithm, and all the outer loadings should be above 0.70, as it is a clear indication that items are strongly related to their associated construct and are one indication of construct validity (Hair et al. al. (2010); Henseler, Ringle).

In outer loadings, if the indicators are below 0.70 It is sometimes not necessary to remove them, as their removal is based on their contribution made by each of the indicators. In general, indicators with outer loadings ranging from 0.40 to 0.70 should only be removed from the scale if doing so results in an increase in composite reliability (Joseph F Hair 2013). Therefore, since the removal of indicators leads to a decrease in composite reliability and a lower r2 value the indicators are retained to ensure that the model is suitable for the current study. For analyzing the data, we adopted Cronbach's Alpha (CA) value for each construct/attribute.

Based on Hinton et al. (2004) CA is classified based on different types of reliability with different ranges of values e.g. alpha value greater than or equal to 0.90 represents excellent reliability, values falling in the range of 0.70-0.90 represent high reliability, values falling in the range of 0.50-0.70 represents moderate reliability and value less than 0.50 represents low reliability. From the above table, it can be seen that all the eight constructs of Cronbach alpha are greater than 0.70, ranging from 0.878 (H) to 0.70 (PSI). In addition, the values for composite reliability were above 0.70, ranging from 0.869 (PSI) to 0.943 (H). The values for composite reliability and Cronbach's alpha showed a high level of reliability and internal consistency among the reflective constructs for the sample. The average variance extracted (AVE) values for all the nine constructs were above the threshold value of 0.50 (Hair et al., 2014), which is within the acceptable limits. The AVE values ranged from 0.755 to 0.892. This showed satisfactory results for convergent validity.

Table 3.7 Loadings, Cronbach Alpha, Construct Reliability, and Average Variance Extracted

Variable	Code	Loading	CA	CR	AVE
Personal Integrative	**PSI**		0.7	0.86	0.76
I post review of my experience if public/social recognition is attached to it.	PSI1	0.89	0.7	0.86	0.76
I post to impress and show off my activities to friends.	PSI2	0.864			
Altruism	AL		0.837	0.902	0.755
I want to help others with my own experiences	AL1	0.844			
I want to enable others to make a good decision	AL2	0.916			
I want to help the company to improve their services	AL3	0.845			
Social Benefits	SB		0.789	0.904	0.826
I meet new people when I post my reviews	SB1	0.907			
To enhance the strength of my affiliation with the consumer community	SB2	0.91			
Economic Benefits	EB		0.825	0.919	0.85
I receive reward for posting my experience on social media	EB1	0.913			
I want to make money for posting my positive experience	EB2	0.931			
Hedonic Benefits	HB		0.776	0.899	0.816
Sharing personal experience is really enjoyable and fun	HB1	0.891			
Posting reviews is a fun way to kill time	HB2	0.916			
Attitude	AT		0.822	0.918	0.849
Posting reviews is thrilling and gives nice experience	AT1	0.915			
I feel positive about posting reviews	AT2	0.927			
Habits	H		0.878	0.943	0.892
It became a habit to post once I purchase a mobile phone	H1	0.945			
I am addicted to create content after my mobile phone purchase.	H2	0.944			
Willingness to create content	WC		0.875	0.923	0.80
I provide my reviews once I purchase a mobile phone	WC1	0.861			
I intend to continue posting reviews of mobile phone I purchase.	WC2	0.919			
I think my content is useful for companies.	WC3	0.903			

Source: Compilation based on Primary Data

The Fornell-Larcker criterion, which states that the values of each construct should be bigger than any correlation between any other construct (Fornell & Larcker, 1981; Hair et al., 2016), is used to demonstrate the discriminant validity results in **Table 3.8.** Additionally, discriminant validity demonstrates how each latent concept in the study differs from the other latent constructs (Hair et al., 2010). Given that every need of the measurement model is met, the suggested model can be considered dependable and appropriate for additional examination.

Table 3.8 Discriminant Validity

	AL	AT	EB	H	HB	PSI	SB	WC
AL	**0.869**							
AT	0.632	**0.921**						
EB	0.421	0.698	**0.922**					
H	0.43	0.716	0.714	**0.944**				
HB	0.56	0.805	0.758	0.7	**0.904**			
PSI	0.455	0.657	0.706	0.684	0.593	**0.877**		
SB	0.612	0.75	0.684	0.693	0.728	0.659	**0.909**	
WC	0.678	0.751	0.577	0.686	0.722	0.613	0.671	**0.895**

Source: Compilation based on Primary Data

3.4.1.2 The Structural Model

This is the second step, which involves the test of the structural model, which confirms the relationships among the variables. Accordingly, the model hypotheses (H1–H12) (see Fig. 4) are tested by deploying the PLS algorithm in SmartPLS 4.1.0 based on bootstrap re-sampling performed to examine the path significance levels of each hypothesis. The structural model assessment is measured by examining the path coefficient value (β), which evaluates the association between variables based on their degree of significance (p-value), which is significant when p = <0.05. Moreover, the coefficient of determination termed the R2 value, is used to measure the predictive significance of the model hypotheses. Next, the t-value is employed to assess the effects of each hypothesis, which is based on the regression coefficients and associated significances, where the t-value should be greater than 1.96 (Joseph, 2022). The result from the table shows the hypothesis testing with a significance level of 5% (0.05). As seen, four of the t-values are higher than 1.96. Furthermore, results from Table also depict the β and R2 values, which are the different path coefficients ranking of the hypotheses, where only 4 hypotheses are supported, which means the p-value is less than or equal to 0.05, that is, H2, H4, H5, and H7 are

accepted. Whereas three hypotheses are not supported as their p-value is greater than the acceptable limit of 0.05. H1, H3, and H6 are being rejected. The coefficient of determination (R2), which explains the proportion of variance in the dependent variable that is accounted for by the independent variables, is 0.694. For the proposed model, the R^2 value is 0.694, which is a better R^2 value as it is explaining 69% of the model. $Q^{2\,I}$ measures the model's predictive power based on the independent variables; Q^2 for the proposed model is 0.675; and F^2 is used to measure the substantive impact of each independent variable on the dependent variable. It is also known as effect size. For the proposed model, 6 small-size effect variables and 1 medium-size variable

Table 3.9 Path Coefficient T-values, P values, R^2 $Q2^2$ F^2& Effect Size

Variables	β	T	P	H	R^2	Q^2	F^2	Effect Size
PSI -> WC	0.13	1.934	0.053	Not supported			0.023	S
AL -> WC	0.318	4.408	0.00*	**Supported**			0.182	M
SB -> WC	-0.018	0.198	0.843	Not supported			0.00	S
EB -> WC	-0.153	2.142	0.03*	**Supported**			0.024	S
HB -> WC	0.259	3.204	0.00*	**Supported**			0.058	S
AT -> WC	0.184	1.83	0.06	Not supported			0.028	S
H -> WC	0.27	3.204	0.00*	**Supported**	0.694	0.675	0.058	S

∗ Significance at 0.05 *Source: Compilation based on Primary Data*

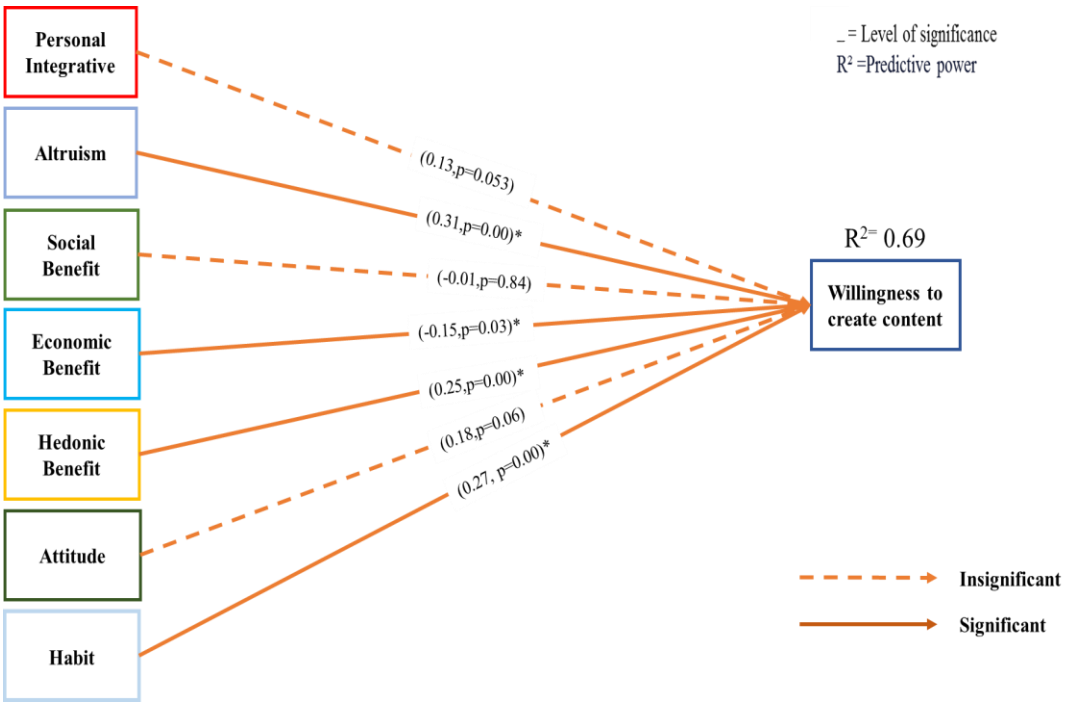

Figure 3.2 Result of Tested Model

3.5 COMPOSITE MODEL

This section examines whether or not the composite model provides a better understanding of the consumer's behavior when it comes to purchasing products online and how the consumers react on social media platforms through their willingness to create content. Through the primary data collected from consumers in North Goa and South Goa, the composite model was tested and analyzed using the proposed model 2 of both objectives 1 and 2. Hence the following hypotheses were tested.

In this section, a composite model was created and tested based on Objectives 2 &3. Through SEM the three proposed models in each objective were tested. The comparison between each model was made to find the most appropriate model for studying the appropriate objectives. The results through data analysis indicated that the proposed model 2 from objective 2 and from objective

three were found to be the best models as these models had a higher R2 value as well as had small effect sizes that is F2 square values which are used in analyzing the explanatory power of the models. The Q2 values were also close to the R2 square values of the proposed models which indicated that the models had a better predictive relevance when compared with the other proposed models tested for objectives 1 and 2. The composite model is a combination of the factors influencing as well as satisfaction influencing the consumer's mobile phone purchasing decision and the factors influencing the consumer's willingness to create content on social media platforms which consumers may sometimes often do when they purchase a mobile phone. As specified in the models tested in the above objectives through SEM.

The composite model was tested and analyzed using two-stage structural equation modeling (SEM), wherein the first step involved assessing the proposed model factor outer loadings, convergence, and discriminate validity, and the other step involved testing the hypothesis developed, considering the current model to be the best model when compared to other proposed models. As the factor loadings, convergent, and discriminate validity are the same as in the proposed model 2, both objectives 1 and 2 were tested and shown in the above results; therefore, they are not shown in this section as they would be the same results reported again, which would lead to repetition. As adequate reliability and validity of the factors in the composite model are already established in the proposed models 2 of both objectives, 2 and 3, the next step is to estimate the structural model using structural equation modeling (SEM). Tables 3.6 and 3.9 exhibit the path coefficients, T-values, R, Q^2, F^2, and effect size. In the composite model, 18 constructs were used for testing the proposed model. The results obtained in Table 3.10 indicate that the same relationship has a significant relationship with the dependent variables as tested and obtained in the proposed model 2 of both objectives 1 and 2. The coefficient of determination, that is, the ^{R2} ,

value increases as more constructs are added. The results indicate the $\mathbf{R^2}$ value for the last dependent variable in the proposed model 2, which is continuance intention, is 0.726. When the proposed model 2 of objective 3 constructs leads to a willingness to create content, the $\mathbf{R^2}$ value is 0.708.

Table 3. 10 Path Coefficients, T-values, P values, R^2, Q^2, F^2& Effect Size

Variable	β	t	P	H	R^2	Q^2	F^2	Effect Size
WQ -> ST	0.181	2.281	0.02*	**Supported**			0.035	S
TR -> ST	-0.027	0.377	0.70	Not Supported			0.001	S
TS -> ST	-0.083	1.037	0.3	Not Supported			0.009	S
PS -> ST	0.107	1.089	0.27	Not Supported			0.013	S
PR -> ST	0.367	3.498	0.00*	**Supported**			0.146	S
PE -> ST	0.178	2.329	0.02*	**Supported**			0.04	S
IC -> ST	0.24	2.633	0.008*	**Supported**	0.80	0.775	0.049	S
ST -> PI	0.809	21.752	0.00*	**Supported**	0.655	0.687	1.895	L
PI -> PD	0.865	32.715	0.00*	**Supported**	0.749	0.699	2.979	L
PD -> CI	0.859	30.453	0.00*	**Supported**	0.738	0.611	2.812	L
PSI -> WC	0.12	1.827	0.06	Not Supported			0.019	S
AL -> WC	0.282	3.739	0.00*	**Supported**			0.121	S
SB -> WC	-0.025	0.287	0.774	Not Supported			0.001	S
EB -> WC	-0.144	2.053	0.04*	**Supported**			0.021	S
HB -> WC	0.248	3.024	0.00*	**Supported**			0.053	S
AT -> WC	0.181	1.79	0.07	Not Supported			0.028	S
H -> WC	0.265	3.694	0.00*	**Supported**			0.084	S
CI -> WC	0.08	1.389	0.16	Not Supported	0.708	0.671	0.012	S

⁎ Significance at 0.05 *Source: Compilation based on Primary Data*

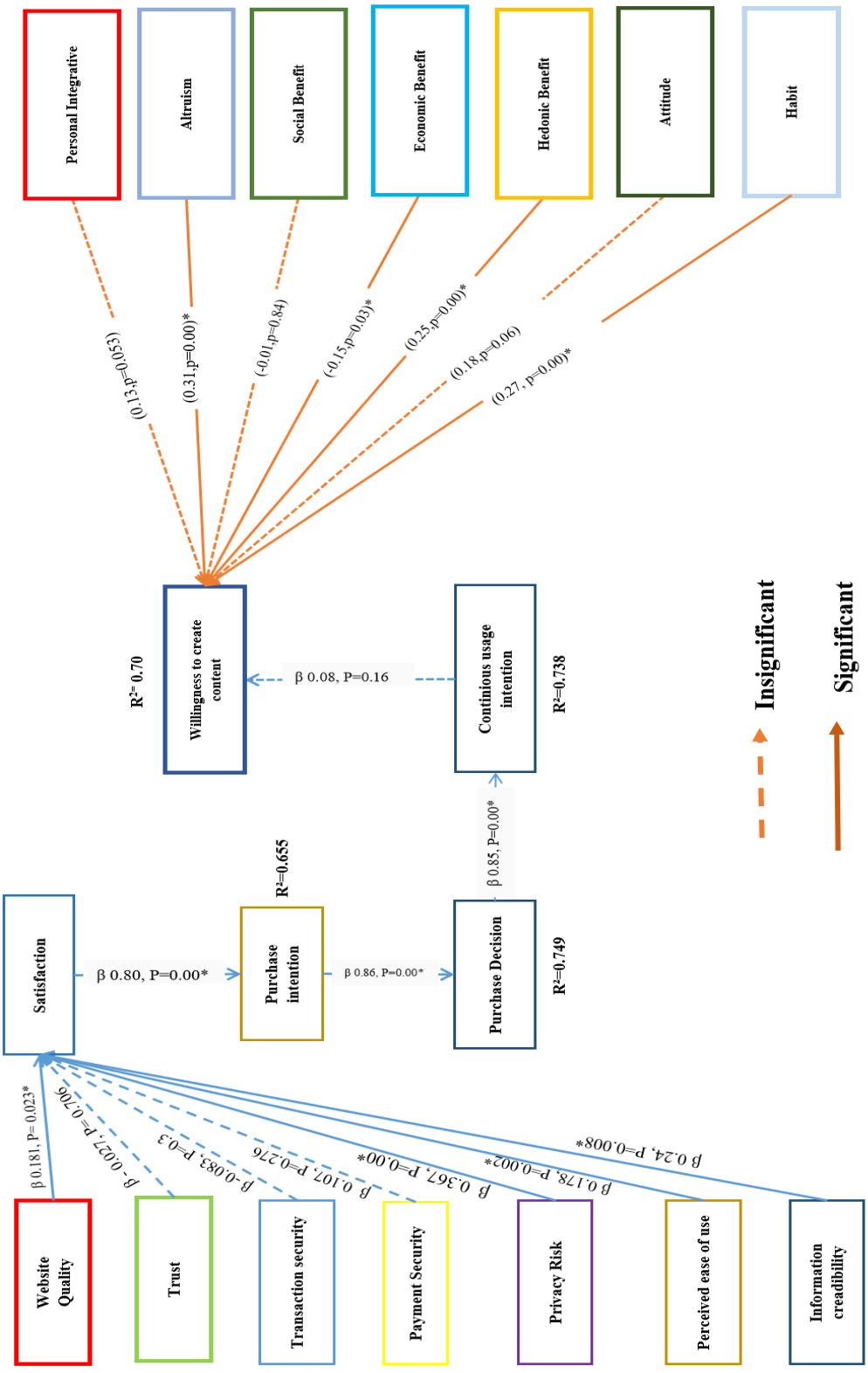

Figure 3.3 Result of Tested Model

3.6 SUMMARY

3.6.1 Who they are?

The analysis of the information gathered via questionnaires is the focus of this chapter. Only 215 responses to the questionnaire that was produced and distributed to the respondents were used for the current study; the remaining 15 responses were removed since they were incomplete. The section begins with the cross-tabulated demographic profiling of the respondents. From the cross-tabulation, it can be seen that the majority of the respondents were male from North Goa (59%) as well as South Goa (54%). Falling in the age group of below 30 years in North (92%) and South (94%), having unmarried marital (North =91%, South = 96%) status. Most of the respondents for the study were students (North = 78%, South = 59%) who were pursuing a graduation degree (North = 58%, South = 67%) and with an income below Rs. 50,000 in North (83%) and South (53%) shopping online. A few other demographic characteristics are also provided, which were gathered via questionnaires. A frequency test is used to assess all of this data.

3.6.2 What factors influence online purchase intention

After that, the data was processed and analyzed using structural equation modeling (SEM) for the first objective. The validity and reliability of the 200 valid data points that were examined and evaluated. With the help of measurement models (outer model), such as Cronbach's alpha (CA) and composite reliability (CR), and the structural model (inner model). We used Cronbach's alpha (CA) values for each construct and attribute for assessing the data. We used Cronbach's alpha (CA) values for each construct and attribute for assessing the data. For the test of item reliability, the item loadings were all higher than the value of the 0.7 threshold. For internal consistency, composite reliability and Cronbach’s alpha values were examined. Again, all the values exceeded the recommended cutoff of 0.7. All AVE values were also over the recommended threshold of 0.5.

The Fornell and Larcker test was used to evaluate discriminant validity by comparing the square roots of the AVEs with the correlations between the variables, Results show that all variables have acceptable values above 0.5 and that the diagonal square root of the AVE is larger than the cross-correlations with the other variables. Having established adequate reliability and validity of the factors in the proposed model, the structural model was estimated using Structure Equation Modeling (SEM) by calculating the path coefficient, T-values, R2, Q2, F2, and effect size. From the result, it can be seen that out of 10 constructs, only 4 independent factors (website quality), (privacy risk), (perceived ease of use), and (information credibility) were found to have a significant influence on the dependent variable (satisfaction), which in turn had a significant influence on the purchase decision, and the purchase decision has a significant influence on continuous usage intention. Thus, the formulated hypotheses H1a, H1e, H1e, H1f, H1g, H1h, H1i, and H1j are accepted as their p-values are less than 0.05. However, the remaining three hypotheses, H1b, H1c, and H1d, were not supported as their p-values were more than 0.05. The model was also able to explain only 73% of the variations in the independent variable. Thus, the first objective is achieved by accepting the H1. "There is a significant influence of the factors, including satisfaction, while making an online purchase decision."

3.6.3 What factors influence the consumer's willingness to create content (How they react?)

The second objective was to look at how the discovered factors affected the willingness to create online content. The measurement model was the first step used to determine the reliability and validity of the model with the help of Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE). The results indicated that the values of composite reliability and Cronbach's alpha displayed a high level of reliability and consistency among the constructs.

The average variance extracted (AVE) showed the required results for convergent validity for each of the constructs, and discriminant validity had a higher value on the same construct when compared with the other constructs. The next step after establishing reliability and validity was testing the structural model with the help of Structure Equation Modeling (SEM), which was used in calculating the path coefficients, T-values, R^2, Q^2, F^2, and effect size. The results indicated that out of the 7 constructs, only 4 factors (altruism), (economic benefit), (hedonic benefit), and (habit) were found to have a significant influence on the willingness to create content, and H2b, H2d, H2e, and H2g were accepted as their p-values were less than 0.05. While the other 3 factors (personal integrative), (social benefit), and (attitude) were found to have insignificant influence on willingness to create content online, H2a, H2c, and H2f were not supported. The $\mathbf{R^2}$ of the model was only 69%. Thus, the second objective is achieved by accepting H2," There are significant factors while creating content online."

3.6.4 Composite Model

In the composite model, 18 constructs were tested, and 18 relationships were studied. Since reliability and validity were already established in the models tested in Objectives 1 and 2, Therefore, the results were not shown again, as it would lead to repetition. Therefore, the composite model was tested using the path coefficients, T-values, R^2, Q^2, F^2, and effect size. The results indicated that nine relationships had a significant influence on the dependent variable in the composite model. The construct used in the model, which is product feature and price, had a significant influence on purchase intention, then purchase intention, purchase decision, and continuance intention, all of which had a significant relationship with each other in model 2 of objective 1. Other relationships include personal integrity and willingness to create content;

altruism and willingness to create content. Economic benefit and willingness to create content, attitude, and willingness to create content, and habit, and willingness to create content were found to have a significant influence as their p values were below 0.005, and one more relationship was Continuance intention and willingness to create content, which was found to be insignificant as its p-value was more than 0.05. The $\mathbf{R^2}$ in the composite model was found to be increasing as both models were combined, and the final relationship between Continuance intention and willingness to create content had an $\mathbf{R^2}$ value of 70% and a Q2 value of 67%. Therefore, the composite model is found to provide a better picture when combining the models from objectives 1 and 2.

CHAPTER 4: SUMMARY, FINDING AND CONCLUSION

4.1 INTRODUCTION

This chapter focuses on the security aspect in the online shopping and the factors that influence consumers to shop online from the applications and their purchase intention. Existing Literature on online shopping and the factors influencing consumer's online purchase intention as well as consumer's willingness to create content. Existing Literature on online shopping and consumers' willingness to create content has been referred. This chapter will be dealing with findings of the chapter 3, Analysis was carried out in chapter 3. Also, it will talk about the conclusion, practical contribution, theoretical contribution and limitation of the study.

4.2 SUMMARY

4.2.1 Demographic Profile

The study starts with the profiling of the respondents for the present study. Here the data was analyzed with the help of a frequency table that is cross-tabulation. Along with the demographic profile of the respondents some additional information was collected and was shown in frequency tables along with the percentages test which include the type of online shopping application used by the respondents, period of using online shopping applications, mode of access of the applications, mode of payment used by the respondents to complete their transaction, average monthly spending on shopping and preferred category of products shopped by the respondents.

4.2.2 Factors Influencing Consumers' Online Purchase Decisions

The first RQ1 and Objective 1 deal with the factors considered by consumers while purchasing products online and whether satisfaction influences consumers' online buying decisions. In objective 1, three proposed models were tested and analyzed, and the best-proposed model, the

second proposed model, was considered the most appropriate model for the present study. The second proposed model deals with 10 constructs of factors influencing consumers as well as satisfaction from mobile phones, which leads to purchase intention, purchase decision, and Continuance intention. Structural Equation Modeling was used to test the relationship between the 7 constructs and purchase intention, purchase decision, and continuance intention. The research method used for the current study was a questionnaire given to people, and the sampling method used was purposive and snowball sampling. The study used a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). To test the proposed models, factor loading, Cronbach alpha (CA), composite reliability (CR), average variance extracted (AVE), and discriminant validity (Fornell Larcker) were used to assess the convergent validity and reliability of the proposed model and to test the hypothesis for the present study. Path coefficients, T-values, P values, R2, Q2, F2, and effect size were used to determine the most appropriate model that was used to study the second objective.

4.2.3 Factors Influencing Consumers' Willingness to Participate in Content Co-Creation.

The elements that customers take into account to determine whether or not to publish content for social media after completing a purchase are the subject of the second RQ2 and Objective 2. Three models were submitted for this purpose, and after testing and analysis, the second model—the best of the three—was determined to be the most suitable for the current investigation. The second model that has been suggested addresses eight dimensions of elements that impact customers' behavior and, ultimately, their willingness to produce content. The association between the six constructs and willingness to produce material for social media sites was examined using structural equation modeling. Factor Loading, Cranach Alpha (CA), Composite Reliability (CR), Average Variance Extracted (AVE), and Discriminant Validity Fornell Larcker were utilized to test the

proposed model's convergent validity and reliability as well as to evaluate the study's hypothesis. The best model to investigate the third objective was chosen using path coefficients, T-values, P values, R2, Q2, F2, and effect size.

4.2.4 Composite Model

The study's composite model, which combines the suggested models from objectives 1 and 2, is the subject of the third research question and objective 3. It focuses on the factors that influence consumer satisfaction, which in turn influences the consumer's online purchasing behavior and willingness to engage in social media content creation. After a thorough examination of the data and the tests described in sections 3.6 and 3.9, it was determined that proposed model 2 was the most appropriate model for the objectives under investigation. As a result, a composite model combining the two proposed models is used to assess whether it offers a more accurate representation of consumer behavior, i.e., what factors influence consumers when they make online purchases and how they respond to those purchases. The next step involved testing the hypothesis, which is provided in Table 3.6, as the reliability and convergent and discriminant validity results were already established in the results provided in **(tables 3.5, 3.6, 3.8, and 3.9),** which provide the results of compatibility and validity. To assess the composite model for the third objective, the following metrics were used: Path Coefficients, T-values, P values, R^2, Q^2, F^2, and Effect Size.

4.3 FINDINGS

4.3.1 Demographic Profile

The demographic profile of the respondents who shop online is the first step in the current investigation. Cross-tabulation analysis of the data frequency table has been conducted. The

respondents' demographic details (age, gender, income, marital status, and occupation) are compared with those of North and South Goa, their respective locations. There were 200 respondents in the sample as a whole. The aforementioned table indicates that the majority of respondents are male from North Goa (n = 55) **(Table 3.1),** which is consistent with research by Jadil et al. (2022), which found that most online shoppers were male. The majority of respondents from South Goa are female (n = 58) (**Table 3.1),** which is consistent with research by Al-Maghrabi and Dennis (2012), which found that male consumers were more likely to shop online for electronics and gadgets, while female consumers were more likely to shop online for clothing and accessories. The majority of respondents who shop online are under the age of thirty (North = 86, South = 101) (**Table 3.1),** which is consistent with the findings of a study conducted by T. Wang et al. (2016), which also found that the majority of mobile users were between the ages of twenty-one and thirty.

The study also found that young people are more likely to shop online than offline. Young customers may be purchasing online for a variety of reasons, including convenience, easy access to the business around the clock, and the ability to purchase goods from the comfort of their own homes. Time savings may also play a role. In both North and South Goa, the majority of internet customers were single. In both North Goa (n = 54) and South Goa (n = 72), the majority of internet shoppers had graduate or post-graduate degrees. The respondents' monthly income was less than Rs. 50, 000 (North = 77, South = 91) (Table 3.1). Lastly, private employment came after the occupation of the majority of respondents in North Goa (n = 72) and South Goa (n = 64) **(Table 3.1)** (Jadil et al., 2022). In today's technologically advanced world, online shopping has become a daily ritual for many individuals, particularly during the challenging times of the pandemic. During lockdowns, there was a notable surge in online sales as individuals searched for convenient ways

to fulfill their needs without leaving their homes. Customers of the younger generation set themselves apart from the rest by actively engaging in online shopping for a variety of products, including school supplies.

There was a noticeable increase in the number of youths using online markets to purchase recreational goods, necessities, and educational resources throughout the pandemic. The rise in online shopping among the younger generation emphasizes how important digital platforms are to meeting the evolving needs of modern consumers. The trend of educational establishments moving towards remote learning settings has led to an increase in the market demand for digital devices, study guides, and other educational resources. Younger consumers were more dependent on internet shopping as a result of this. Many factors in the contemporary environment influence the choices made by young clients while making purchases online. These characteristics encompass accessibility and simplicity of use, as well as topics like pricing, societal effects, and product variety. Examining these contributing factors to ascertain how they influence the online buying behavior of young clients is the aim of the current study. We intend to shed significant light on the intricate dynamics driving the online purchasing patterns of younger consumers by examining the study's findings. Businesses and marketers will be better able to navigate the digital marketplace as a result.

4.3.2 Factors Influencing consumers' online purchasing decisions.

The first objective of the study was to ascertain whether the elements had an impact on consumers' decisions to make online purchases, with satisfaction being identified as one of the independent factors that affect customer behavior. The third suggested model was determined to be the best model after testing and analysis of the three models; the results are shown in Table 3.6 and include R2, Q2, and F2 as well as effect size.

Customers' perception of **Website quality (WQ**) is defined as "consumers' assessments about website's characteristics that meet consumers' needs and represent the cumulative website effectiveness" (Aladwani and Palvia, 2002). From the result, it can be seen that the Beta value was 0.181 and the p-value was 0.023 **(Table 3.6).** Thus, the hypothesis is accepted as it is having p-value less than 0.05. The results of the empirical analysis confirmed that the six elements of shopping convenience, site design, information usefulness, transaction security, payment system, and customer communication may all be combined to define site quality (Shin et al., 2013). Several researchers have found a direct and positive correlation between WQ and CS (Lin, 2007) (Shin et al., 2013) (Zhou & Jia, 2018). Customer satisfaction is positively and directly impacted by the quality of a website or app.

In the context of an online shopping mall, **Trust (TR)** is defined by (Jarvenpaa et al., 1999) as the buyer's readiness to rely on the seller and behave in ways that put the buyer in danger of the seller. Trust is essential for online buying since it influences consumers' decisions to buy. The results are in line with those of (Taufiq-Hail et al., 2023; Armstrong & Yeein, 2001), who discovered a clear and positive correlation between consumer pleasure and trust in an online buying setting.

When it comes to online purchasing, **Transaction Security (TS)** refers to the measures used to prevent fraud, illegal access, and other malicious activities from compromising financial transactions carried out over the internet. The results of this study show that transaction security and customer satisfaction are not significantly correlated. The present study's results are consistent with a survey conducted among Geraipedia Jabodetabek consumers, which revealed no association between transaction security and customer satisfaction during online buying (Ekonomi et al., 2021). Furthermore, the results run counter to research showing that, in online shopping contexts, perceived security, particularly transaction security, positively influences customer satisfaction, trust, and buying intentions (Tran, 2020; Barusman, 2019). According to research done in the Serbian market, transaction security directly affects customer satisfaction with online purchases, and this is corroborated by the developed model and analysis (Vasic et al., 2019).

The safeguarding of transaction and customer data from external and internal fraud and crook exploitation is known as **Payment System Security**. If someone is worried about their personal information being taken, they could also be reluctant to transact and make payments online. Security is still a top priority (Abrazhevich, 2004). Contrary to findings by (Wisna, 2022) who found that through the quality of information systems and information generated by e-commerce, the performance of the payment system indirectly affects the satisfaction of online shoppers, the results demonstrate that there is no significant impact of the payment system on customer satisfaction. The payment method has a direct impact on how happy customers are with their online purchases. Other factors that influence consumer satisfaction are rewards, speed, convenience, security, and service. (Putra, 2020). (Savitribai Phule, Dr. E. B. Khedkar, 2015) The study found a direct correlation between the payment method and clients' satisfaction levels with online

transactions. It is one of the components that positively affect how satisfied customers are with their online purchases.

Privacy Risk in the context of the Internet refers to the potential for identity theft and the loss of private information (Featherman & Wells 2010). Concerns about security and privacy could make consumers less satisfied with the online experience (Shankar et al., 2003). The material displayed in the online store should contain details on the goods and services that may be bought online (Fadhillah et al., 2020). When forecasting the caliber and utility of goods and services, this information ought to be pertinent and helpful. The validity of the hypothesis for this construct has been confirmed by the p-value being less than 0.05. The results are consistent with the research conducted by Barusman (2019) which found a positive and direct correlation between the two variables, suggesting that information credibility (trustworthiness) positively enhances customer satisfaction during online shopping. The study also found that the availability and quality of information have a direct impact on internet shoppers' happiness.

The degree to which people believe that utilizing a particular technology or system would be easy and uncomplicated is known as **Perceived Ease of Use.** According to the findings, perceived utility, perceived legitimacy, and perceived ease of use all have a major impact on customer satisfaction with mobile banking (Londa et al., 2022). Customers have a positive attitude toward e-learning when they think it is useful and easy to use (Jalil Shah & Attiq, 2016). The study's conclusions indicate that perceived utility, perceived ease of use, and website design all have a favorable effect on customer satisfaction (Tandon et al., 2016).

Customer Satisfaction is defined (Fikri, 2020) as the degree to which a product fulfills the expectations of the customer. Similar results were obtained by Fadhillah et al. (2020), who

discovered that customers are happy and will make repeat purchases, which will increase their inclination to shop online. Customer satisfaction has a major influence on purchase intention (Jauhari et al., 2019). Customer satisfaction makes clients feel comfortable placing orders online, which boosts online sales (Bhattacharya, 2022).

Purchase Intention is the willingness of a buyer to buy a particular good or service. A multitude of internal and external factors, including aspirational value, recommendation, emotional attachment to goods and services, and outcome expectations, can have an impact on purchase intention, a dependent variable. One of the most crucial things a marketer should take into account when qualifying for long-term business is purchase intent (2019, Chauhan). Using the technological acceptance paradigm, (Lim, 2013) found a positive and significant association between the intention to buy online and the actual purchase. Customer satisfaction, traveler attitudes, and the layout of travel websites all have a big impact on passengers' intentions to make a purchase (Wen, 2016).

According to Nadir et al. (2022), the process of making a **Purchasing Decision** entail integrating knowledge to evaluate several possible actions and select one of them. (Bahi et al., 2020) define a buy as any action a customer takes to purchase a product. It has been noted that purchase intention affects the decision to buy (Puspitasari et al., 2018). Purchase intention is a reliable indicator of the final purchase decision, claims Rachbini (2018). The outcome demonstrates that behavioral intention has a significant influence on buying decisions (Truong, 2018).

Consumers' Continuous Usage Intention, which demonstrates how loyal, happy, and well-liked they are to the platform or product, is a good indicator of their subjective inclination to continue purchasing goods from the same seller (Chiu et al., 2014). According to Xu (2014), customers'

inclination to consistently use mobile payment applications is known as their continuation intention (CI). Taiwan's integrated model incorporating TAM and ECM states that attitude and satisfaction have an indirect impact on the intention to continue using an online shopping platform through purchasing decisions (Tung, 2021). Through factors like perceived benefits, satisfaction, and transaction costs, purchase decisions indirectly influence continuous usage intention in online shopping (Hsu et al., 2019).

4.3.3 Factors Influencing Consumer's Willingness to Participate in Co-Creation.

The second objective was to identify the factors that influence consumers' inclination to provide content. The second model was found to be the most effective one based on effect size, R2, Q2, and F2 after the three suggested models were tested and examined. **Table 3.9** displays the analysis's findings. In the age of advanced technology, social media has become more significant, especially for customers during the epidemic. Many used social media at that time as a way to pass the time, create content, and be paid. Many customers, especially young consumers, are influenced by a variety of elements in today's modern environment, which influences their propensity to post material on social media. It is possible to ascertain whether or not the study's contributing components affected younger customers based on its findings. A significant number of youthful customers started sharing material on social media sites during that time.

People who integrate personally tend to become more credible, authoritative, and self-assured. By taking part in product support, customers can enhance their reputation and status with other customers as well as the product provider (McLure Wasko & Faraj, 2000) (Harhoff et al., 2003). **Personal integrative** mode has an indirect effect on the propensity to create content online (Kao et al., 2017). (Hoffmann et al., 2015) According to the research paper, willingness to provide

information on the Internet is not directly influenced by personal integration. (Nambisan and Baron 2009), which also mentioned that consumers consider personal integration as a crucial factor influencing their inclination to engage in value creation related to product support. (Yadav & Mahara, 2018) found that personal integration has a substantial impact on customers' desire to engage in social commerce platforms. Since the p-value for hypothesis, H3a is (0.053), more than 0.05, and suggests that personal integration has no discernible impact on the willingness to produce content, the hypothesis is rejected.

The adjective "altru" from Italy and the Latin word "alter," which means "to other," are combined to form the phrase **altruism** (P et al., 2013). The unselfish concern for the welfare of others is true or pure altruism. (Martin & Poch, 2015) An important factor influencing positive user-generated content on the internet is altruism. The altruistic motive has a significant impact on students' intent to contribute to Open Courseware sites, indicating that this aspect influences students' desire to produce information online (Tromp & Long, 2013). (Ali and associates, 2020) It was discovered that customer participation on eWOM commerce platforms was significantly influenced by charity. Because the p-value (0.00) is less than 0.05 and shows a substantial influence on the propensity to contribute content online, we thus accept the H2b.

Using data from Nambisan and Baron (2009) and Hoyer et al. (2010), **Social Benefits (SB)** are investigated in terms of the perceived utility of online buying in terms of social engagement and interaction. According to (Gwinner et al., 1998), social benefits (SOBs) are connected to emotions such as being acknowledged on a personal level, being a loyal customer, and forming a relationship with the service provider. Social benefits, such as social repute, have a significant impact on

consumers' motivation to participate in online co-creation, indicating a direct correlation between social benefits and willingness to provide content online (Bettiga et al., n.d.). As a result, we reject the H2c since the p-value is greater than (0.843), which is greater than 0.05 and indicates that social benefit on willingness to create content online.

Using the findings of Hennig-Thurau et al. (2014), the **economic benefit (EB)** that people obtain from their online buying is captured to analyze Economic Benefits (EB). The way consumers purchase goods and services has fundamentally altered as a result of the rise of online shopping. In addition to changing the way we shop, the rise of Internet commerce has created enormous economic benefits, especially for the content creation sector. The p-value (0.03) is less than 0.05, indicating a significant influence on the propensity to contribute content online, supporting the acceptance of the H2d. These results are consistent with past research showing that financial incentives, or extrinsic rewards, significantly influence people's intentions to produce user-generated content online (Poch & Martin, 2015).

Baron and Nambisan (2007) the concept of **Hedonic Benefits (HB)** might be utilized to comprehend the delight and satisfaction that arise from the creation and dissemination of products associated with online buying. Hedonic advantages bolster the senses and visual appeal of enjoyable events. According to Nambisan & Baron's (2009) study, hedonic rewards have a big influence on real customers' participation. According to a study by Yadav and Mahara (2018), hedonic advantages have a significant influence on consumers' intentions to engage with social commerce platforms. Since there is a strong influence on willingness to contribute content online, and the p-value (0.001) is smaller than 0.05, we accept the H2e.

Fishbein and Azjein (1975) defined "**attitude"** as a person's feelings—whether positive or negative—about partaking in a particular conduct. The concept of attitude toward conduct denotes the degree to which an individual believes that a given behavior is advantageous or not (Ajzen, 1991). Assessing the customer's attitude and mood helps establish whether they have positive or negative attitudes regarding the product (Vromen, 2008). Since the current study's results contradict those of previous research, we reject the hypothesis since the p-value (0.067) is greater than the p-value 0.05, indicating that attitude has no discernible effect on customers' propensity to share content online following a purchase.

Habit formation (HB) is the process by which consumers acquire a behavior through repeated use. Habit is a reflection of the different results of previous interactions (Venkatesh & Associates, 2012). Customers' frequent sharing of their experiences online may be influenced by their habits. Amoroso & Lim, (2017) found that habit acted as a mediating factor in the association between a consumer's pleasure level and their intention to continue using mobile technology. Because the p-value (0.001) is smaller than 0.05 and shows that there is a significant influence on consumers' desire to contribute content online following their online purchase, the H2 g is thus acceptable.

4.3.4 Composite Model

The composite model is a proposed model tested by combining the models from objectives 1 and 2. The research question was to see the possibility of developing a comprehensive model to see whether buying behavior is influenced by various factors, which in turn leads to content creation based on consumers' experience after using online purchased products. The composite model was tested wherein the same relationships were studied as the previous objectives models were found

to have the same results. Therefore, the finding was similar to the results of objective 1 and objective 2 only one new relationship was studied which was continuance intention influence towards the willingness to create content which was found to have an insignificant influence. The composite model though is just proposed and must be tested by future researchers.

4.4 CONCLUSION

The majority of people in today's culture are familiar with Internet shopping, and some are making excellent use of digital commerce (Tatnall & Lepa, 2001). Online retailers have voluntarily made use of the Internet as a key tool for product and service promotion (Smith, 2008). A lot of businesses have changed how they use mobile technology to their advantage in the marketplace. Internet marketing academics have found it crucial to comprehend how customers use the internet as an alternative to traditional in-store buying. Therefore, the goal of this study is to identify the key variables that motivate people in the state of Goa to use their shopping apps to make online purchases. It demonstrates how, by using mobile as their shoppers' engagement strategy, businesses can now obtain a competitive advantage by using mobile to grow markets, improve sales, and create high-quality interactions between customers and mobile devices. The use of mobile commerce applications has grown significantly both during and following COVID-19. Understanding the body of research on the context of online shopping as well as other factors that influence consumers' views of making purchases online was made easier by the literature review. It also resulted in the finding that Goa has not been the subject of any study.

The study began with a demographic profile of the respondents who buy online. It is evident from the survey's findings that more male customers from North Goa prefer to make purchases online, while more female consumers from South Goa are more likely to do so. In addition, younger people prefer internet shopping over older ones **(Table 3.1).** This could be for several reasons,

including the ease with which consumers can shop online and the fact that there is no need for them to physically visit stores to make purchases.

The first goal of the research was to determine the factors that influence consumers' intention to make an online purchase. To that end, 11 factors were selected for the study, and a model was developed for it. Of the 11 constructs, only three had a negligible impact on customer satisfaction, and eight had a significant impact. The model produced an R2 of 73%, which led us to accept the objective of the study **(Table 3.6)**

The study's second goal was to determine the variables that affect consumers' online co-creation activities. Specifically, we looked for variables that encourage consumers to write about their experiences on social media after making a purchase. We had identified eight components for this goal, seven of which were independent and one of which was dependent. The bulk of the characteristics have a significant impact on the willingness to contribute content online for this purpose as well, and the model has a 69% prediction power. Therefore, we accept the hypothesis that the detected constructs have a significant effect on consumers' propensity to provide material on the Internet **(Table 3.9)**. The ultimate goal was to determine whether the composite model could provide a more accurate representation of the model; a composite model has also been suggested for this purpose. To effectively meet the requirements and desires of their clients, marketers must design their marketing strategies according to the results of the present study and segment their target audience.

4.5 MANAGERIAL IMPLICATIONS

The study offers online marketers’ insights into the different ways that customers' perceptions of risk while shopping online can affect their business decisions. Then, to draw in possible purchasers, management can implement risk-reducing techniques. Online marketers should

develop tactics to help them reinforce product information while also assisting consumers in overcoming any anxieties that may result from making purchases in response to the research's findings. Information on products could be provided to promote internet buying. Unquestionably, internet shopping is becoming more and more popular and has a significant impact on consumer behavior. This study offers valuable insights for online application developers and service providers. From the findings of the study, it can be seen that it is the younger generation who like to shop more online. **Website quality** is found to have a significant influence on customer satisfaction, so application developers should try to make their applications better and secure. Another crucial factor in determining whether or not e-commerce security is accepted is **trust** in e-commerce applications (Sim et al., 2021). To augment the **Information credibility** of e-commerce applications, sellers may choose to partner with renowned brands and optimize the applications' usability to facilitate easier navigation (Chiu & Cho, 2021). It is critical to put customers' requirements first when developing e-commerce apps and to incorporate features like robust security and tailored search into them. This focus on the needs of the consumer enhances the design as a whole. It is essential to have a trustworthy authentication system in place to guarantee that users of e-commerce platforms feel safe and happy. It has a significant role in raising customer satisfaction.

E-commerce apps must have a robust fraud detection system in place. Comprehensive data protection and privacy policies also make the platform easier for users to grasp and feel at ease with. Enhancing consumer perception also greatly depends on vendor and customer identification processes. Customers are very concerned about **payment security**, so mobile commerce providers must provide a safe payment method. This contributes to increasing user confidence and platform trust. Additionally, since user-generated material will encourage and assist other users in using the

online shopping applications that users have recommended, marketers and the company should concentrate on encouraging user-generated content. To advertise and promote their shopping applications, the corporation can also select well-known celebrities and influencers who will help draw users to the promoted app. Because user reviews on social media generate electronic word-of-mouth, customers are encouraged and made more inclined to shop from that specific online shopping application.

Peer-generated content is more likely to be trusted by customers and spark conversation than content directly from the brand. Customers can now easily produce and share their content regarding goods and services thanks to online buying. It resembles a large community of people exchanging viewpoints and experiences. Businesses may better understand their client's requirements and wishes by utilizing content development. They can use it to establish a stronger connection with their audience and adjust their services accordingly (Thiebaut, 2018). Businesses must comprehend the demands and desires of their target market to customize their offerings and advertising campaigns. They can provide their clients with a more relevant and individualized experience by doing this (Piris et al., 2004) Businesses may undoubtedly save money by producing more content. They can cut expenses by using user-generated content to create and distribute marketing collateral.

It's a win-win situation for all parties involved, much like receiving free promotion from their clients. Often, enthusiastic consumers who are eager to share their thoughts and experiences online produce user-generated content. They turn into brand evangelists, promoting the goods and services they like. It's a fantastic method for companies to capitalize on the sincere excitement of their customers and amplify their reach. The final essential implication for e-store is associated with the function of transaction security and payment system. Therefore, to enhance customers’

trust online, the e-vendor ought to enhance customer satisfaction through high transaction security and payment mechanisms.

4.6 THEORETICAL CONTRIBUTION

It demonstrates that, by using mobile as their shoppers' engagement strategy, businesses are gaining a competitive edge through the use of mobile, not only to increase sales but also to expand markets and create high-quality interactions between consumers and mobile devices. A small number of e-commerce studies have focused on trust (Susanto & Chang, 2014), George, 2004), Cheung & Lee, 2006), Fortes et al., 2017) and (Serra-Cantallops et al., 2018)(Irawan, 2018) in the context of online shopping for products and services that are widely available. To develop a theoretical understanding of e-commerce about online shopping, the study looked empirically for constructs that may have an impact on purchase intention. These constructs included trust and satisfaction as well as other factors like website quality (Armstrong & Yeein, 2001) Madu, 2002), transaction security (Apau & Koranteng, 2019), and payment system security (Kim et al., 2008), perceived ease of use, information credibility, and privacy risk that have all been studied by various researchers. In addition to including additional variables like purchase decision (Asnawati et al. 2022) and Continuance intention (Casthna et al. 2022), the suggested model integrated the elements examined by these authors. According to our research, customers' degree of buy intentions is likely to be influenced by their level of satisfaction following an online purchase, which is significant for online purchases (Corbitt et al., 2003). To identify the best-proposed model, three were tested and assessed. The results of this analysis are given in Appendix 2 and Section 3.2, which contributes to the body of research already done on online shopping and other factors impacting consumers' intentions to make purchases online.

The study also looked at variables that haven't been examined together in earlier research on consumer behavior during online goods purchases, but that affect consumers' propensity to produce content. Three proposed models were tested using seven parameters that were found in earlier investigations. Appendix 1: The questionnaire contains references to the seven independent factors: Personal Integrative, Altruism, Social Benefit, Economic Benefit (Parvatiyar, 1995), Hedonic Benefit (Muniz & O'Guinn, 2001), Attitude, Habit, and willingness to create content (Hennig-Thurau et al., 2004). The present study's significance is increased by the combination of these characteristics, which were found in other studies, to comprehend the aspects that impact a consumer's propensity to contribute content on social media and other online platforms.

Data from respondents in Goa, India, was gathered to investigate the study's aims. A total of 200 respondents were used to test the suggested models for the study's two objectives. Additionally, by choosing the best model from each aim, a composite model was created for the current study. The results of this testing are shown in Table 3.10 Consequently, the current study adds to the body of knowledge regarding online purchasing, the variables influencing consumers' intent to make purchases, and the variables influencing consumers' propensity to produce material for social media and other platforms. According to our model, consumers are more likely to make purchases online if they believe the e-trade website is secure. Hence the present study contributes to the existing literature regarding online shopping and factors influencing the consumer's purchase intentions as well as the factors influencing the consumer's willingness to create content on social media and other platforms.

4.7 LIMITATIONS AND SUGGESTIONS FOR FURTHER RESEARCH

Even though this study represents a productive attempt at the adoption and use of online shopping applications by the consumer, it is bound to have some limitations. First, the sample size used in the study was limited to 200 respondents, hence larger sample size would have been appropriate to generalize the results as the more the better. Second, the data was obtained, for the study, by using purposive and snowball sampling. Using probability sampling would have provided better insight. The third limitation of the study was concerning data distribution, the sample description showed that the largest sample of the respondents in the current study were youngsters, having graduated degrees, and belonging to the non-working class residing mostly in South Goa. Hence having a normal distribution of data over different characteristics would have generalized the results. The proposed model predicts only 73% of continuous usage intention. Also, the current study has not used any particular application. Future researchers may also want to conduct the same study with the inclusion of extra security-relevant items that allow you to enhance the statistical power and reduce the possibility of errors in this sort of study. The proposed model could be further validated in different cultural settings, in developed and developing countries as it will provide better insight into how customers behave concerning technology adoption. One may also conduct a comparative study on customer adoption of technology towards different online shopping applications available within the country. Thus, further studies can explore the possible variation in consumer needs across different cultures.

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Appendix 1

Questionnaire

As part of my Dissertation work in the M. Com Course, I am surveying **'Customers Perception of Security in Online Shopping Applications in Goa.'** Please do co-operate with me in this survey by giving your responses. I promise that your response will be kept confidential and will be used only for academic purposes. The Google form is divided into 3 sections.

INFORMED CONSENT

I understand that the proposed study is for obtaining responses to assess the perceptions and opinions of people from different geographical locations about "Customers' perception of security in online shopping applications in Goa".

I also understand that the data so collected will ONLY be used for academic and research purposes and strict confidentiality will be followed in keeping the data so collected.

I agree to participate in the survey and provide my perceptions and opinions for completing the proposed study.

- Yes
- No

Who they are?

Part I: Demographic Profile (Please Tick)

Gender	Male		Female		
Age	Up to 30 Years		Above 30 Years		
Income	Below Rs 50,000	Rs 50,000- Rs 100,000	Above Rs. 100,000		
Education	Up to 10^{th}	Up to 12^{th}	Graduation	Post-Graduation	
Occupation	Student	Employed (Govt.)	Employed (Private)	Unemployed	House wife
Marital Status	Married		Unmarried		
Location	North Goa		South Goa		

1. Which of the online shopping application do you know and use the most??

Amazon (domestic and international), Flipkart, snapdeal, Myntra, Club factory, Paytm mall, Shopclues, Ajio, Nykaa, Limeroad, zivame,Walmart, ebay, aliexpress, others(specify)

2. How frequently do you engage in online shopping?
    - Very Frequently
    - Frequently
    - Occasionally
    - Rarely
3. How long you have been using this apps?
    - 1 – 3 months
    - 3 – 6 months
    - More than 6 months

4. On an average how much do you spend per month on online shopping transaction?
    - Rs. 2000 to Rs. 5000
    - Rs. 5000 to Rs. 10,000
    - Rs. 10,000 to Rs. 20,000
    - Rs. 20,000 or more

5. Preferred mode of payment.
    - Cash on delivery
    - Debit card
    - Credit Card
    - Net banking
    - UPI
    - Other

6. Preferred category of products to purchase online
    - Fashion and Clothing
    - Electronics and Gadget
    - Home and Lifestyle
    - Beauty and Personal care
7. How do you usually access online shopping applications?
    - Mobile apps
    - Laptop
    - Both

8. How do you discover new online shopping applications?
    - Recommendations from friends and family
    - Online advertisement
    - Search Engines
    - Social Media Platforms
    - Others

RQ 1: What are the factors influencing, and does satisfaction also influences while making purchasing decisions?

O1: "To identify the key factors that most significantly affect customer perceptions of security in the online shopping environment and are they happy after online shopping.

#	**Website/App Quality (website design; website customer service; website security/privacy.)(WQ)**	**1**	**2**	**3**	**4**	**5**
1	The website provides in-depth information.					
2	This website has a good selection.					
3	This site has competitive prices.					
4	I feel comfortable in surfing this site					
5	When you have a problem, the website shows a sincere interest in solving it, Inquiries are answered promptly.					
6	I feel that my privacy is protected at this site.					
7	I feel safe in my transactions with this website. This website has adequate security features.					
#	**Trust**					
8	Online shopping sites have integrity.					
9	I trust the retailer's website to keep my personal information safe.					
10	I feel that any information communicated by the retailer's website is secure					
#	**Perceived security (Transaction security; Payment system**)					
11	This website protects credit/debit card information of customer.					
12	This site does not misuse customer information.					
13	I feel safe in my transactions with the retailer's website					
14	The Order identification and payment are convenient.					
15	The instructions during payment procedure are clear.					
16	I trust the payment system of this site.					
#	**Privacy Risk**					
18	The Internet is a safe environment to provide personal or Financial info.					
19	I feel safe to use my bank card when shopping online					
21	I use shopping sites that have adequate data protection technology (e.g. data encryption) for secure online transactions					
#	**Satisfaction**					
23	The online shopping site information content met my needs.					
24	I was satisfied with online buying when compared to offline buying.					
25	I am satisfied with my decision to purchase from this website.					
#	**Perceived Ease of Use**					
26	I feel online shopping is Time and effort saving					
27	There is Convenience of doing online shopping					

(Shergill, 2014)
(Kim and Park, 2011; Ngo and O'Cass, 2012)
Transaction Security (Liu et al., 2008; Park and Kim, 2003) Payment system (Özkan et al., 2010)
(Makhitha et al., 2018) (Huseynov & Ozkan, 2016)
(Kim and Park, 2011; Fan et al., 2013)
(Li, 2007)

28	Do you perceive the payment method to be concise and quick.	
#	**Information credibility/ quality**	
29	The app provides relevant and helpful information which is credible about the products that you want to buy.	(McKinney et al., 2002; Kim et al., 2004)
30	The app provides up-to-date information	
#	**Purchase Intention**	
31	I intend to continue to purchase from this shopping app in the future.	(Hausman and Siekpe, 2011; Shin et al., 2013)
32	I am encouraged to revisit this app in the near future	
33	I would like to recommend my friends or family to purchase a product this app.	
#	**Purchase Decision**	
34	I am used to online shopping.	Asnawati et al 2022)
35	I am happy with my decision to shop Online.	
36	I often do online shopping	
37	With various considerations, I always choose to shop online	
38	Overall, I am satisfied with my decision to shop online.	
#	**Continuance intention**	
39	I intend to continuously use online shopping.	(Castanha et al., 2022)
40	I would strongly recommend the use of online shopping.	
41	I intend to use online shopping frequently.	

RQ 2: How do they react?

O2:" Level of satisfaction influenced by Factors Influencing Consumer willingness to create content (E- wom)"

Factors Influencing Consumer willingness to create content

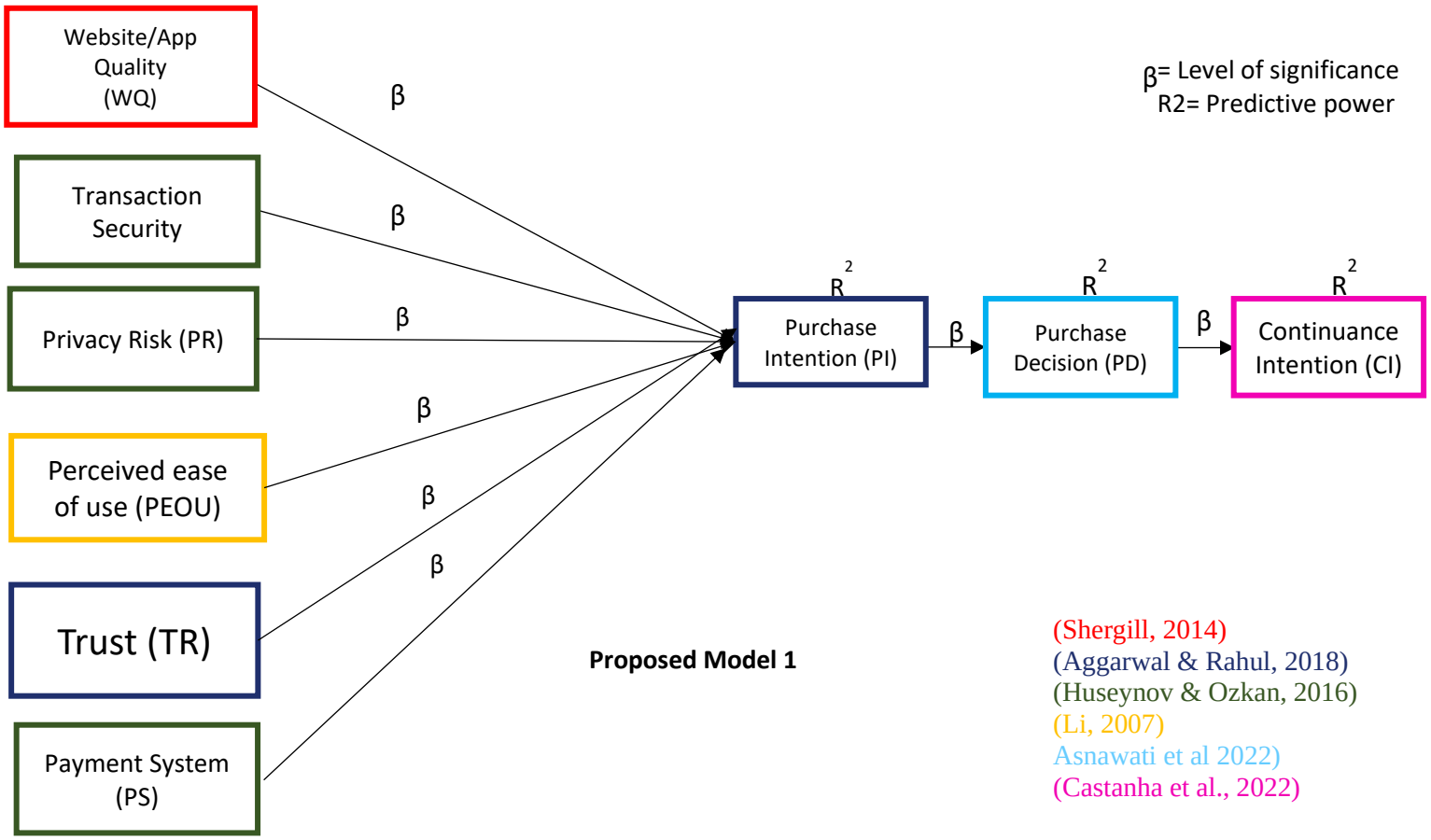
1. Are you aware of various platform available to share your experience or to provide your feedback in form of reviews, opinions, post, rating, etc.?
   • Yes • No

2. In which platform you prefer to share your experience about your mobile phone purchase in the form of reviews, opinions, post, rating, etc.?
   • On Company's website/ Application • On Online Shopping Website/Applications
   • On social media • Other Platform (Please specify):

#	**Personal Integrative**	1	2	3	4	5
1	I post a review of my experience if public/social recognition is attached to it.	Nambisan & Baron, (2007); Constantinides et al., (2015)				
2	I post to impress and show off my activities to friends					
	Altruism					
3	I want to help others with my own experiences	Bronner & Hoog, (2011)				
4	I want to enable others to make a good decision					
5	I want to help the company to improve their services					
	Social Benefits					
6	I meet new people when I post my reviews	Nambisan & Baron, (2009); Hoyer, et al., (2010)				
7	To enhance the strength of my affiliation with the consumer community					
	Economic Benefits					
8	I receive reward for posting my experience on social media	Hennig-Thurau et al., (2014)				
9	I want to make money for posting my positive experience					
	Hedonic Benefits					
10	Sharing personal experience is really enjoyable and fun	Nambisan & Baron, (2007)				
11	Posting reviews is a fun way to kill time					
	Attitude					
12	Posting reviews is thrilling and gives nice experience	Fishbein & Ajzen, (1975)				
13	I feel positive about posting reviews					
	Habits					
14	It became a habit to post once I visit any ecommerce site/app	Kim et al., (2005)				
15	I am addicted to create content after my every visit to any ecommerce site/app					
	Willingness to create content					
16	I provide my reviews once my parcel is delivered. .	Opata et al., (2019)				
17	I intend to continue posting reviews of ecommerce site/app.					
18	I think my content is useful for companies and the online consumers.					

Appendix 2

RQ2: What are the factors influencing the buying behavior and does satisfaction also influences while making purchasing decision?

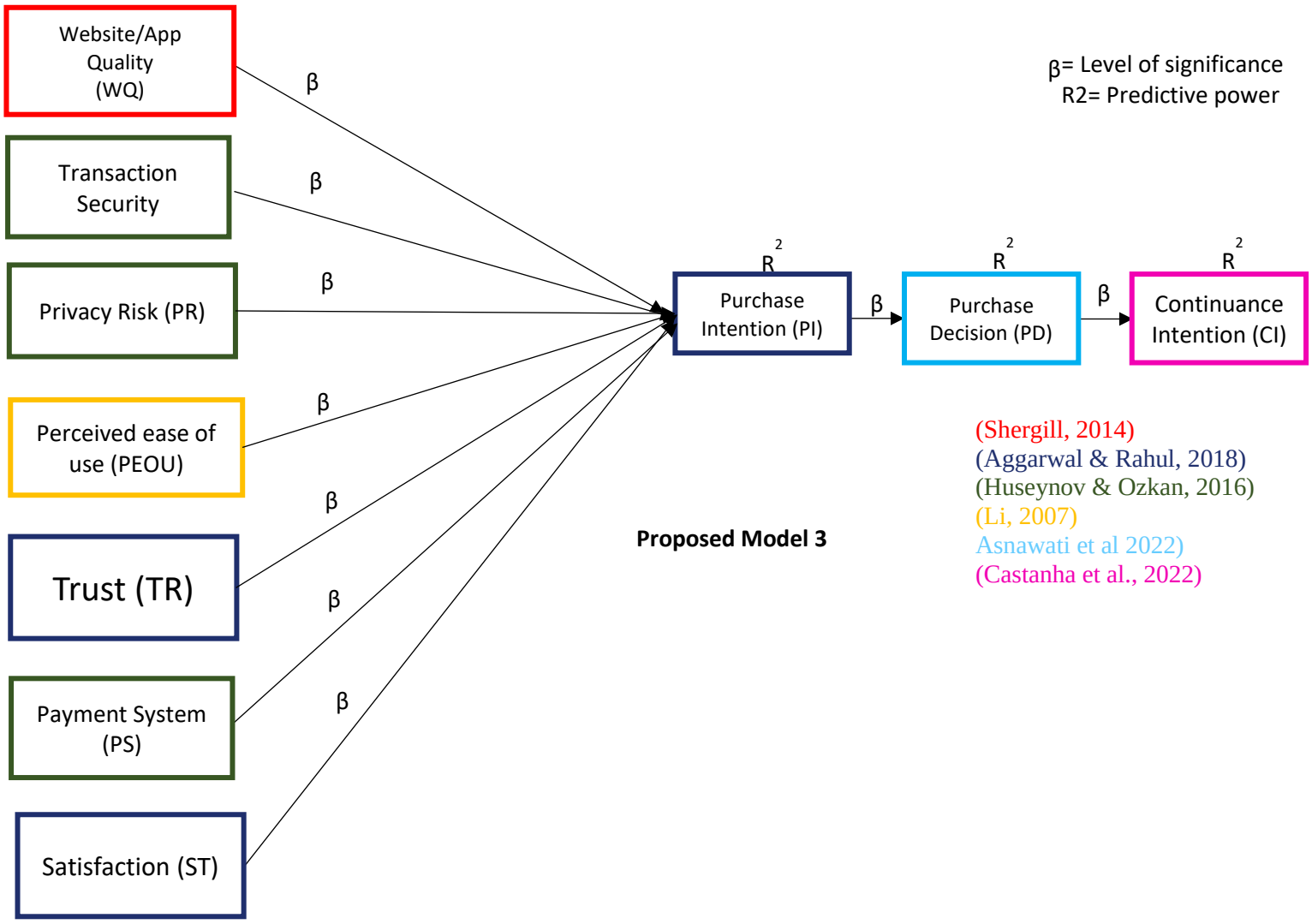


Proposed Model 1

(Shergill, 2014)
(Aggarwal & Rahul, 2018)
(Huseynov & Ozkan, 2016)
(Li, 2007)
Asnawati et al 2022)
(Castanha et al., 2022)

Path Coefficients, T-values, P values, R2, Q2, F2& Effect Size

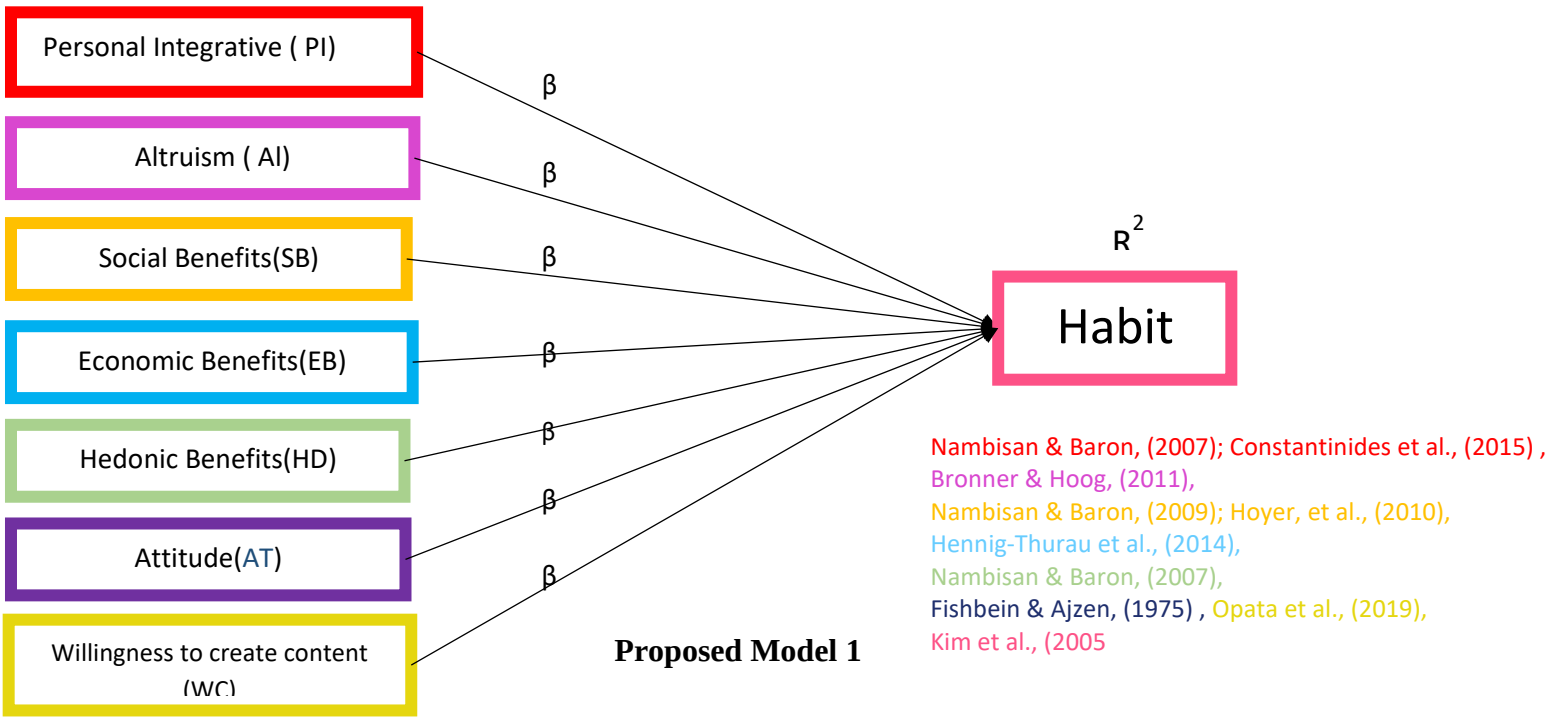
Variable	β	t	p	Hypothesis	R2	Q2	F2	Effect Size
WQ -> PI	0.117	1.205	0.228	Not supported			0.011	S
TR -> PI	-0.062	0.764	0.445	Not Supported			0.004	S
TS -> PI	-0.008	1.039	0.299	Not supported			0	S
PS -> PI	0.027	0.242	0.808	Not supported			0.001	S
PR -> PI	0.123	1.039	0.299	Not supported			0.012	S
PE -> PI	0.123	3.183	0.001*	**Supported**			0.094	S
IC -> PI	0.408	3.502	0.00*	**Supported**	0.736	0.7	0.107	S
PI -> PD	0.865	32.346	0.00*	**Supported**	0.747	0.75	2.96	L
PD -> CI	0.859	30.522	0.00*	**Supported**	0.738	0.67	2.81	L



Path Coefficients, T-values, P values, R2, Q2, F2& Effect Size

Variable	β	t	p	Hypothesis	R2	Q2	F2	Effect size
WQ -> PI	0.067	0.732	0.464	Not Supported			0.004	S
TR -> PI	-0.054	0.672	0.502	Not Supported			0.003	S
TS -> PI	0.013	0.135	0.893	Not Supported			0.00	S
PS -> PI	0. -0.054	0.003	0.997	Not Supported			0.00	S
PR -> PI	0.023	0.2	0.841	Not Supported			0.00	S
PE -> PI	0.263	2.646	0.008	Not Supported			0.068	L
IC -> PI	0.346	2.858	0.004	Not Supported			0.078	L
ST -> PI	0.269	2.475	0.013*	**Supported**	0.751	0.712	0.058	L
PI -> PD	0.865	32.439	0.00*	**Supported**	0.748	0.757	2.965	L
PD -> CI	0.859	30.521	0.00*	**Supported**	0.738	0.682	2.81	L

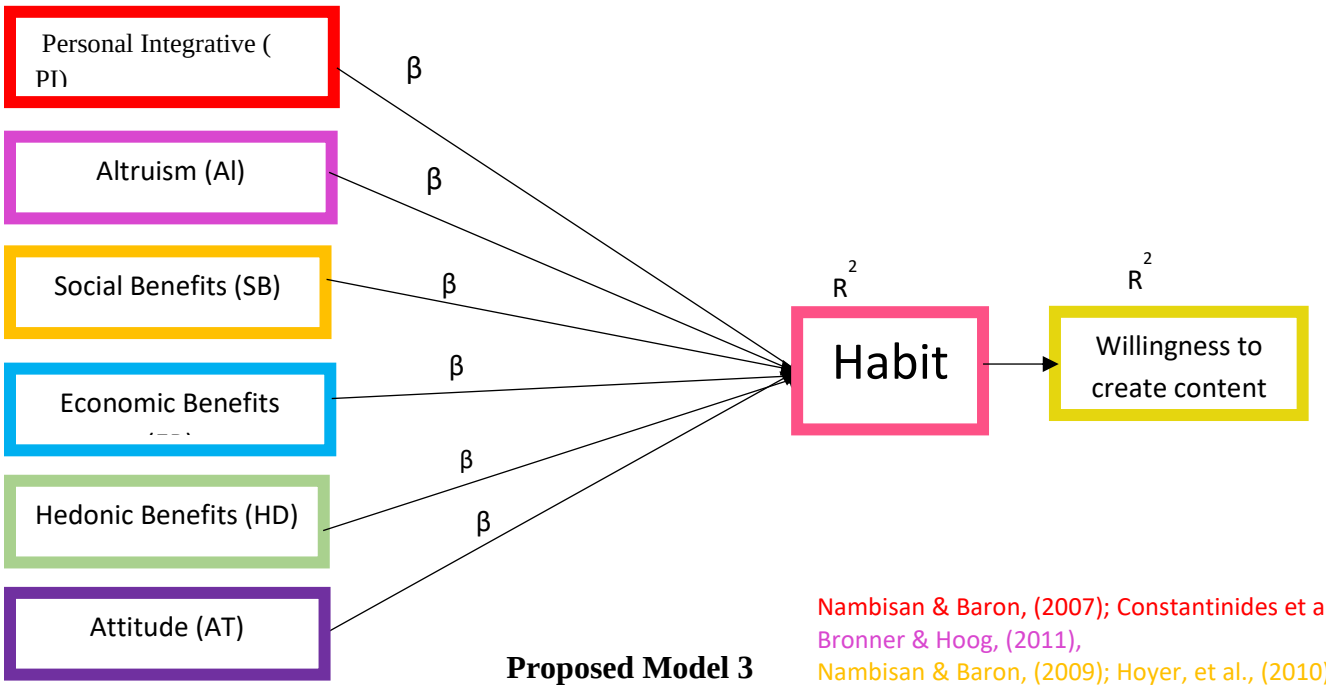
RQ2: How the respondents react based on their experience



Proposed Model 1

Path Coefficients, T-values, P values, R2, Q2, F2& Effect Size

Variable	β	t	p	Hypothesis	R2	Q2	F2	effect size
AL -> H	-0.096	1.522	0.128	Not supported			0.014	S
AT -> H	0.236	2.224	0.026*	**Supported**			0.042	L
EB -> H	0.185	1.847	0.065	Not supported			0.031	M
HB -> H	0.148	1.491	0.136	Not supported			0.017	M
PSI -> H	0.233	2.851	0.004*	**Supported**			0.065	L
SB -> H	0.186	1.878	0.06	Not supported	0.654	0.619	0.032	M



Proposed Model 3

Nambisan & Baron, (2007); Constantinides et al., (2015)
Bronner & Hoog, (2011),
Nambisan & Baron, (2009); Hoyer, et al., (2010),
Hennig-Thurau et al., (2014),
Nambisan & Baron, (2007),
Fishbein & Ajzen, (1975) , Opata et al., (2019),
Kim et al., (2005

Path Coefficients, T-values, P values, R2, Q2, F2& Effect Size

Variable	β	t	p	Hypothesis	R2	Q2	F2	Effect Size
AL -> H	-0.095	1.515	0.13	Not supported			0.014	S
AT -> H	0.237	2.234	0.026*	**Supported**			0.042	L
EB -> H	0.185	1.849	0.065	Not supported			0.031	M
HB -> H	0.148	1.487	0.137	Not supported			0.016	M
PSI -> H	0.233	2.845	0.004*	**Supported**			0.065	L
SB -> H	0.185	1.874	0.061	Not supported	0.653	0.619	0.032	M
H -> WC	0.687	14.403	0.00*	**Supported**	0.473	0.492	0.896	L