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FACTORS INFLUENCING CUSTOMERS' DECISION TO BUY IN ONLINE STORES

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Abstract. This article explores the factors influencing customers' decision to buy in online stores. The literature analysis showed that previous studies related to the factors influencing the decision of customers to buy in online stores focused on risk perception, online shopping features, price, convenience, online customer loyalty programs and online accessibility. Qualitative research – in-depth interviews were used by incorporating participants from a broad spectrum of online shopping categories (universal shop, food and beverage, clothing, consumer electronics, personal care and beauty, digital services). The research questions were related to the purpose of the research. The authors seek to clarify which factors of online stores influence the purchase decision. The study results showed more in-depth characteristics of online shopping and discovered the link between online shopping and consumer intentions. After the research, product categories mainly focused on e-commerce, factors leading a consumer to make a repeated purchase in an online shop, and factors encouraging consumers to shop online in the future were defined.

Keywords: marketing; online decision; buyer; customer decision to buy

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1. Introduction

Recently, increasing competition has encouraged online stores to look for more effective and long-term ways of achieving competitive advantage in the electronic space. In the electronic area, the success of a business depends on the factors that influence the decision of consumers to buy in online stores. Therefore, to gain a competitive advantage, it is relevant to understand the user experience and satisfaction with their services. Although more and more attention has recently been paid to the factors influencing consumers' decision to buy in electronic stores, where particular emphasis is placed on the creation of user experience, which has an impact on creating solid company-consumer relationships, there is a lack of scientific research on the factors influencing consumers' decision to buy in electronic stores from the experts' point of view.

Scientific issue. Online shopping is becoming increasingly popular worldwide, so it would be relevant to identify the factors that encourage consumers to shop online. The topic of the determining factors of consumers' decision to buy online is constantly changing, and the latest changes still need to be widely explored in the scientific literature.

The research aims to investigate the factors influencing the decision of customers to buy in online stores.

Objectives of the research:

- to present the theoretical background of customer decision-making to buy.
- to analyze factors influencing the decision of customers to buy in online stores.
- to evaluate in more depth the characteristics of online shopping and to discover the link between online shopping and consumer intentions.
- to create recommendations based on the research result to define the latest factors influencing customers' decision to buy in online stores.

2. Theoretical background of customer decision-making to buy

Companies are studying consumer buying decisions in detail to answer the questions: what consumers buy, where they buy, how, how much, when they buy, and why. Companies can find answers to most of those questions by researching customer purchases. However, finding the answer to the question "why?" and understanding the consumer's purchase decision process is not easy because the answers are often in the consumer's head.

Marc et al. (2022) mentioned that each country has its cultural characteristics, and these cultural differences affect consumer perceptions, attitudes, and purchasing behaviour. According to Marc et al. (2022), consumers from different countries show different attention towards the same product and have other emotional dispositions towards the same product.

Kiran et al. (2019) stated that customers tend to copy, imitate, and follow each other as defined in social learning theory. According to Kiran et al. (2019), they also talk to each other to get more information and feedback. Users share detailed information and their opinions based on their experiences with others, which influences new customers to buy or not buy a brand or product by word of mouth or face-to-face.

Jaakkola (2007) argues that consumer and organizational decision-making is related to selecting and using products and services. Jain (2019) stated that consumers may feel a tendency towards impulse buying. Impulse buying means buying without doing a lot of planning and thinking just because you want to purchase the product. Jain (2019) argues that a packet of crisps on the counter makes him feel hungry, and he can buy it without a second thought. Oke et al. (2015) agreed that consumer behaviour indicates how people make personal or household choices of products using available resources such as money, time, and effort. Consumer behaviour in an all-inclusive approach is the activities and processes through which people buy or discard products or services based on their experiences and ideas.

Willman-Iivarinen (2017) mentioned that the basic idea of consumer choice is that each solution strategy can be characterized by its accuracy (low error rate) and the effort required. Gómez-Díaz (2016) stated that the decision-making process should be a problem solution; not all products are solutions for specific users. For example, running out of toothpaste is a common situation that drives purchasing behaviour; however, it can be a problem for cultures that use this species of toilet cleaners, but for some others, it is not a consumption problem.

3. Factors influencing the decision of customers to buy in online stores

Nowadays, with the increasing popularity of online shopping, one factor that determines a consumer's purchase decision is emotion. Emotions have a significant impact, as a customer in a positive mood is willing to spend more money than a customer in a negative attitude. In an online store, website design, ease of use, quality information, and customer feedback become essential. Delivery time is crucial for online shoppers. Delivery time should be quoted as is. Promotions and discounts also work for consumers' decisions to buy. However, price is not the only factor that determines the purchase decision. The quality and durability of products are essential to the buyer, so they usually look for the best quality-price ratio. Merchants also use tricks to sell in online stores. For example, a reasonable price for one product is presented in the context of other - higher -

prices when other, much more expensive products are placed next to the product to be sold. Reviews on social networks greatly influence consumers' decision to buy and if such an option is available on the company's website. Companies strive to make the user experience favourable and rewarding. User experience is becoming the most critical marketing tool that shapes a merchant's success.

Nawi et al. (2019) stated that their research can help to encourage and enhance online consumerism. In addition, scientists intended to provide new ideas and knowledge to Internet users. Their study may raise awareness of perceived risk in online shopping and the effects of perceived risk. In addition, the findings may offer consumers ideas for reducing their risk perception when shopping online.

Baubonienė et al. (2015) mentioned that there are factors when shopping online:

1. Technological factors: preference to be a power user.
2. Consumer-related factors: shaping attitudes towards online shopping and changing customer attitudes.
3. Pricing factors of online shopping.
4. Product/Service Factors: availability of product information website, product type.

Skaržauskienė et al. (2015), citing Cheah et al. (2015), separated the factors influencing the decision to buy in online stores into channel characteristics (including quality services, associated risks, and trust characteristics of online shopping), seller and product characteristics (including special offers and price discounts) and consumer characteristics (including personal, social and psychological characteristics and online shopping experience). Davidavičienė et al. (2021) mentioned that the most essential features of an e-store are e-store design, e-store informativeness, e-store convenience, e-store security, and e-store popularity. From the perspective of product characteristics, researchers and business practitioners focus on product design and packaging, price, branding, customer feedback, and delivery time.

Fernandes et al. (2021) mentioned that marketers have recognized the effectiveness of word-of-mouth (WOM) as an influential factor in driving consumer choice and purchase decisions. According to Fernandes et al. (2021), because of the importance of WOM in increasing sales, marketers are using the Internet to create an online platform for consumer opinion, thereby expanding traditional WOM into an online environment related to product and service reviews, known as electronic WOM. Mican et al. (2020) stated that the extent of certain factors such as product characteristics, trust in the online store, specialist/customer reviews about the product, product price, customer opinions, trust in sources, convenience of the online store, attitude and brand loyalty, product popularity, customer loyalty programs, WOM and eWOM influence and affect the purchase decision.

Kidane et al. (2016) stated that trust and consumer attitudes have the most substantial direct effects on online purchase intentions, and convenience, price, wider product choice, and earnings also indirectly solidly impact online shopping intentions through online shopping attitude as a mediator. According to Kidane et al. (2016), impulse purchase intentions, consumer quality orientation, brand orientation, online trust, and shopping experience are positively related to online customers' prior purchase intention.

Wang et al. (2008) stated that online shopping features are the relevant factors showing the characteristics different from the past. First, online transactions between users and retailers faced various risks from opening the network. Second, preserving Internet privacy in shopping was another critical factor. Third, consumer awareness was another vital element. Finally, the consumer computer and Internet experience also influenced online shopping.

Khan et al. (2011) argue that shopping convenience, customized products and services, lots of information, better prices, and many other factors drive online shopping. According to Khan et al. (2011), more selection, customized products and services, lower prices, fast delivery, availability of information, participation in auctions, the ability to communicate with electronic communities, and no sales tax (in most countries) there are electronic advantages of commerce to consumers.

Bucko et al. (2018) mentioned that perceived risk, price, and promotion positively affect customers' willingness to purchase a product. At the same time, Daroch et al. (2020) mentioned that essential factors such as detailed

information, convenience and calm shopping, less time consumption, and easy price comparison influence consumers to shop online. According to Daroch et al. (2020), factors such as variety, fast service and discounts, and feedback from previous customers make customers buy online instead of traditional shopping.

Mastana (2023), citing Al-Debei et al. (2015), states that online accessibility also includes user-friendliness and navigation, as well as accessibility and contact elements, and therefore often relates to website availability, accessibility, interoperability, usability, and information about pricing, performance, quality and other element characteristics. Wu et al. (2023) mentioned that consumers always want to buy good quality products at a lower price, and at live events, streamers offer discount coupons and special offers. Wu et al. (2023) mentioned that users complain that the prices are too high and lower prices can be negotiated with the streamer in real time.

Azami (2019) conclusions of the study showed that the Internet environment, product characteristics, and promotional offers had a significant relationship with the online shopping behaviour of buyers. However, online safety and trust and product price had no meaningful relationship with the online purchasing behaviour of shoppers, although the existing effect between the variables was positive but insignificant. According to Ganapathi (2015), regression analysis shows that convenience, security, site features, and time-saving positively and significantly impact consumer buying by one per cent.

Hasan et al. (2022) investigated that consumer beliefs about high prices of online products, service quality and responsiveness, increased consumption of consumer resources, website design, high-risk perception, and poor payment process significantly impact the adoption of online transactions. Observing how consumers' perception of online products influences their decision to accept online transactions is interesting. Mahmud et al. (2014) study showed that website reliability, website design, website customer service, and website expertise are the four dominant factors influencing consumers' perceptions of online shopping.

Al Hamli and Sobaih (2023) identified a list of incentives to encourage customers to buy online from e-retailers through their research. These incentives are competitive prices, fast Internet, proper education, bank availability of a credit card, retailer website design including complete specifications, presence of physical store, online payment options other than a credit card, government support, supervision, and control. Fakunle and Ajani (2021) underline importance of Internet availability and stability.

Phanrat et al. (2019), citing Raghubir et al. (2004), suggested that consumers prefer to buy products when sellers offer a promotion. Phanrat et al. (2019) state that price promotion refers to providing a low price for a product or offering more products at the same price to create a sale. This may include a freight discount, a cash voucher, price deduction, and discount promotions from sellers, including a free express delivery fee; reducing the shipping fee is a favourite among consumers. Santhosh (2020) stated that from the factor analysis, it can be concluded that the most predominant factors influencing customers' purchase intentions when buying books online are better discounts, convenient shopping experiences, alerts about new arrivals, and quick resolution of complaints.

Swapana et al. (2017), citing Khare et al. (2012), stated that when shopping online, users expect and prefer a website with no accessibility violations. Swapana et al. (2017) mentioned that many online retailers offer accessible technologies such as voice recognition software, screen readers, magnifiers, etc., and it helps people with physical disabilities easily shop online. Increased accessibility standards drive customers to shop online.

Kim et al. (2012) stated that numerous studies have attempted to determine the factors that determine the success of e-commerce, emphasizing customer value creation, online customer management, e-business service quality improvement, customer retention, e-business strategy, and website quality. Al Haml et al. (2023) study identified five key factors, such as convenience, psychology, trust, payment method and product variety, which influence consumers' buying behaviour. At the same time, Victor et al. (2018) results of the exploratory factor analysis have determined shopping experience, dynamic pricing awareness, privacy issues, buying strategy, fair price perception, revenge intentions, and self-preservation intentions are potentially significant factors influencing consumer behaviour and their future purchasing decisions.

Hidayat et al. (2021) mentioned that users generally think quality, price, and product reputation determine the purchase decision. According to Hidayat et al. (2021), knowledge about factors influencing online purchasing decisions can help the industry develop strong relationships. Buying decision factors are also helpful in developing and implementing e-commerce strategies to achieve long-term goals such as customer loyalty. Valdez-Juárez et al. (2021) stated that website security, website quality, internet user satisfaction, and the ability to learn are and will be determining factors in purchasing behaviour analysis.

Warganegara et al. (2022) argue that internet-based economic growth influences consumer behaviour, lifestyle, and activities. According to the authors, consumers use the Internet when shopping because they value time, efficiency, and cost savings. They also don't have to visit physical stores and interact directly with sellers. Online shopping allows consumers to shop through online stores and transact directly on the same platform. Despite the numerous types of research, a gap still exists, and the most recent factors affecting the inclination to buy online have yet to be discovered.

4. Research methodology and methods

Research method. An individual (in-depth) expert interview method was chosen in line with the study's objective. According to Gaižauskaitė and Valavičienė (2016), in-depth interviews allow one to grasp the nuances of the topic, understand its essence, and discover unexpected and unknown aspects.

The content analysis method was also used to analyze the data from the qualitative research. Content analysis is a research method for subjectively interpreting the content of textual data through a systematic process of classification, coding and identification of themes or patterns. According to Elo and Kyngäs (2008), content analysis involves defining the research question and selecting the sample, data collection, preparation of the data for analysis, development of a coding system, application of the coding framework to the data, and interpretation of findings.

Research instrument. The research instrument used was a semi-structured interview. The aim of structuring the interview in this way was to make it flexible and responsive to the course of the interview, which would lead to additional questions and the discovery of new, as yet undiscovered aspects of the topic. The study aimed to assess the characteristics of online shopping and discover the link between online shopping and consumer intentions. The main guidelines for the discussion questions covered the following topics:

- perception of online and traditional shopping;
- factors that primarily influence the consumer's decision to shop online;
- areas primarily focused on e-commerce;
- factors leading a consumer to make a repeated purchase in an online shop;
- factors encouraging consumers to shop online in the future.

Research sample. In view of the study's objective, the criteria for selecting the study participants were defined. Purposive sampling was chosen, characteristic of qualitative research, by strategically and purposefully selecting the most informative participants in line with the study's objectives. It was also chosen to adapt the selection of participants based on the defined criteria:

- relevance of the topic (people working with online shopping);
- diversity (CEO of e-commerce, managers, developers, etc.);
- and at least 5 years of experience in the field of online shopping.

The sample size of the study was selected based on the principle of data saturation, where interviews are conducted until the information provided by informants starts to repeat itself, and new aspects related to the research objectives are no longer revealed (Gaižauskaitė, Valavičienė, 2016). Using purposive and case sampling, data saturation was achieved by including 12 respondents.

Organization of the research. The search for potential informants was carried out using LinkedIn (by a personal message inviting them to participate). All those invited agreed to participate in the study - there were

no refusals. As the aim was to interview professionals (working people with strict agendas), the informants were allowed to choose a date and time that suited them and the type of contact they wanted to have with the researcher. The choice was between a face-to-face interview and an interview where the researcher and the participant interact through communication, either by telephone call, a remote meeting or a written question. Data collection took place between September-October 2023.

Data analysis. The analysis of the results started with the transcription of the voice recordings. The transcriptions were analyzed, and highlights and quotes were defined. Thematic data analysis was used based on the steps outlined by Clarke and Braun (2013): familiarity with the data, data coding, generation of initial themes, review of themes, and defining and combining themes.

5. Research results analysis

The research involved the active participation of 12 informants, comprising 7 females and 5 males. Below is the anonymized list of participants with their working category of online shopping and experience working in e-commerce (see Table 1).

Table 1. The characteristics of the participants

Participant	Working category of online shopping	Experience of working in e-commerce	Participant	Working category of online shopping	Experience of working in e-commerce
P1 (M)	Universal e-shop	10 years	P7 (F)	Consumer Electronics	6 years
P2 (M)	Food and beverage	7 years	P8 (M)	Clothing	5 years
P3 (F)	Clothing	5 years	P9 (M)	Universal e-shop	12 years
P4 (F)	Consumer Electronics	12 years	P10 (M)	Personal Care and Beauty	7 years
P5 (F)	Personal Care and Beauty	7 years	P11 (F)	Digital services	10 years
P6 (F)	Digital services	15 years	P12 (F)	Food and beverage	9 years

To guarantee a comprehensive perspective during research, participants were intentionally incorporated from a broad spectrum of online shopping categories (universal shop, food and beverage, clothing, consumer electronics, personal care and beauty, digital services). This diverse selection was rooted in capturing various expert groups' viewpoints and insights.

First, it was essential to define the advantages of online shopping from the experts' point of view. Convenience, wide variety, price comparison, accessibility, reviews and recommendations were the most important factors (see the results in Table 2 below).

Table 2. Category – approach on advantages of online shopping

Category	Subcategory	Empirical study statements
Advantages of online shopping	Convenience	“<...> Online shopping allows to shop from anywhere with an internet connection, eliminating the need to travel to physical stores <...>” (P1, P2, P3, P5, P6, P7, P8, P9, P12); “<...> it is saving time - quickly browse and make purchases without the need to physically move from store to store <...>” (P4, P10, P11).
	Wide Variety	“<...> Online stores often offer a wider range of products and brands, making it easier to find specific items or explore new options <...>” (P2, P3, P4, P5, P7, P9, P10, P11, P12); “<...> It is possible to buy different products from one e-shop <...>” (P1, P2, P6);
	Price Comparison	“<...> Online platforms make it easy to compare prices across different retailers, helping to find the best deals and discounts <...>” (P1, P2, P3, P4, P5, P7, P10, P12); “<...> at the beginning of online shopping lower prices were the most important factor, now those prices are not lower all time, but the price comparison is much easier compared to traditional shopping <...>” (P6, P8, P11).
	Accessibility	“<...> Online shopping is accessible 24/7, allowing to shop at any time that suits your schedule <...>” (P8, P11).
	Reviews and Recommendations	“<...> Online reviews and product ratings can provide valuable insights into the quality and performance of products, aiding decision-making process <...>” (P1, P3, P4, P5, P6, P8, P9, P11).

The next question was focused on areas mainly focused on e-commerce. The participants defined digital media, grocery and food, fashion and apparel, consumer electronics, health and beauty as the most popular e-commerce categories. Other categories were also mentioned, such as furniture, appliances, cookware, and home décor, sporting equipment (see the results in Table below).

Table 3. Category – product categories mainly focused on e-commerce

Category	Subcategory	Empirical study statements
Product categories mainly focused on e-commerce	Digital media	“<...> e-books, audiobooks, and digital media like music and movies are commonly purchased online today <...>” (P2, P3, P4, P5, P7, P9, P10, P11, P12); “<...> Netflix and Spotify are number one brands, which increased the popularity of digital media usage online when paying subscription fee <...>” (P1, P6); “<...> Amazon is the first brand, which was focused on selling e-books, that was the beginning of spread of digital media in online shopping <...>” (P9).
	Grocery and Food	“<...> Online grocery shopping has seen significant growth, with both perishable and non-perishable goods available for delivery <...>” (P1, P2, P3, P4, P5, P7, P11, P12); “<...> During pandemic customers got used to buying groceries online, and now they still do that <...>” (P2, P12, P10).
	Fashion and Apparel	“<...> Clothing, shoes, and accessories are commonly purchased online. Many online fashion retailers offer a wide variety of styles and sizes<...>” (P1, P2, P3, P5, P6, P7, P8, P9, P12); “<...> AboutYou, Zalando, Asos are the brands, which ensured that customers got used buying clothes online in Lithuania <...>” (P3, P8).
	Consumer Electronics	“<...> smartphones, laptops, tablets, and other gadgets are highly competitive and rapidly evolving segment of e-commerce <...>” (P1, P2, P3, P4, P5, P6, P7, P8, P9, P12);
	Health and Beauty	“<...> Cosmetics, skincare products, supplements, and personal care items are frequently sold online <...>” (P1, P3, P4, P5, P7, P8, P9, P11); “<...> There are plenty of new cosmetics brands in Lithuanian market and most of them are focused on online shopping <...>” (P5, P10).
	Other categories	“<...> Products such as furniture, appliances, cookware, and home decor items are popular in e-commerce due to the convenience of shopping from home <...>” (P1, P2, P10, P12); “<...> Sporting equipment, apparel, and fitness products have a strong online presence <...>” (P5, P7).

Factors leading a consumer to make a repeated purchase in an online shop and factors encouraging consumers to shop online in the future were also essential research topics. The interview participants mainly mentioned mobile shopping, social media and influencer marketing, sustainability concerns, convenience features, cybersecurity measures, and pandemic effects (see the results in Table 3 below).

Table 3. Category – factors leading to shop online in the future or repeat the purchase

Category	Subcategory	Empirical study statements
Factors leading to shopping online in the future or repeating the purchase	Mobile shopping	“<...> The widespread use of smartphones allows consumers to shop on the go, which will be even more popular in the future. <...>” (P2, P5, P6, P7, P9, P11). “<...> Mobile apps and mobile-optimized websites make it even easier for people to make purchases from their devices <...>” (P1, P4, P8).
	Social media and influencer marketing	“<...> Social media platforms and influencers play a significant role in promoting products and driving online sales. This trend is likely to continue in the future <...>” (P1, P8, P11); “<...> In Lithuania, most profitable are the online shops opened by influencers, this is also leading to repeated purchases on influencer e-shop <...>” (P4, P7, P12).
	Sustainability concerns	“<...> As more consumers become environmentally conscious, they may prefer online shopping compared to traditional retail, as long as e-commerce companies continue to make efforts to reduce their environmental impact <...>” (P3, P8, P9, P11).
	Convenience features	“<...> always implementing new features like one-click purchasing, easy returns, and subscription services make the online shopping more appealing to consumers <...>” (P1, P2, P3, P10).
	Cybersecurity measures	“<...> As online security measures continue to improve, consumers may feel more confident in making online transactions, reducing concerns about fraud <...>” (P1, P3, P5, P11).
	Pandemic effects	“<...> The COVID-19 pandemic accelerated the adoption of online shopping due to safety concerns. While the pandemic have passed, the habits formed during the pandemic are likely to persist for many consumers <...>” (P5, 7, P10, P12).

Conclusions

When presenting the theoretical background of customer decision-making to buy, it is crucial to mention cultural characteristics, customers' tendency to copy, imitate, and follow each other, impulse buying and available resources as the factors influencing customer decision-making. While analyzing theoretical aspects of factors influencing the decision of customers to buy in online stores, there can be defined plenty of factors: low-risk perception; technological factors such as online shopping features; price; online store design, convenience, security, popularity; trust in the online store; customer reviews about the product; online customer loyalty programs; online accessibility such as user-friendliness and navigation; time-saving; alerts about new arrivals; quick resolution of complaints; accessible technologies such as voice recognition software, screen reader; product variety.

Ultimately, the choice between online and traditional shopping depends on personal preferences, the type of products customers are looking for, and specific circumstances. Many people opt for a combination of both, taking advantage of the strengths of each method. Qualitative research of 12 informants with experience working in e-commerce showed that convenience, wide variety, price comparison, accessibility, reviews and recommendations are the essential advantages of online shopping. The most popular product categories in online shopping are specific e-commerce categories such as digital media, grocery and food, fashion and apparel, consumer electronics, health and beauty. Mobile shopping, social media and influencer marketing, sustainability concerns, convenience features, cybersecurity measures, and pandemic effects are the main factors leading a consumer to make repeated purchases in an online shop and encourage consumers to shop online in the future.

The study's novelty is based on a definition of factors that most influence the consumer's decision to shop online, focused on the view of experts. Limitations of the study - the study examined the online shopping factors in Lithuania, and the conclusions cannot necessarily be applied to other countries.

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