

# THE INFLUENCE OF TRUST AND BRAND IMAGE ON PURCHASE INTENTION IN ONLINE SHOPPING: A COMPARATIVE STUDY BETWEEN AMAZON AND FLIPKART

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## 1. Introduction

Internet is changing the way customers shop and buy goods and has rapidly evolved into a World-wide phenomenon and India is not far behind. It has become a tool for cutting the marketing cost thereby reducing the price of the product and keeping a company ahead in a highly competitive market situation. In India, the internet shopping has catapulted into a new league with the advent of 4G connectivity. With having only 150 million internet users in 2012, the numbers have largely increased in the last five years with India becoming the third largest population in terms of Internet usage. With a change in the nature of work and various government initiatives to strengthen infrastructure and internet connectivity, number of internet users especially on the mobile phones has grown astronomically.

India is a country in which youth comprises more than 50% of the population. The acceptance of technology is high among the youth who make up a large section of the consumers', especially online consumers. Hence both Flipkart and Amazon.in have been registering large volumes in internet sales in the last few years. In recent times, Amazon has made an investment of over

Rs. 2000 crore in anticipation of the burgeoning market. Targeting the youth not only reduces their acquisition cost but also promises a huge potential for increases in future sales as the youth are not very concerned about reliability and security aspects of the internet shopping and are quite savvy. Both Amazon and Flipkart have a distinct Brand Image and Brand Perception in the Indian ecommerce arena.

The use of internet as a channel of information and commerce is growing at a fast pace in India. The Indian e-commerce market is estimated to be more than Rs.50, 000 crores and witnessing a growth rate of 50% annually. Today e-commerce websites such as amazon.in and Flipkart enjoy a high Brand Equity among the generation Y consumers. Digitization of all media be it advertising or online shopping has brought into focus concepts such as Brand Image and hence Brand Trust and loyalty into the ecommerce space. Increasing usage of internet and ecommerce in India is creating strong brands in this space. Today Brands such as Amazon.in, Flipkart, Snapdeal and Myntra have garnered a large mindshare among online customers. The factors determining the customers' purchasing decisions are changing as they embrace e-commerce with expectations about efficiency,



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service and support. Sharma and Mittal (2009) in their study “prospects of e-commerce in India”, mentions that India is showing tremendous growth in the e-commerce. Undoubtedly, with the middle class of 288 million people, online shopping shows unlimited potential in India. Not surprising then that the bulk of the customers are from tier 2 cities and towns than the metros. Amazon has been banking on India being its largest market outside the United States and is sharpening its tools to take on Flipkart and other competition in this arena.

### **Review of Literature**

Brands have been considered as the second most important assets for a firm after customers (Doyle, 2001). Creation of a strong brand in a competitive market is the main goal of organizations since it gives them a competitive advantage with reduced risk, higher quantity of sales and higher margins. Brand loyalty has several important strategic benefits to the firms, such as gaining high market share and new customers, supporting brand extensions and reducing marketing costs. It is said that once a brand is entrenched in the mind of the consumer it acts as a barrier to competition.

Trust is a major factor which influences the relationship between the customer and the brand (Morgan & Hunt, 1994) and consequently the purchase intention and behavior. People form relationships with brands like they form relationships with humans and this marks the perception about a brand.

Delgado-Ballester & Munuera-Aleman (2005) asked the question regarding the effect of confidence in a brand and brand buying behavior? Such brand trust research is limited to very few studies. According to Delgado-

Ballester & Munuera-Aleman (2005) interest in the issue of brand trust is only conceptual and only theoretical and very few empirical studies have been conducted to assess the confidence in a brand and its direct correlation to purchase behavior and Brand Loyalty. The value of a brand is a result of the value chain provided by the company with links to suppliers and distributors and end users (Srivastava, Fahey and Christensen, 2001). The purpose of this study is to identify the influence of brand image and trust on the online purchase behavior and customer satisfaction of e-commerce customers.

The Internet provides an information-rich environment offering to the customers' with latest technology and access to products hitherto unknown. In models such as the theory of reasoned action, researchers have shown that website communication style ease of use, and enjoyment lead to rational buying behavior. In the online area Banerjee, Dutta and Dasgupta (2010) identified factors which influence the attitude of Indian consumers towards online shopping. The authors found that online security is one of the most important reasons that prevent Indians from shopping online. Consumers perceive a certain degree of risk in most purchasing decisions, but non-store purchasing decisions tend to have a higher level of perceived risk associated with them (Bhatnagar, Misra & Rao, 2000; Dollin, B., Dollin, S., Thompson, & Conner, 2005). (Donthu & Garcia, 1999; Li, Kuo & Rusell, 1999; Slyke, Comunale, & Balanger 2002) found that website design is one of the unique features affecting online shopping environment. Shergill and Chen, (2005) identified web site design characteristics as the dominant factor which influences customer perceptions. Ho and Wu (1999) study confirmed

homepage presentation and reliability are the important factors that have most influential effect on online shopping and this influences their Brand Image.

Brand image is the perception regarding the product that is built into the subconscious of consumers through the expectations and experience of the brand (Pujadi, 2010). In case of online shopping, the website, and the quality of service provided over the internet has significant impact on the Brand Image.

In the ecommerce scenario the perceived risk of the service provider brand is higher because of the additional dimension of attributes of the service provider such as Flipkart or Amazon.in along with the benefits of the products that they offer. The past marketing activities of the firm are an important consideration when the consumer thinks about brand credibility (Erdem, Swait & Louviere, 2002), and it influences future purchases as well. This translates into Brand Loyalty at a later stage.

In the case of ecommerce brands such as Amazon and Flipkart, it is the sum total of the user experience with respect to the website. The perception of value (perceived value) is affected by price perception and hence the involvement with the products and this reflects on the quality of the brand. "Most consumers prefer some form of human interaction with the online shopping model as well," and the perception is that people are likely to "shop online more frequently if they receive immediate responses to their questions." The proportion of customers who return for a second purchase is a great metric to measure the quality of your online customer support. Online shoppers are looking for an experience that makes them feel in control of the transaction,

from the pre-purchase stage to the end of the customer service lifecycle.

Maintenance of trust is at the core of any brand, because it is the key characteristic of successful long term relationships (Morgan and Hunt, 1994). Purchase behavior focused on the ongoing process and maintenance of valuable and important relationships that are created on the existence of trust (Chaudhari & Holbrook, 2001). Ahn et al. (2004); Ho (2004); Grewal et al (2004) and Shih (2004) studies found that delivery performance has significant influence on customer satisfaction.

With this background, an empirical study has been undertaken to assess the impact of seven variables, namely, privacy, trust, complexity, product variety, risk, time utility and reliability on customer satisfaction and purchase intention.

### **Objectives of the Study**

- To study the factors which influence online shopping such as perceived risk, privacy, Brand trust, complexity, product variety, and reliability and its influence on Brand Image and customer satisfaction
- To assess the customer perception regarding Amazon and Flipkart
- To study the online purchase behavior regarding the type of products purchase

### **Scope of the Study**

For this study a sample of 130 respondents was selected using judgmental sampling method and served with a pretested questionnaire containing variables to be scaled on a five point Likert scale with "strongly agree" dictating the highest level of satisfaction and "strongly disagree" as the

highest level of dissatisfaction. Also, questions were asked to compare Flipkart and Amazon.in in terms of type of products purchased, trust and reliability of the study.

### **Hypothesis of The Study**

- **H<sub>1</sub>:** There is a relation between purchase intention in online shopping and privacy, Brand Trust, complexity of products, product variety, perceived risk, convenience and reliability.

### **Dependent and Independent Variables**

Overall Purchase Intention is the dependent variable and Reliability, Brand Trust, Price of Products, Product variety, Convenience, Perceived Risk and Security of site are independent variables.

### **Research Methodology**

#### **Sample and questionnaire**

The research instrument used was a structured questionnaire with Likert Scales and several open and closed ended questions. For this 130 sample respondents were selected using judgmental sampling method and served with a pretested questionnaire. The criteria used was that they should be engaging in online shopping and have used Flipkart and Amazon and other familiar websites at least once in the past six months. Rating scales were used to measure the perceived Brand Trust and its influence on customer satisfaction and purchase behavior. The questionnaire also covered questions related to type of products purchased frequently online and frequency of purchase.

The scope of the study was Bangalore city area. The study was conducted during Mar – April 2017. The collected data was analyzed using

advanced Excel with the help of multiple regression analysis and other tests for deriving meaningful conclusions out of the study.

### **Data Analysis And Interpretation**

#### **Demographic profile of the respondents**

Out of 130 respondents 70% are male and 30% are female customers. In terms of age group, 61.5% respondents are in the age group of 21 -25 years while 15.4% of the respondents are in the age group 26-35 and 36-45 years. The majority of the sample is taken from the student population. Educational status of the respondents indicates that 60% of total respondents are graduates, 33.4% are under-graduates and 6.6% respondents are educated only up to secondary level (Table 6). In terms of occupation, students formed the highest portion with 61.5% while 25.4% were service professionals and 6.1% were in business (Table 7).

#### **Analysis and discussion**

To gain a deeper understanding of the relationship between the Overall Purchase Intention on an online website with the identified dimensions which influence the online shopping experience, regression analysis has been used. The basic model of regression analysis is as follows:

The dimensions are: Purchase Intention = f (Security of site, Trust, Price of Product, Product variety, Perceived Risk of Purchase, Convenience, Reliability of Brands)

$X_1$ = Reliability,  $X_2$ = Brand Trust,  $X_3$ = Price of Products,  $X_4$ = Product variety,  $X_5$ = Convenience,  $X_6$ = Perceived Risk,  $X_7$ = Security of site  
Overall Purchase Intention =  $\alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + e$

There “ $\alpha$ ” is constant and “ $\beta$ s” are coefficients to estimate and “e” is the error term. Here

Overall Purchase Intention is the dependent variable and Reliability, BrandTrust, Price of Products, Product variety, Convenience, Perceived Risk and Security of site are independent variables.

The results from the study are similar to earlier research studies cited in that brand image influences purchase intention and this is no different in the online world as compared to the brick and mortar version of retail stores. Majority of the customers have revealed that they feel more comfortable shopping for higher value goods on Amazon as opposed to Flipkart. This implies that the perceived financial risk is lower on the amazon site and it has a higher brand credibility.

### Reliability and Validity Analysis

#### Summary of Reliability Testing using Cronbach Alpha

Variable	Items	Reliability Cronbach's Alpha	Validity Standardized loadings
Loyalty towards website	No. of times you visited the website	0.72	0.7
Frequency of Online purchase	No. of times you Shop online	0.64	0.68

The above table shows the internal consistency of the constructs. The reliability of the questionnaire was checked using SPSS. The individual construct reliability was found under the acceptance limit as the Cronbach's Alpha values is 0.72 for loyalty towards a website and for Frequency of online purchases is 0.64 respectively.

The overall predictability of the model is shown in Table-1. The adjusted  $r^2$  value of 0.686 indicates that about 69% of the factors are responsible for customer satisfaction with online shopping. From the ANOVA test it shows that the table sig. value 0.05 is greater than the calculated sig. value 0.000 which means that there is a significant correlation between the dependent variable and the independent variables. (Table-2)

Result of coefficient analysis presented in (Table-3) shows the relationship between dependent and Independent variables. According to Sig. value, in terms of online shopping the six factors considered namely: reliability, trust, complexity, “Product Variety”, risk and privacy have significant connection with customer satisfaction level, as table Sig. value of 0.05 is greater than the calculated Sig. value of each of the variables. The time factor has no significant connection with customer satisfaction in online shopping. Again two variables namely trust and risk are negatively related with the customer satisfaction in online shopping, which means that higher the perceived risk of the website, lower is the customer satisfaction. Hypothesis (H1) that there is a relation between purchase intention in online shopping and privacy, Brand Trust, complexity of products, product variety, perceived risk, convenience and reliability has been accepted.

The analysis of the other tables in relation to brand image of Amazon.in and flipkart show that, in India Flipkart has higher top of mind awareness (83%) than Amazon.in which has (73%) (Table 8), Table 9 shows that Amazon.in enjoys higher preference as an online shopping site with 46% while Flipkart is preferred by 30% of the respondents. These number may however

change with seasonal demand of the products advertised by both online shopping giants.

Amazon.in however has higher scores for perception of honesty than Flipkart. While Amazon's score is 63, Flipkart only scored 46 (Table 10). The data also shows the increasing popularity and of online shopping in general (Table 14). The type of products that customers purchase online is shown in (Table 15). Clothing ranks first with 37% and Laptops and other electronics are a close second with 33% as the most popular products to be purchased online. The study also shows that customer satisfaction is directly correlated to privacy, trust, complexity, product variety, risk and reliability.

### **Managerial Implications and Conclusion**

The study reveals that customers' perception is influenced by the person's experience on the online website with respect to the different dimensions. Amazon seems to enjoy a higher rating in terms of popularity and trust than flipkart. Brand Trust is a market-based asset that is interconnected because it exists externally in the mind of the consumer and the relationship of the firm with its customers. People form relationships with brands like they form relationships with humans and this marks the perception about a brand. This is what marketers have to leverage if they want to grow the brand and the business. E-commerce in India has a bright future with more and more customers preferring to buy a variety of goods online ranging from clothing to electronics.

### **Limitations and scope for further research**

The limitation of the study was that it restricted to

the urban areas of Bangalore city with a sample size of 130 respondents. The criteria used was that they should be engaging in online shopping and have used Flipkart and Amazon and other familiar websites at least once in the past six months. The study can be extended to tier 2 cities and rural areas as well residing in urban. Future research can also consider a more in-depth analysis on how perceived value has an impact on Brand trust.

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## Appendix Data Analysis Results

**Table-1: Model Summary**

Model	R	R square	Adjusted R Square	Error of the Estimate
1	.839a	.703	.686	.39330

The overall predictability of the model is shown in the Table-1 above. The adjusted r<sup>2</sup> value of 0.696 indicates that about 69% of the factors influence Purchase Intention on an online shopping website.

**Table-2: ANOVA a**

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	43.639	7	6.234	40.302	.000 <sup>b</sup>
1 Residual	18.408	119	.155		
Total	62.047	126			

- a. Dependent Variable: Overall Purchase intention
- b. Predictors: (Constant), Privacy, Risk, Time, Reliability, Product Variety, Brand Trust, Complexity

From the ANOVA test it shows that the table sig. value 0.05 is greater than the calculated sig. value 0.000 which means that there is a significant correlation between the dependent variable and the independent variables.

**Table-3 (Coefficients<sup>a</sup>)**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std Error	Beta		
(Constant)	1.546	.969		1.595	.113
Reliability	.476	.113	.359	4.218	.001
Brand Trust	-.344	.077	-.404	-4.466	.001
Complexity	.280	.136	.248	2.060	.042
Product Variety	.321	.096	.226	3.361	.001
Time	.052	.084	.054	.625	.533
Perceived Risk	-.625	.054	-.976	-11.656	.001
Privacy	.346	.076	.380	.545	.001

## Demographic profile of the respondents

**Table: 4 Number of respondents in terms of gender**

<b>Gender</b>	<b>No of Respondents</b>	<b>Percentage</b>
Male	91	70%
Female	39	30%

Source: primary data

**Table : 5 Age of respondents**

<b>Age of Respondents</b>	<b>No of Respondents</b>	<b>Percentage</b>
21 - 25	80	61.5%
26 - 35	20	15.4%
36 - 45	20	15.4%
>45	10	7.7%

Source: primary data

**Table: 6 Education Level of Respondents**

<b>Education Level</b>	<b>No of Respondents</b>	<b>Percentage</b>
Graduate	78	60%
Undergraduate	43	33.4%
PUC/Secondary level	9	6.6%
Other	0	0%

Source: primary data

**Table: 7 Occupation of Respondents**

<b>Occupation</b>	<b>No of Respondents</b>	<b>Percentage</b>
Student	80	61.5%
Service	33	25.4%
Business	8	6.1%
Others	9	7%

Source: primary data

**Table 8: Top of mind Awareness of Online Websites  
(More than one response was given)**

<b>Online website</b>	<b>Number of respondents</b>	<b>Percentage</b>
Amazon	95	73%
Flipkart	108	83%
Snapdeal	58	44%
Jabong	45	34.6%
Myntra	49	37.7%
Others	7	6.5%

Source: primary data

**Table 9: Preferred Website for shopping  
(Only one response was given)**

<b>Online website</b>	<b>Number of respondents</b>	<b>Percentage</b>
Amazon	60	46%
Flipkart	39	30%
Snapdeal	11	8.5%
Jabong	8	6.1%
Myntra	12	9.4%
Others	0	0

Source: primary data

**Table 10: Perception of honesty of different websites individually**

<b>Online website</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
Amazon	17	25	15	3	3	63
Flipkart	3	18	12	5	8	46

Source: primary data

**Table 11: Perception of trustworthiness of bothonline shopping sites**

Online website	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Amazon	6	35	15	5	3	64
Flipkart	0	17	12	3	0	32

Source: primary data

(Other websites have not been listed in the table)

**Table 12: Satisfaction with the overall performance of online shopping sites**

Online website	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Amazon.in	6	21	18	12	2	59
Flipkart	3	18	16	3	2	42

**Table 13: Saying positive things about the online websites**

Online website	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Amazon.in	7	35	16	3	1	62
Flipkart	2	28	12	2	2	46

**Table 14 : Types of products shopped on online shopping sites  
(More than one response was given)**

Types of Products	No of Respondents	Percentage
Groceries	16	12%
Shoes	18	14%
Phones/Laptop/Electronics	43	33%
Cosmetics	26	20%
Books	22	17%
Clothes	49	37%

Source: primary data

**Table 15: Different attitudes of consumers for online purchase**

Sl.No.	Different attitudes of consumers for online purchase	SD	D	Indif.	A	SA
I.	I think shopping on the internet saves time.	18	19	09	37	17
II.	It is a great advantage to be able to shop at any time of the day on the internet.	20	08	17	30	25
III.	It is more difficult to shop on the internet.	21	18	31	30	00
IV.	I prefer traditional/conventional shopping to online shopping.	17	32	30	15	06
V.	Shopping online is risky.	18	19	30	33	00
VI.	I believe online shopping will eventually supersede traditional shopping.	05	20	26	30	19
VII.	I will prefer online shopping only if online prices are lower than actual price	15	20	23	16	26
VIII.	A long time is required for the delivery of products and services on the internet	07	18	35	18	22
IX.	Selection of goods available on the internet is very broad	09	18	35	20	18
X.	The description of products shown on the web sites are very accurate	08	18	32	26	16
XI.	The information given about the products and services on the internet is sufficient.	08	28	35	19	10
XII.	Online shopping is as secure as traditional shopping	08	35	25	00	32
XIII.	While shopping online, I hesitate to give my credit card number	22	24	19	17	18
XIV.	Internet reduces the monetary costs of traditional shopping to a great extent (parking fees etc.)	14	19	23	22	17
XV.	The fact that only those with a credit card or bank account can shop on the internet is a drawback	14	18	22	28	18
XVI.	I would be frustrated about what to do if I am dissatisfied with a purchase made from the internet.	20	18	16	20	26

Source: primary data