Outlook of Consumers towards Online Pharmacies: Roles of Performance Expectancy, Effort Expectancy and Adoption Intention

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Abstract

The transforming global scenario with impacts like Covid-19 are causing consumer buying shift from traditional purchase behaviour to online purchase behaviour. The present study proposed the unique linkage of performance expectancy and effort expectancy towards consumers' adoption intention towards online pharmacy platform in Indian context. The study involved 350 survey participants from national capital region of India and application of stepwise hierarchical multiple regression technique to explore empirical relationships among the study constructs proposed on the bases of previous literature. The performance expectancy and effort expectancy of Indian online users found to influence their adoptive behaviour significantly. The study visualized multiple findings and results of high worth for scholars and industry practitioners.

Keywords: Performance Expectancy, Effort Expectancy and Adoption Intention, Online Pharmacies, Online Consumer Behaviour.

INTRODUCTION

Online medical services have been evolved out from among the critically significant aspects in today's societal climate. As far as statistical analysis is considered, medical care expenses expanded by 4.6 percent from 2018 to 2019, arriving at an aggregate of \$3.8 trillion, or \$11582 per individual by (Centers for Medicare and Medicaid Services, U.S;

2020. According to this statistics, medical services use is anticipated to keep ascending annually consistently during 2014 to 2024, at a normal pace of 5.8 percent. In Indian context, the funds allocated by government of India for the Department of Health and Family Welfare witnessed a hike to Rs 65,001 crore in FY21 from Rs 37,061 crore in FY17 (Financial Express, 2020). In accordance with the mentioned extended development, the controlling state administrative authorities must give more

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prominent consideration to their medical care venture (Mou and Shin, 2018).

The authors in this research study emphasized over the increasing inclination of consumers' towards internet based platforms for buying products and services with their rising exposure of online shopping. This also further leads to the reduction of the extents of confusions and risk based avoidance behaviour of buyers'. As a result, the overall intention of consumers' performing internet based buying is expected to be increased (Soopramanien, 2011).

In the advanced computerized period medical services are witnessing expanding utilization of on-line data from the web in spite of the change in its quality and dependability. On-line data is as a rule progressively used to advance patient self-administration and improve correspondence between wellbeing experts and patients (Water worth and Honey, 2018). An interesting research study indicated that the domestic and international online platforms well showcase their corresponding affordable products which lead to overcoming the barriers of electronic buying dilemmas lying in way of pushing consumers' towards online shopping (Pal et al., 2015).

In a benchmark study conducted by Chanana and Goele (2012) on the exploration of potential of development of online business in future in India, the researchers found that the e-commerce based online business will expand many folds in the arriving long term in rapidly growing Indian industry. The authors further indicated the significance of various determinants that may contribute significantly in the growth of Indian online business and trade. Since, the study included the orientation of consumers towards online business in Indian context; it can be argued that the online pharmaceutical platforms in India may also focus on exploring relevant determinants that may conclusively ignite the growth of online pharmacies in India.

This paper endeavours to examine attitudinal factors that add to buyer acknowledgment of online drug store in India. The methodology utilized is the unified theory of acceptance and use of technology (UTAUT) method. Performance Expectancy alludes to how much an individual accepts that utilizing the framework will support the person in question to achieve gains in work execution. Effort Expectancy eludes to the level of simplicity related to the utilization of the online platform (Venkatesh et. al., 2003).

The reason for this investigation was to decide the quality of the indicators imagined from UTAUT model as performance expectancy and effort expectancy on adoption intention towards online drug stores in India.

LITERATURE REVIEW

Studies propose that expectations and ability by and large decide people's genuine practices (e.g., Cronan, Mullins, and Douglas, 2018). As recommended by the Theory of Reasoned Action (Fishbein and Ajzen, 1975), expectation/ability to utilize is the fundamental determinant of consumers' genuine conduct. In any case, understanding the components that impact consumers' eagerness is an unpredictable cycle. The three categorized study streams ease of understanding, in formativeness, and involving qualities were found to be explaining the online buying behavior of consumers (Demangeot & Broderick, 2010). In a recent study, Dhimanet. al. (2019) suggested the significant roles of effort expectancy and performance expectancy in supporting the contribution of individual innovation towards adoptive behaviour in case of smart phone based fitness app users.

The builds of social influence, performance expectancy, and effort expectancy that are derived from UTAUT framework remained quite evident indicators of adoptive behaviors to utilize ARTS, with performance expectancy displaying the most grounded predictor, as demonstrated by the

outcomes of the investigation (Madigan et al., 2017). The researchers (Walrave et al., 2020) studied 1500 participants in Belgium and identified the adoptive behaviour of mobile phone users towards mobile apps that helps in tracking people diagnosed with COVID-19. The researchers found that 48.70 percent of the study respondents shows their interest towards utilization of the related mobile app and the performance expectancy was the strongest predictor of the adoption intention of these study participants.

Venkatesh et al. (2003) capitalized eight innovation acknowledgment models in order to support the plan of projecting UTAUT-TAM-TPB (Taylor and Todd 1995); the Technology Acceptance Model (TAM) (Davis model; involving the Social Cognitive Theory or SCT by Bandura, 1986) (Davis, 1989); Model of PC Utilization (MPCU) (Thompson et al. 1991); Theory of Planned Behaviour (TPB) (Ajzen 1991); Innovation Diffusion Theory (IDT) (Rogers 1995); Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975); and Motivational Model (MM) (Davis et al., 1992). Yang (2010) studied Unified Theory of Acceptance and Use of Technology (UTAUT) framework within the conjunction of attitude and hedonic performance expectancy to study adoption intention 400 mobile phone users and found that hedonic and utilitarian and hedonic performance expectancy is significantly influenced by effort expectancy. Further, it was found that hedonic expectancy served as the crucial most factor of the consumers' adoption intention.

The extent of convenient interaction of consumers towards the utilization of related platform corresponds to the consumers' effort expectancy. Venkatesh et al. (2003) suggested that large volume of online shopping consumers treat e-shopping as a straightforward operation, convenience to grasp technological up-gradation, the enhanced proportion of happiness of consumers is found to be as utilizing unique online services.

Performance expectancy emerged out as the key impressive directive thrust for consumers' usage

attitude (Venkatesh et. al., 2012). A latest study on UTAUT by Duarte & Pinho (2019) over mobile based health app users suggested that performance expectancy must be offered intense focus by researchers while exploring the adoption behaviour of consumers'. Also, The Effort Expectancy build inside each model is huge in both deliberate and obligatory use settings; in any case, everyone is noteworthy during the first time frame, turning out to be non-huge over a time of broadened and continued utilization (Venkatesh et al., 2003) that can be considered in consonance of past examinations (Thompson et al. 1991, 1994; Davis et al. 1989; Agarwal and Prasad 1997, 1998). Carter et al. (2008) Studied 250 respondents in 2007 to explore consumer adoption behaviour towards e-filing services using multiple regression analysis and found useful inferences regarding the effort expectancy and performance expectancy. Also, Zhou et al. (2010) studied the unified theory of acceptance and usage of technology (UTAUT) model for evaluating perception related to the online consumers and assessed the impact casted by innovation as well as task fit apart from the perception of the technology. The authors found that the performance expectancy of consumers possesses positive and significant relationship with user adoption also found that the technology task fit significantly influences consumers' performance expectancy.

According to Alshare & Lane (2011), performance expectancy as well as effort expectancy emerged among varied core variables of UTAUT model. The researchers argued that these constructs contribute major role towards consequence based acceptable and behavioral context of students. When the authors examined the behaviour of students towards ERP learning and practicing they found that the students' effort expectancy and performance expectancy contributed significantly towards the same. Also, one of the remarkable finding of their study was that the influential impact of effort expectancy was well above that of performance expectancy in the context of attitudinal aspect of

students. The researchers recently found a positive and significant connection between adoptive behaviour and performance expectancy and effort expectancy (Puspitosari & Hidayat, 2020).

A pool of studies conducted previously indicated the rise of mobile users and its role in revolutionising the buying pattern of users. The previous research study (Oh et al., 2009) also simultaneously highlighted that the features of mobile services such as the techniques and design related issues influences the performance and effort expectancies which further influences the travelling consumers' attitudinal and usage patterns. In an empirical study conducted on 369 Smart phone based apps users who were customers of flight tickets, Jeon et al. (2019) suggested that performance expectancy is a positive as well as significant determinant of consumer adoption intention towards booking flight tickets while using mobile phone based apps. The study found support from research works conducted in Indian context also since it is found that the Indian investors are increasingly interested towards doing business on online platforms (Goyal et. al., 2013).

The research works conducted previously justify the roles of performance expectancy and effort expectancy in influencing the online adoptive behaviour of consumers'. The research studies conducted in India also justify the same as illustrated above. Still, as far as Indian online pharmacies are concerned, there is a huge literature gap existing at present. Thus, the present study not only explored the online behaviour of Indian consumers, but also justifies the existing literature by diagnosing the relationships between online users' performance expectancy and effort expectancy (UTAUT model) and their adoption intention in the context of online pharmacies.

Thus, it is hypothesized that,

Hypothesis 1: Effort expectancy influences adoption intention positively and significantly.

Hypothesis 2: Performance expectancy influences adoption intention positively and significantly.

Hypothesis 3: Effort expectancy influences performance expectancy positively and significantly.

Further, the following figure graphically represents the proposed study model indicating the associations of performance expectancy, effort expectancy, and adoption intention.

Figure 1 : The Proposed Model

DATA COLLECTION

The study respondents included people doing online purchase of medicines from the India's national capital region (NCR). The researchers successfully received 371 questionnaires back from the contacted respondents. Also, as a part of data editing process, 21 inappropriate responses were excluded from the received questionnaires, and finally the researchers used 350 high quality responses in data analysis process. The survey participants' population attributes are depicted systematically across Table 1. Also, the constructs for performance expectancy and effort expectancy were adopted from Venkateshet. al. (2003) and adoption intention was adopted from Zhou et al. (2010). The Cronbach's Alpha of the scales was 0.73 for performance expectancy, 0.83 for effort expectancy, and 0.93 for adoption intention respectively. This shows the adequate reliability of the used scales of measurement.

Table 1 : Demographic Details

Attribute	Alternative	Frequency	Percentile
Gender	Male	294	84%
	Female	56	16%
Age	< 25	84	24%
	25-35	133	38%
	35-45	77	22%
	Above 45	56	16%
Marital Status	Married	196	56%
	Unmarried	154	44%

Note. N = 350.

Table 1 show that there exists both male and female respondents' participation in the sample population as 84% respondents were male and 16% respondents were female respectively. 62% of the sample respondents constitute young population who purchases medicine online either for themselves or for their family members as shown in table 1 that 62% of sample respondents are of less than 35 years of age. Also, 56% of respondents are married whereas 44% of respondents are unmarried, which shows that the study shows the opinions of both married and unmarried survey population.

Further, the table 2 represents that the sample population possesses adequate mean and thus it can be recommended that the study respondents responded adequately to the study constructs since the mean and standard deviation values are adequate enough.

Table 2 : Descriptive Statistics

	Mean	Std. Deviation
Gender	3.69	.23
Age	3.21	.56
Education	3.12	.75
Performance Expectancy	2.52	.64
Effort Expectancy	2.33	.78
Purchase Intention	2.65	.28

Note. N = 350.

Data Analysis

Data collected was analysed using SPSS software. The correlations were analysed among the study constructs.

Table 3 : Correlations of Constructs

	AVE	1	2	3	4	5	6
1 Gender	-	-					
2 Age	-	.32**	1				
3 Education	-	.26**	.46**	1			

4 Performance Expectancy	.65	-.01	-.02	.03	1		
5 Effort Expectancy	.66	-.04	.05	.05	.48**	1	
6 Adoption Intention	.68	-.06	.02	.21*	.26*	.32**	1

*P<0.05, **P<0.01

The researcher used stepwise hierarchical regression technique to evaluate the proposed impression over adoption intention of Indian customers towards online pharmacies in reference to their performance expectancy and effort expectancy. All the constructs possess AVE values as superior in comparison to the 0.5 which is the standard value and thus it can be argued that the convergent validity of the scales was established. Further, the square root values of the AVE values of all the scales were found to be higher than the values of the correlations of all the corresponding scales, and therefore it can be referred that the discriminant validity of the scales were also established.

Table 4 : Stepwise Hierarchical Regression Method for Study Constructs

Analyzed Indicators for Proposed Structures										
Proposed Structure	R Value	RSq. Value	Adj.RSq. Value	Estimates' St. Error	CS					DB
					Δ RSq	Δ F	DF1	DF2	Δ F ^s	
1	.102 ^a	.010	.008	.62573	.010	4.680	1	349	.031	
2	.154 ^b	.024	.019	.62216	.013	6.164	1	348	.013	
3	.250 ^c	.063	.056	.61032	.039	18.556	1	347	.000	1.839
a. Independent variable: Education										
b. Independent variables: Education, performance expectancy										
c. Independent variables: Education, performance expectancy, effort expectancy										
d. Dependent Variable: Adoption intention										

Note: Rsq.: R Square, Adj. RSq.: Adjusted R Square, CS: Change Statistics; Δ RSq: R Square Change, Δ F: F Change, DF: Degree of Freedom, Δ F^s : Significant F Change, DB: Durbin-Watson

The researcher used stepwise hierarchical regression technique to assess the individual impacts of predictors on adoption intention of consumers as shown in table 4. In first step, demographic characteristics were entered as shown in Model 1 of the table 4. Further, performance expectancy was entered in step 2as shown in Model 2 of the table 4. Finally, effort expectancy was entered in next step as shown in Model 3 of the table 4.

Table 5 : Analysis of Variance (ANOVA) of Constructs

ANOVA ^a						
Proposed Structure		SSq	DF	MS	F	S.
1	Rg	1.833	1	1.833	4.680	.031 ^b
	Residual	175.799	349	.392		
	Total	177.632	350			
2	Rg	4.219	2	2.109	5.449	.005 ^c
	Residual	173.413	348	.387		
	Total	177.632	350			
3	Rg	11.130	3	3.710	9.960	.000 ^d
	Residual	166.502	347	.372		
	Total	177.632	350			
a. Dependent Variable: Adoption intention						
b. Independent variable: Education						
c. Independent variables: Education, performance expectancy						
d. Independent variables: Education, performance expectancy, effort expectancy						

Note: SSq.:Sum of Squares, DF: Degree of Freedom, S: Significance, MS: Mean Square, Rg: Regression.

Table 5 shows the analysis of variance (ANOVA) of constructs. The significance values for both the stages indicating the impact of performance expectancy alone and performance expectancy and effort expectancy shows that while performance expectancy alone influences consumers' intention for online pharmacies, it becomes more significant when effort expectancy comes into the model. This also justifies the appropriateness of the study model taking into consideration the study of influences of performance expectancy and effort expectancy together towards consumers' adoption intention.

FINDINGS & DISCUSSION

The table 3 shows positive association among the three considered study variables as effort expectancy, performance expectancy, as well as adoption intention are positively associated with each other. This supports the argument of researcher (Venkatesh et. al., 2003) that the two unique constructs proposed in UTAUT model positively associates with consumers' adoption behaviour

towards online pharmacies in India. Performance expectancy is found to be positively associated with adoption intention (.26*) and also, effort expectancy is found to be positively associated with adoption intention (.32*). This leads to the acceptance of hypotheses 1 and 2 respectively. The correlation study also supports the proposed assumption of the present study that performance expectancy and effort expectancy are positively associated with each other.

Also, from table 4 the model shows significant impact of gender and education on consumers' behaviour towards online pharmacy usage (R-square = 0.10, $p < 0.05$). Further, performance expectancy together with respondent's demographic characteristics shows significant impact on consumers' behaviour towards online pharmacy usage (R-square = 0.02, $p < 0.05$) as shown in Model 2 of the table 4. Finally, effort expectancy shows that it casts significant influence on consumers' behaviour towards online pharmacy usage (R-square

= 0.06, $p < 0.00$) as shown in Model 3 of the table 4. The study results received support from previous literature also. This leads to the acceptance of hypothesis 3.

The findings of the study found adequate support from previous literature also. J. H. Lee and Song (2013) conducted an empirical study to explore consumers' adoption intention towards the usage of Certified e-Document Authority (CeDA) support services and found that the performance expectancy was significantly associated with the consumers' behavior and simultaneously the authors found that the effort expectancy was significantly associated with the performance expectancy. This also opens a new area for entrepreneurship researchers as societal up gradations boost their confidence to launch new ventures (Mahajan & Mahajan, 2020). Dahia & Dangi (2020) also found in their study that leading IT major industries are on a rapid roll out of bringing revolutions among major IT based ventures in India.

The analytical study conducted by the researchers Cao and Niu (2019) suggested valuable insights over the mediating roles displayed by the effort expectancy and the performance expectancy across the association of the Alipay client reception and the specific circumstance. On the other hand, it is only the performance expectancy which mediated the associated of the Alipay client selection and the pervasiveness. These outcomes uphold the current examination findings and furthermore featured that future investigations in India may likewise investigate directing and mediating functions of the effort expectancy and performance expectancy. This empirical investigation well expanded the horizon of UTAUT framework (Venkatesh et. al., 2003) in the scenario of India's online pharmaceutical industry. The study has suggested many unique findings of the connectedness of the proposed variables performance expectancy, effort expectancy, and adoption intention of medicines using online pharmaceutical platforms. Also, the researchers may inculcated the consideration of psychological determinants such as psychological capital

(Upadhyay & Kumar, 2019) in analysing the online consumption behaviour of Indian users to further elaborate the horizon of online consumption behaviour literature.

The present study suggests Indian online pharmaceutical industry leaders to emphasize on enhancing the standards of online buying and selling process as per the customs and practices of India's traditional pharmaceutical retailers' practices and characteristics, supporting the conversion of buying and selling of online pharmacies products from traditional pharmacies, taking measures of building safety and security of online transactions, promoting ease of affordability and convenience of users such as including cash on delivery mode, and meeting commitments with respect to delivery schedules of medicines to clients. These findings also attracts the emphasis of industry leaders required to improve the quality of manpower (Kumar et. al., 2014) in pharma industries since research is an important part of pharma industry and online compatibility behaviour (Gulati et. al., 2020) is an added dimension in it as far as Indian context is concerned. Such measures will support the operational efficiency of performance expectancy and effort expectancy in enhancing adoption intention of consumers' towards online pharmacies in India.

CONCLUSION

This study successfully expanded the horizon of pharmaceutical industry in India in the purview of e-commerce industry in India. Since, the turbulence of time with on-going uncertainties such as Covid-19 scenario has shifted the way the business was done before, in a manner of people better preferring buying via online platforms. This study emphasized the growing demand of Indian consumers towards online buying of medicines. The researchers in the present study recommended online pharmacy marketers to focus on utilizing performance expectancy and effort expectancy measures to promote their online pharmacy business in India.

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