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## A SYSTEMATIC REVIEW ON PROSPECTS OF ADOPTION AND ACCEPTANCE OF E-PHARMACY

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### Abstract

Development of technology and existence of internet facilitate incredible development in every business through including health care. There is a rapid change in health care and pharmaceutical business. It moved from traditional to modern as online pharmacy also known as e-pharmacy. Online pharmacy is a method of selling and distributing medicines to the door steps of the customers. This research mainly focuses on the factors influencing adoption and acceptance of online pharmacies. It is identified that factors like effort expectancy, performance expectancy, social influence, hedonic motivation, price value, buyer's habits, exogenous factors, situational factors, perceived risk, trust, health literacy of the consumers, previous online shopping experiences are influencing. Still certain limitations like frauds and risk from illegal sites. To overcome these limitations companies must build confidence through promotional campaigns, have a return policy of unused medicines before expiry. It also suggests that prohibited drugs like H and X should sell only based on doctors prescriptions. This research proposes a framework to increase researchers' understanding towards adoption and acceptance of E-pharmacies

**Keywords:** Online pharmacy, Technology, Perceived risk, Performance expectancy, exogenous factors

## Introduction

Fast growth and improvements in information and communication technology (ICT) and growth in users of internet helps the online business development both in India and the World. With the existence of internet, at present, incredible development has been observed in electronic buying for various products such as, essential commodities, textile, gold, silver, jewellery, financial services, and health care. Electronic pharmacy otherwise called as e-pharmacy has lot of opportunities for growth and development in the near future. Online pharmacy is a method of selling and distributing medicines to the door steps of the customers based on the prescription. Customers can send the prescription directly to the seller with the help of electronic devices directly to the seller on which the seller will send the medicines to the customer (Bessell et al., 2002; Desai, 2016). In these circumstances usage of information and communication technology in health care services and pharmaceutical business plays vital role. This is also known as health information system that helps both the customers and provider of health services. This helps the customers to get the required medication to their door steps and sellers can sell with less effort to the ultimate users. (Haux R 2006). It has completely changed the perception and attitude of the users purchasing medicines through online. Online buying method has acquired fast growth and changes the major users irrespective of their demographic and psychographic characteristics (Crawford, S. Y. (2003). Due to the growing demand for electronic business in all areas of business including pharmaceuticals business people have changed from traditional business model to online business models to grab the opportunities in the new business perspectives (Gallagher, J. C., & Colaizzi, J. L. (2000). Though it is a trend for all varieties of businesses but some of the businesses are exception to it because of its confidentiality, nature and government regulations not allowing those businesses to enter into online business. For instance buying of medicines has influenced by several factors like age, time spent, doctor prescription and any more Bernath, P. (2003). Electronic pharmacies the name suits that pharmaceutical sellers doing their operations through digital support than traditional methods and provide best services to their customers to purchase from their door steps Alwon, B. M., Solomon, G., Hussain, F., & Wright, D. J. (2015). This online business has given lot of benefits to the patient suffering from different health diseases to arrange their medicinal requirements with minimum efforts. The emergence of online business in all the business have reduced the gap between poor and rich, rural and urban literate and illiterates and it is not an exception to pharmaceutical business. Online buying of medicines gives guarantee the supply of medicines with in some pre determined time Fittler, A., Lankó, E., Brachmann, B., & Botz, L. (2013). Patel and Ashok (2016) noticed that online pharmacy business has gone up to the peak level during the recent past all over the world and India is not an exception to it. Business people are very much interested in their money into online pharmacy business due to its success and feasibility. In spite of several benefits the pharmacy business and its users still the risk involved cannot be eliminated. Legal obligations and functional responsibilities of this model have been pointed out by many people both in India and abroad. In the observations of World Health Organizations (WHO) India is approving its medicines without proper documentation on preclinical, clinical and toxicological observations it also observe that drug approval authority is working under the influence of capitalist and politics. These comments made an adverse effect on Indian drug marker which is considered as the fourth largest supplier of pharmacies to all over the world. Several regulatory authorities are concerned about the patients/consumers using online pharmacies through these un-authorized channels of distributing drugs. Out of several vertical of e-commerce of one that damages very badly is the upcoming online pharmaceutical business also known as e-pharmacies. In the recent past these pharmacy business have got attention of ecommerce sector by capturing the highest importance both from the government and investors. The country has almost 9

lakhs pharmacy retail outlets that meet 65% of domestic demand. The traditional pharmacies are meeting the requirements of pharmaceutical business 99% of annual sale and remaining 1% provides by the online sales. Usage of systematic information for practical application in pharmaceutical industry has move forward for individual improvement in physical health and technology from daily activities. For example growing use of smart mobiles, internet and social media like face book, instagram have created lot of opportunities for e-pharmacies. These advances also modified the pattern of business and buying attitudes of customers.

In common, e-pharmacy business has combined into three different classes.

- 1) Old pharmacy businesses distribute medicines only with proper prescription from the certified medical officer. This is observed as most lawful.
- 2) Online consultation pharmacies. The patients/customers submits the past history of the client through online to examines the report and advice the medicines to suits that. Majority of the patients prefer to use this service because both the doctor and pharmacist are available.
- 3) “Online drug store permits the consumer to buy drugs without doctor’s consultation or even without valid drug prescriptions.

Patients/customers ill-treat medicine trying to take from online pharmacies. Few research studies conducted all over the world on e-pharmacies identified that through the online pharmacy is growing leaps and bounds in the entire globe still there are certain challenges and problems faced by it. Other studies have pointed out that majority of the people are not accepted to purchase medicines through online because of the own challenges and limitations by these pharmacies. After in depth examination, it is found that some important issues are identified in relation with the regulations administrative and policy making authorities where rules and regulations have performed in the e-pharmacy business and trading. The strategies and approaches provide as a purposeful act to regulate elevated activities of online pharmacies all over the world. World health organization told that usage of antibiotics in an incorrect manner can leads to antimicrobial resistance. Sale of narcotics is considered as an important rule, these are combined with regulated prescriptions drug use disorders. These were clearly explained in high intensive care model and the same was observed as developing models in low and middle income countries. Prescriptions are not used for medical purposes, over the counter cough syrups and others having opioids and amphetamines have observed in Africa and Asia. It is also discussed that e pharmacies are encouraging false medicines without having proper prescriptions which leads damage of secrecy of the business. If the quantity consumed by the patient based on the online seller advices it causes to failure of treatment and in some cases it causes to death also. Inclusion of some of the dangerous components such as boric acid, toxic acids and other ingredients causes to incurable. Doctors available in online sometimes prescribe the medicines to the patients without taking into consideration of their past health history and current status of their health in to account also causes to some other health related problems. Medicines require addition features cannot be maintained so in the online pharmacies such as cold storage, proper handling, good delivery mechanism and others. In the broader context it is observed that there is no clinical oversight at many online pharmacies. With the limited drawbacks with online pharmacies or telemedicine’s still it has many advantages of its own. It is helping to the great extent in many developing countries few developing and developed countries are still facing to do their best. These services are greatly influenced by the behavioural intentions of the users. The two popular theories of online pharmacies viz., Technology Acceptance Theory and Unified

theory of acceptance and use of technology and many other theories have identified the determinants of behavioural intentions of online pharmacies users. Most of the earlier theories have identified only individual factors like attitude, behaviour, knowledge about health condition, environmental factors, weather conditions will influence. E-pharmacies indicate that they tend to sell medicines at prices lower than offline stores Satheesh et., al; (2020) find price advantage as an attraction for consumers in their survey of consumers of e-pharmacy products). Additionally, there are regulatory checks which have been introduced in recent times, which ensure that these e-pharmacies are registered with the drug regulatory authority and do not sell medicines without prescriptions except for special cases Musyuni (2020), Deepika et., al;(2020) and Satheesh et., al;(2020).

### **Objectives of the study**

- To find driving forces influence adoption and acceptance of online pharmacy
- To propose a framework to increase researchers' understanding towards adoption and acceptance of E-pharmacy

### **Scope of the study**

The present study i.e., Prospects of acceptance and adoption of e-pharmacies – a systematic review of e-pharmacies based on the systematic review based on the literature available for the last 15 years. The study mainly focuses on certain consumer characteristics such as Effort anticipation, Performance anticipation, Social Impact, facilitating circumstances, Hedonic incentive, Price value, Practice, Exogenous factors, Consumer characteristics, Situational factors, Perceived risk, Perceived trust, Health literacy and Previous online shopping experience.

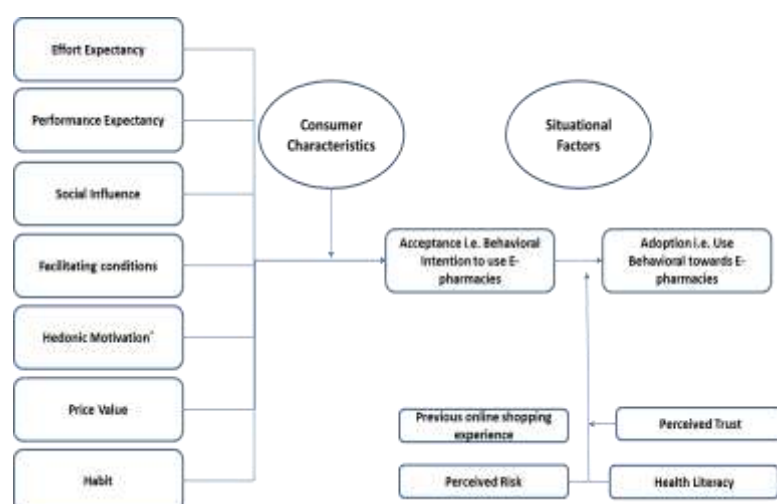
### **Systematic review**

The current research is a review based research on previous researches conducted for the last several years on online marketing and online pharmacy business. To reach the conclusions for the current research the researcher has gone through the earlier researchers and observed some of the major issues that were not being addressed by the earlier researches. The Pharmacy Practice Regulations 2015 clearly specified the prescription as a formal or electronic direction of usage of medicines by a certified medical practitioner duly licensed by the government. Many acts were laid down in India from time to time regarding online pharmacies. All those acts were considered as good old and have no validity for the current market trends. There are certain restricted drugs should not be sold without having proper prescription. There are certain general issues in Indian patients such as medication by own, medicine cruelty, high dependency on drugs, and antibiotic confrontation are frequently happen. These types of problems must be addressed by the online pharmacies.

### **E-Pharmacy**

An e-pharmacy is a pharmacy that sells drugs, medicine and distribution with the help of internet. Due to the advancement of technology customers get their prescription and order medicine through online to get the medicines at their door steps. It is much popular during these days. Handwritten prescriptions were replaced by Electronic prescriptions. It is an advantage to customers to buy medicines through online. After the emergence of chain stores of pharmacies like PharmEasy, Medlife, 1MG, Netmeds Myra, caring and Pharma secure run net business. This has increased the income for both company and nation. Income contribution of e-pharmacy to total Indian pharmacy business occupies 5% to 15%. This model has not yet popular in India. India's 2018 censes international e-pharmacy market changed to around 43 billion dollars and expected to generate around 107 billion US dollars

by 2025, at a cumulative annual growth rate of around 14.3 by the end of 2025. Online-based pharmacy is regulated Information Technology Act (2000) and this act promotes the connection among customers and pharmacy shops. Various factors will influence the buyers to go for online pharmacy. According to UTAUT theory certain consumer characteristics like Effort anticipation, Performance anticipation, Social Impact, facilitating circumstances, Hedonic incentive, Price value, Practice, Exogenous factors, Consumer characteristics, Situational factors, Perceived risk, Perceived trust, Health literacy and Previous online shopping experience.



### Basic determinants

Several factors motivate consumer to go for online shopping. Customers buy online medicines to get special products, time saving, long distance, age, busy life and many more. Due to the advent of technology and growth of internet customers find it a best resource consuming technique. Their main objective is to buy the products most efficiently and less time consuming way to achieve their individual goals.

### Effort expectancy

In a recent study Dhiman et., al; (2019) suggested the significant role of effort expectancy and performance expectancy in supporting the contribution of individual innovation towards adoptive behaviour in case of smart phones. Watanabe & Omori (2020) rapid growth of e-pharmacies have induced both by the customers and sellers. Covid-19 has created a great need for users and sellers to buy medicines through online due to the restrictions imposed both the government and oneself. Liu (2020) this research finds factors influencing customer satisfaction in Business to consumers (B2C) also identified their perception towards online pharmacies. The study recommends some of the important aspects to develop marketing strategies, supply chain management, employee attitude towards the services. Hou (2020) author explain the both traditional and modern methods of supplying medicines. They proposed susceptible –infected-susceptible epidemic models for both the channels. They suggested some issues related to sales maximization, increasing customer's loyalty, reaching coordination between both the channels. Alsadoun (2020) study conducted in Saudi Arabia to study the important factors that influence the customers to use online pharmacies. The renowned theories Unified Theory of Acceptance and Usage of Technology (UTAUT) were used with Technology Acceptance Model (TAM) to identify the perception of users.

### Performance expectancy

Performance expectancy and effort expectancy were derived from UTAUT framework remained quiet evident adoptive behaviour to utilize ARTS. With performance expectancy displaying the most expected grounded predictor as demonstrated by the outcomes of investigations Madigan et., al; (2017). Walrave et., al; (2020) studied 1500 participants in Belgium and identified the adoptive behaviour of mobile phone users towards mobile apps helps in tracking COVID-19 diagnosed people. The researcher found that 48.7 percent of the respondents show their interest towards utilization of related mobile app and performance expectancy was the strongest predictor of adoption intention of study participants. Patarawadee (2013) many earlier researchers were observed that secured and familiar seller websites influence the buyers to take wise decisions. Good track record for a online transaction could trying to find users acceptability in organizing online purchase. Eger et., al; (2021) identified the major factors that encourage the customers to go for online purchase has COVID-19 in the early of 2020 has modified the behaviour and attitude of the customers moving from brick and mortar shops to online pharmacies. They identified security as the most crucial factor to take online purchase decisions. Yin (2016) conducted a study in china to know the acceptance of Chinese customers to online pharmacies and identify different motivators of online purchase intentions. They used the famous model of unified theory of acceptance and use of technology (UTAUT) model to identify the Chinese consumer acceptance towards online purchases of medicines. The study finds that certain reasons like Performance anticipation, Social Impact, trust, risk, and effort anticipation directly influence customer's decisions. Srivastava (2020) focuses on experimental validating factors for usage, acceptance and motives to suggest online pharmacy services to Indian customers. The study taken help from Technology Acceptance Model (TAM), Unified theory of Acceptance and use of Technology and self determination theory. The findings observed that Performance anticipation, effort anticipation, public influence, hedonic influence have positively correlated with each other.

### **Social influence**

Thanks to electronic commerce helps to increase the transactions and customers. It provides the best way of doing business for pharmacies and supports them to get certain advantages in competitive market Sultan & Uddin (2011). Singh et., al; (2020) this affects to a great extent during the time of pandemic 2019 Covid. The research mainly aims to study the affect of online pharmacies during the time of pandemic. Anwar et., al; (2020) study mainly focused on different factors that makes the customer to buy online medicines. They identified some of the factors like low cost, easy to buy, general medicines, and anonymity. Social media plays an important role to get customer satisfaction at different levels of buying behaviour Voramontri et al., (2018). It impacts the decision making to the great extent to get information about the brand, risk and cost for it. Existing customers share their experience in social media useful for new users in the form of reviews or opinions. This information is always useful for the new customers to take wise decisions Patarawadee, (2013). Technology acceptance model has several factors like trust, usefulness, intentions, and social media these will influence the consumer behaviour Hajli (2014). The same factors was also identified and accepted by other researchers Chiu et al., (2014). This helps the companies to adopt new techniques that attract the customers to sustain in the competitive world Kanungo (2007). During the pandemic Covid -19 e-pharmacies have served the customers in a better manner to dispatch medicines at the door steps of the customers. The same was studied by Singh et al., (2020).

### **Facilitating conditions**

Al Sideiri et., al; (2021) existing Indian retail market was studied by taking 252 sample and many buy medicines through online. There is no procedure for selling medicines through online. It is suggested that scanned prescription is necessary to avoid drug abusers Hajli, (2014). Abanmy (2017) studied number of users using online pharmacies in Saudi Arabia. It is not such in said to buy medicines through online. It is suggested that there should be a common trademark or logo to identify the approved sellers and non-approved. This study suffered with sample size and age. Fittler (2018) it gathers information about purchasing behaviour of Hungarian consumers. It is very much needed to educate the consumers to buy and use of medicines thorough online. Gupta et., al; (2020) studied with 100 sample in Jaipur city of India. They purchase medicines through online and offline with knowledge of e-pharmacies. Giver need to promote the method buying medicines through online to all the customers. Luo et al., (2021) businesses includes online promotion as a new marketing strategy. There is no specific application to promote the products online. There are certain methods like time frame, huge discounts. Li, (2019) studied the practices of China companies selling medicines to attract customers and to improve the sales. It also suggest to get higher profits and helps to win sustainable development.

### **Hedonic motivation**

Electronic commerce is mainly related to electronic systems. Customers cannot feel human touch and their behaviour is always influenced by the information given by the system Limbu et., al; (2012). Raman (2019) buyers feel comfortable with online shopping to take buying decisions. They have positive opinion towards it due to less time, low cost and easy to get. Anwar et al. (2020) also identified the same factors that attract consumers to go for online buying of medicines. It also identified the factors for growth and development of online shopping is digitalization, demand for health care, FDIs. Chusminah and Sugiyah (2020) preference given to online purchase is to minimize the influence of sales people in shops, and identifying multiple varieties of products with wide range of varieties. Li et., al; (2020) growing demand for online shipping is due to high technological gadgets availability at every house, large extent of applications, easy to operate and supports the buyers. Keni, (2020) a customized website of the seller always supports the buyers to take wise and good decision to buy various products and services. Khaleeli, (2020) promotional activities of the organizations encourage buyers to buy more. Customers do not give value for promotional activities but business are giving highest priority for promotions to get benefit out of it. Kumaran (2020) explain unsafe activities of online businesses. They recommend some activities that must be followed by the online sellers to attract and retain customers.

### **Price value**

Pujari et., al; (2016) study identified that some source of information is needed for the people before buying medicines. Survey has taken opinions of 100 participants out of which more than 60% of the sample buying medicines based on the advice of physician. The other sources of information from internet, existing users, friends and relatives references and magazines are also taken into consideration before buying medicines.

### **Habit**

Al Qirim (2007) use of new technology and high support extended by the new business patterns have adopted by the many companies to improve virtual shops. Cheong et., al; (2019) the globe has supported by endless changes and technology implementations created lot of opportunities in the form of internet and intranet which creates boundless and emerged a new business scenarios in the form of electronic commerce. Jain (2019) study was conducted in India studied the implications of ecommerce in supply chain management in

Indian pharmacies and satisfaction levels of customer. It showed that Indian consumer have high level of knowledge toward it for saving time, money and effort. Rahaman (2019) conducted a research to know the views of medical officers and medicine sellers. It mainly observed that safety, knowledge, trust processing, management of electronic pharmacies. Moreover, Changchit et., al; (2018) customers believe that online shopping is easy to use and get benefit out of that. Internet has a search option to support consumers to find their required products and services with detailed descriptions.

### **Exogenous factors**

Several models have developed to check the behaviour of consumer towards online pharmacy. Out of some models, Technology Accepted Model was not considered social influence on technology acceptance. Five exogenous factors were identified for understanding buyer's approach to electronic commerce viz., consumer traits, circumstances activities, product features, earlier exposure, and trust. Burke (2002) identified that demographic factors like era, sex, qualification, and status have high important reasonable effect on consumer's attitude. Unable to move and too much distance between consumer and seller are the motivating factors to go for online shopping. Internet provides the best solution to overcome all these problems in e-pharmacy (Monswé *et al.*, 2004). Grewal et al;(2002) and Reibstein (1999) familiar, standardized and branded medicines with high quality with high quality assurance do not require any trial usage, prescription and suggestion will have high rate of purchase when consumers are purchasing through online. Earlier research recommended that previous online shopping experience have stright impact on Internet shopping. Earlier experiences reduces the risk associated with online shopping (Monswé *et al.*, 2004). Innovative behaviour of consumers impacts more than number of times of online shopping. It relates to the availability of different products through online for buying the products and visiting websites for information (Blake *et al.*, 2003).

### **Consumer characteristics**

Millennial is very much important for consumer classification. These people allocate their income and deeply based on the opinions of peers and friends. It is considered as the important classification of market based on the attitude and behaviour of Millennial Moreno et al., (2017). People of Millennial broadly classified into 3C viz., creativity, confidence, and connected. It is noted that some of the unique features of individual in the same family differ from one to other. This difference is observed in the form of knowledge about the things, purchasing behaviour, decision making. Millennial family are very much like online platforms to fulfil their needs and wants. They are very much interested to connect people and involve actively in the open meetings for taking purchasing decision collect feedback from various sources, identify the post purchase behaviour of consumers Ayuningtyas et., al; (2018). Lombardo (2019) took the views of a small number of pharmacists about online buy and sale of medicines and their opinion about false drug distribution in Italy. It found that Italian sellers have less confidence levels to sell medicines through websites. They recommended that confidence can improve only with supportive actions. Nguyen et al., (2020) according to previous studies, TAM and UTAUT have been extensively utilised to evaluate individual behaviour with regards to information technology adoption Aref & Okasha (2020), Isaac et., al; (2019) while it has been said that TAM has a greater acceptability level in terms of forecasting, acceptance of technology, there are several researchers who are not in favour of TAM within the context of healthcare. Momani (2020) studied that health information system is mostly used to predict how consumers tend to use the upcoming technologies. There are different theories trying to fiund these factors earlier out which the familiar theories are unified theory of acceptance and use of technology (UTAUT) and technology acceptance

model (TAM). Ma (2021) a study was conducted in China to know the factors influencing online buying behaviour by non users of online with the help of Technology accepted model. They aim to help the online pharmacies acceptance by the able consumers. The findings reveal that trust and usefulness influences the non-users to use online shopping. Trang et., al; (2019) increasing loyal customers help to generate more and more revenue for the organization in the future. Loyalty among the customers will always increase due to the trust created by the organization. Salem & Chaichi (2018) behaviour of the customer greatly influence the purchase intentions of the customers.

### **Situational factors**

Situational factors plays an important role in understanding consumes engagement in online shopping. There is a good and reasonable association with the aspects influencing online purchase and behaviour and attitude. Factors like distance, time limit, need for moment, accessibility, convenience and special products influence intention to shop internet. Wolfenbarger and Gilly (2001) observed that less time consumption is the important factor to encourage customers to prefer online shopping. Consumers having high work pressure and working hours prefer to go for online shopping. Internet has provision of round the clock availability this also makes them to go for online shopping. Another most important factor is no movement Avery (1996). Customers doesn't like to stand in queue in front of shops, illness makes them to go for online shopping. Having long distance between the shop and consumer need for specific products motivate the customer to go for online shopping. Fully customized products and high discounts are another most important situation factors that encourages customers to go for online shopping. Cheong et., al; (2019) huge number of people are considered as probable customers to the companies buying products and services through online.

### **Perceived risk**

Globalization, rapid growth of technology, availability of internet facilities to the nooks and corners of the globe has given vast opportunities to the commercial activities. All the developed nations use internet for purchase of goods and services including health care through online. Consumers give importance to for doing online transactions by considering the risk associated with purchase of health product through it Gurau, (2005). Customers have different problems like time constraints, money constraints, busy schedule of work for all these problems online shopping is the best solution for it. Hsu, Chuang, and Hsu (2014) elaborated that the companies' websites should create trust and faith in the minds of consumers that create positive attitude and reduce risk associated with it. Sezgin (2016) study was conducted in turkey finds that various reasons influencing acceptance of pharmaceutical services by the pharmacist with the help of a cross sectional study by using a research model based on Technology Acceptance Model. Srivastava et., al; (2020) studied electronic pharmacy acceptance and usage se by the pharmacy consumers. Majority of the customers are quiet happy with the online shopping because delivery of products to their door steps. Prefer to give orders through online to supersede their limitations of busyness. Findings suggest that electronic pharmacy is very simple to use. Lack of complete and accurate information generates some fear in the minds of users of online shopping.

### **Perceived trust**

Usage of electronic gadgets such as mobile phones, tabs and laptops have increased the burst through of health care environment through various applications available with these electronic gadgets. Consumer perception towards usage of these gadgets have an impact on behaviour of the consumers Mohammed et., al; (2013). Prakosa and Sumantika (2020)

explained in their study that online consumer's agreeance of expected usage that has positively influence their behaviour and attitude towards online buying transactions. Based on this it is concluded that customer's behaviour and attitude is always influenced by the expected usefulness. Technology Acceptance Model is used to tell the relationship between customer's perception of usage of drugs and ease of usage, customer's attitude and buying intentions in the light of online buying. Customer convenience is always explained how much comfortable the customers are to browse and extract the information through online compared to the traditional methods of shopping (Yoldas, 2012). Use of electronic devices also has lots of benefits to the customers to get information from different sources all over the world rather than one source. Customer's perception has high impact on behaviour and attitude of the buyers (Rahman et al. 2014). Jawa & Chaichi (2015) high technology usage also has high risk involvement. Customers seek trust and faith for every transaction they are doing through online. It is concluded that trust plays an important role in every part of the business activity. Trinh et., al; (2020) in their study given a hint in analyzing the relation between usage perception and behaviour that are connected with human behaviour. Ma (2021) explained that thing that determines acceptance and behaviour is called as perceived usefulness. Customers always use a system if they feel it is useful for them. This behaviour is irrespective of the use of ease of usage Rachmawati et., al; (2020). In the study of Jason and SitiAishah (2021) observed that perceived usefulness alone cannot impact the buying decisions rather it is considered as driver to modify the buying behaviour. Mosunmola et., al; (2018), perceived ease of use (PEOU) is a method that says system cannot provide guarantee or warrantee to a huge amount of efforts adopted. Al-Debei et al. (2015) faith and trust plays an important role in changing the behaviour of customer towards positive attitude.

### **Health literacy**

Information related to personal health and technology support to know the same has vast potential in terms of competence, superiority, security, low cost, but it also suffers from certain limitations in developing countries like India in terms of user knowledge, accessibility and other facilities. These will influence consumers agree of technology in the Second World War countries (Rahman et al. 2014). McDaid D, Park A-L(2019) all over the World people are using internet to browse for information related to everything including health, medication, medical services and conditions. The current statistics says that more than 65% in Europe, 85% in USA and 80% in middle and lower income countries. Willis AM, Smith SK, Meiser B, Muller C, Lewis S, Halliday J (2015) online customer medical information system helps to accept these challenges being a required medical information sources. Wali H, Grindrod K.(2016) & Hernandez LM. Health (2013) this technology has a limitation for users who have inferior educational conditions to read, digest and take support of information for taking health related decisions. S, Barriga P, Correa F, Juhra C, Härtel S, Fegeler C. (2019) they studied and investigated the usability of this information system with the help of online support and concurrently use additional activities like health literacy.

### **Previous online shopping experience**

Multiple businesses to customer (B2C) functions have identified the necessity of active presence of people in ecommerce. Technology Acceptance Model (TAM) supports in estimating the online shopping activity that has customer's intentions and actual purchases. Task-technology fit model helps in evaluating personal beliefs and supports in choosing various functions to suits the needs and capabilities of individuals Klopping (2004). Anesbury et al., (2016) customer believed that online shopping is the most suitable in terms of saving time, need not stand in front of the shops, minimize travelling time and expenditure. Brand loyalty of the customers is always depends on nearness of customer with the brand that

establishes during long term, earlier research (Mascarenhas et al., 2006; Meyer and Schwager, 2007; Brakus et al., 2009) identifies a relation between customer experience and customer loyalty. Based on the previous studies satisfied customer experience will always enhances the brand loyalty. (Biedenbach and Marell, 2010; Morgan-Thomas and Veloutsou, 2013). Lin and Kuo (2013) identified the loyalty always influence by the very good brand experience by the customer. Customer experience for online shopping is a multi fascinated factor, in the words of Brakus et al. (2009), customer encounters can impact customer loyalty. It is considered the as the most crucial determinant of customer experience (Chahal and Dutta, 2015). Srivastava and Kaul (2016) online shopping can encourages attitudinal and behavioural loyalty towards service provider. The earlier researchers found that a great relation exists between customer experience and loyalty (Klaus and Maklan, 2013).

### **Prospective study opportunities to evaluate e- shopping with brick and mortar shopping**

There is a lot of scope for similar studies in the future. In future there will be a great demand for online shopping compared to present due to busy life, long distances, rapid growth of technology, improving literacy rate of consumers, customized and ease of technology to all types of customers. Due to its own advantages and limitations of traditional shopping there will be a great demand for online shopping in the future. Though online shopping has its own limitations but people prefer to go for online shopping due to its own merits than demerits. Many of the special products can prefer to buy through online than traditional. Statista observed that electronic commerce income is growing year by year with an annual growth rate of nearly 15% leads to a future value in the market of 1365 billion dollars by the end of 2025. Customers prefer one channel of buying for all their requirements, online buyers intends to buy the same, browse for their required things, buy flawlessly among different instruments and various gateways. In the near future electronic commerce also includes vigorous searching for their personal requirements. This will be possible with the help of artificial intelligence, Mobile marketing, digital currencies, marketing through social sites. Even at present electronic commerce is considered as quiet big in retail industry. There is an infinite opportunities in the near future but the rate of successes is always depends on customers attitudes.

### **Conclusions**

Many consumers buy medicines through online in the near future. Currently online pharmacy market is growing and customers are improving their skills towards online shopping due to its great advantages. Consumers are afraid of frauds and increased risk from unlawful websites since these websites control the world e-pharmacy business. Companies need to build confidence among the customers through promotional campaigns. There should be a return policy of unused medicines before its expiry will improve business customer relationships. Some prohibited drugs or special drugs like drugs like H and X should be sold only based on certified doctors prescriptions. So the doctors should provide online consultations, prescriptions that will minimize the time between prescription and consumption.

### **Limitations of the study**

As the current research is review based research all the reviews that were reviewed may not have same applicability. It changes based on geographic and demographic factors of the consumers. The available reviews are not specifically related to India but also to the entire world. So deriving conclusions based on these reviews to the current study may not have proper implications. It can be used as a lead to do the research in similar topic in any regions of India and abroad.

### Suggestions for researchers

The current research suggests a structure on Acceptance and Adoption of E-Pharmacies – a systematic literature review. This research provides a torch bearer to factors influencing consumer behaviour towards online shopping of pharmacies. Consumer behaviour is also influenced by exogenous factors that are expanded to technology acceptance model (TAM) explained in this study. New technologies are always accepted based on its usability than any other, the same was also pointed by TAM. Ease of use and consumer satisfaction is the two important factors that are provided by technology in online shopping. Future researchers can focus on prioritizing the factors from high impact to low impact on consumer behaviour. Researchers cannot go for general conclusions because different customers have different goals and needs in different situations.

### Implications for practitioners

The practitioners of online shopping or e-tailing must focus on changing behaviour of consumers from time to time and identify their needs and want in rapid growing technological era. Practitioners should update their marketing strategies in the light of understanding consumer motivation and limitations to improve customers' satisfaction. They need to identify the changing characteristics and attitudes towards online shopping. It is not sufficient to provide new technology but also build trust and confidence by explaining privacy policies. Also ensure the customers safety and security through a reputed third party. With all the above practionners must provide best feeling and experience to online shopping customers.

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