

Consumer Behavior towards Online Shopping among the Youngster of College Going Students: A Study with reference to Jabalpur City

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Abstract - India is rapidly advancing in the technological space. With the growing population and increasing Internet and Smartphone penetration, India is going mobile and digital. With the advent of internet, the popularity of online shopping has caught the attention of many. Especially young generation has great importance of this online shopping in their day to day life and also professional life.

Toady online shopping sites like Flipkart, Amazon, Snapdeal, Firstcry, Myntra and Nyka, Nyka Fashion etc. have a huge customer base in Indian perspectives and regularly working on how to reach the maximum number of people and communicating large group with minimum effort and less cost. Many studies have been done in developed nations to know the attitude and behavior of consumers towards online shopping. For example, the use of utility, profit, perceived risk, and product attributes have a significant influence on purchase intent. However, the study of these attributes and their influence on the purchase intention is not clear, since only the limited attention provided in India covers these variables and their influence on the purchase intention. Through this study, we investigate how these variables interact with each other and influence the purchase intention of the buyer. Using models of structural equations, we discover the influence of these variables on the intention to buy. Research and management implications are provided.

Keywords: *Online shopping, perceived risk, ease of use, usefulness and product attributes*

I. ONLINE SHOPPING

Online shopping refers to the process of purchasing products or services via the Internet (Na Li and Ping Zhang, 2002). The process consists of five steps similar to those associated with traditional shopping behavior In a typical process of online shopping, when potential consumers recognize the need for some kind of merchandise or service, they go online and search for information related to needs. However, instead of actively searching, sometimes potential consumers are attracted to information about products or services that are related to the need. These are alternatives to the sensed need. Finally, a transaction is conducted and post-sale services are provided. Online shopping attitude refers to consumer's psychological state in terms of making purchases on the Internet (Li and Zhang, 2002). The penetration rate of Internet users in Asia was just higher than Africa, as at 30 June 2010, according to the Internet World Statistics (2010). No doubt that the Internet has been influencing our lives deeply in which it plays an important, indispensable and irreplaceable role (Guo and Noor, 2011)

Online shopping has become a popular and easy way for customers. This new, innovative form of shopping brings a large number and also a wide range of products to consumers; It also offers a huge market and countless business opportunities (Guo June and Noor, 2011).

II. ONLINE CONSUMER BEHAVIOUR

Online consumer behavior became a contemporary research area with an increasing number of researches. The research articles which are available in various journals and conference proceedings in the fields of management information system and marketing management identifies that researchers bring theories from classical consumer behaviour research, such as behavioral learning (Skinner, 1938), personality research (Folkes 1988), information processing (Bettman 1979), and attitude models (Fishbein 1967).

The Internet has brought a big revolution in the way we shop or buy products today. With the advent of the Internet, online shopping becomes popular and preferred by a particular segment or consumers for products such as travel, books, music, gadgets, etc. Though Internet

penetration and online shopping is highly evolved in developed nations, in India, the story is different. Internet penetration is very low in India with only 8.4% of the population online according to a study conducted by McKinsey in 2012. The poor infrastructure and lackadaisical approach of our political system is nearly crippling the growth of internet penetration in our country. E-commerce accounts for less than 1% of retail sales compared to 4% in Brazil (Upasna, 2012).

III. INTERNET IN INDIA

Increasing internet and mobile penetration, growing acceptability of online payments and favorable demographics has provided the e-commerce sector in India the unique opportunity to fundamentally alter the way companies connect with their customers. Due to this digital revolution, the e-commerce sector in India has become 4 times its size, from \$3.8 billion in 2009 to \$17 billion in 2014, growing at a CAGR of 37%. The sector is expected to cross the \$100 billion mark within the next five years, contributing over 4% to India's GDP. Players like flipkart, Amazon e-Bay to name a few are very active in this space. These players are very aggressive in attracting young population by offering convenience, choice, better bargain and speed of buying (Upasna, 2012).

On the demand side, consumers are time pressed. In the face of the growing number of consumers familiar with the Internet and its benefits, online shopping is gaining popularity and preference among consumers seeking better value than offline shopping in terms of information, convenience, cost and choice. In addition, today's young people do not hesitate to experiment with new purchasing methods, which has also contributed to the popularity and growth of online shopping in India.

3. Rationale for the Study

With online shopping grabbing the eyeballs of many, understanding variables that influence the intention to buy through online needs more attention. This will help companies in identifying variables that play a major role in influencing customer's intention to buy there by helping them in crafting strategies which drives consumers to prefer online shopping. For instance, if an online retailer understands that perceived risks are high in certain categories that influence consumer's intention to buy, retailers can craft strategies to minimize perceived risks and drive consumers to buy through online.

Earlier studies paid much attention to this topic in developed nations where internet penetration is high and consumers are highly evolved. For instance, Vellido et al. (2000) extracted nine factors associated with user's perception of online shopping. Among these factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were: control over and convenience of the shopping process

affordability of merchandise, customer service and ease of use of the shopping site. Jarvenpaa and Todd (1997) proposed a model of attitudes and shopping intention towards Internet shopping in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of Internet retail shopping. Consumer's attitude towards online shopping affects their buying decisions. McKechnie et.al (2006) proposed that the application of the TAM model is useful but some more links to be added to the existing TAM Model.

However, there is little attention in India where internet penetration is significantly low and consumers are not so developed in this space. Therefore, a need for such a study has been identified by the researcher to see how far these variables are relevant in India and how much they affect consumer intent to buy.

4. OBJECTIVES

This study aims to:

1. To identify the changing perception of consumers towards their buying behavior.
2. To understand the impact of demographic factors on Consumer Buying Behaviour.

IV. REVIEW OF LITERATURE

- Consistent with this goal-orientation perspective, consumers more likely to buy on the Internet are likely to be time-starved (Bellman, Lohse and Johnson 1999).
- Wu (2003) found that attributes such as convenience, availability of global brands, attractive prices, and deals have a significant link to online shopping. Nysveen and Pedersen (2004) have found that online shopping depends on factors such as time savings, distance travel reduction, easy payment, product customization.
- Novak et al. (1999), displayed in research factors such as product types, the mismatch between the actual and the delivered, the opacity that has implications for online shopping. Sherry et al. (2007) that delivery time and search time are the primary factors affecting online shopping, and in addition to bargaining is the second factor that has more impact on online shopping. Bellman et al. (1999) have shown in their research that demographic factors have a positive impact on purchasing intent. Also, gender issues related to Internet use have been analyzed from different perspectives by different researchers.
- Gefen et al. (2003) revealed that building online trust in an environment that lacks the typical human interaction that often leads to trust in other relationships supports our understanding of these constructs and their links to behavior. Dowling and

Stalin (1994) found that the perceived risk for a particular product is a combination of a fixed component, product category risk (PCR) and variable component, product specific risk (PSR).

- Kim et al. (2008), Consumers' perceived risk can also be defined as consumer belief in potentially uncertain negative e-transaction outcomes.. Rice (1997) adds that enjoyment of the online shopping experience is an important determinant of retaining the online shoppers trust and perceived risks.
- Swaminathan et al. (1999) identified that the trust in a vendor is likely to affect the customer's perception of vendor's reliability and is therefore identified as an antecedent of an electronic exchange.
- Pavlou (2003) An online store plan can be defined as a situation in which a consumer is prepared and intends to carry out transactions online. The purchase intention can also be defined as the consumer's intention to build an online relationship and to have transactions with the web seller (Zwass, 1998).
- McKnight et al. (2002) found that most researchers agreed that trust would allow them to positively believe in the intention to buy. The e-commerce revolution has done a great deal in the last ten years and remains the most important commercial factor. However, as Rosenbloom (2003) pointed out, the revolution in electronic commerce is the best development of e-commerce.
- Tonita et al. (2004) found that in online shopping context consumer evaluate their internet shopping experience in terms of perception regarding product customization,
- Luarn and Lin (2003), The explosive increase in the use of the Internet gives many potential consumers a deal. If traders can turn their potential potential customers into service, it depends on the service they offer and the responsive content of the customer.
- Childers et al. (2001) The analysis showed that convenience and navigation are reliable predictors of ease of use and purchase. In addition to enjoyment, there is a strong and consistent predictor of attitude in terms of interactive shopping.
- Mauldin and Arunachalam (2002) revealed that certain features such as long delivery time, internet speed, more time to search for a particular product, no negotiation of the closed purpose of buying products online. Hoffman and Novak (1996) stated that attributes, such as less diversity, when buying, physical evidence affect online shopping.
- Davis (1986) defined perceived utility, to what extent a person believes that buying a particular product or service increases his or her satisfaction. In his study, Pavlou (2003) proved that the suspected benefit has a positive relationship with the intention to buy online.

Davis (1989) is defined as easy to use, to what extent a person believes that a particular media reduces his efforts. Payment methods, delivery terms, service offered, risk involved, privacy, security, personalization and enjoyment.

- Taylor (1974) it was clear that choice was a central issue in consumer behavior. Risk behavior is one of the key aspects of consumer behavior, because risk is often considered painful because it can cause anxiety. In a given situation, individual consumers are affected by the extent and risk of perceived risk.
- Reichheld and Scheffer (2000) shows that the confidence of customers is the first factor in loyalty and clients' clients. In addition, customer satisfaction and perceived value as other varieties were used in this study and the results showed customer attitudes and become involved in faith

The Previous studies have shown that some of the features that affect the purpose of internet shopping. However, there are no studies that take into account these factors, focusing on a specific demographic region. So after identifying these factors, the researcher created a theoretical framework that takes into account all the features of the study.

V. THEORETICAL FRAMEWORK

Based on the literatures has shown that the following variables affect online purchase intention. Such as Time saving, travel is not necessary, customer interest for e-shopping, product offerings last longer, high searching time, Impact of Internet speed, Preference of e-shopping in future, possibility of creating a shopping experience 24x7, simple payment support, attractive offers, Online shopping may not have much cost benefits, Product can be customized, negotiations are not possible, shopping is possible everywhere, access to global brands , lack of physical documentation, more brand choices, the actual product varies from that delivered, smaller varieties are visible on the site, Product intangibility makes customer difficult to choose.

The consumers facing attributes are taken as a base to study the influence of these attributes on online shopping. Using factor analysis, the researcher grouped these attributes under various dimensions. Then using SEM, the researcher proposes to identify the dimensions that have the highest influence on intention to buy. Finally, the implication of the study on retailer is proposed based on the outcome of the study.

VI. RESEARCH METHODOLOGY

The research design is exploratory in nature and data has been collected through structured questionnaire. The respondents were selected from various educational institutions around Jabalpur City. The sample size was 120. A pilot study was conducted from 32 respondents and

necessary modification had taken place based on the feedback from pilot study. Convenience sampling followed as unavailability of list of Online Shoppers. SPSS is a software used for doing structural equation modeling to test cause and effect relationship between the latent variables (constructs), intra construct relationship.

8. Hypothesis

Based on the literature the following two research hypothesis were framed –

H0 : There is no significant difference between demographic profile of consumers with respect to buying behavior.

H1 : There is a significant difference between demographic profile of consumers with respect to buying behavior.

VII. DATA INTERPRETATION AND ANALYSIS

The study has been conducted in Jabalpur City among 120 Young college going students respondents. Demographical data of respondents obtained including the following: gender, age, qualification and family income.

9.1 Gender wise distribution of the respondents

Gender relates to the biological differences between male and female, where as gender relates to the roles assigned to male and female in the society. Thus, gender is a socio-economic variable involving roles, responsibilities, constraints, opportunities and needs of males and females in an economy.

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	46	38.3	38.3	38.3
Valid Female	74	61.7	61.7	100.0
Total	120	100.0	100.0	

From the above table it is known that out of the total consumers taken for study, 61.7 percent of the consumers are female and 38.3 percent of the consumers are male. It is concluded that majority of the female respondents are using online shopping for purchasing products and services both for self and their family. From the above percentage; it is also clear that male consumers’ preference for online shopping is less.

9.2 Age wise distribution of the respondents

Age as an important demographic variable not only determines an Individuals physical and mental maturity but also depicts his or her life experiences. It determines whether one is economically active or dependent upon others. It decides the earning capacity of the individuals.

	Frequency	Percent	Valid Percent	Cumulative Percent
Under 18	7	5.8	5.8	5.8
Valid 18 – 24	70	58.3	58.3	64.2
24 – 30	43	35.8	35.8	100.0
Total	120	100.0	100.0	

Among the total respondents taken for study, 58.3 percent of the respondents are in the age group of 18 to 24 years, 35.8 percent of the respondents belong to the age group of 24 to 30 years, 5.8 percent of the respondents belong to the age group under 18 years. From the above table, it can be concluded that the age group of 18 to 24 years of the respondents mostly prefer using online methods to purchase their products. These respondents mostly belong to college going students. The other age group of the respondents may use online shopping less than the age group of 18 to 24 years. This may be due to busy in their routine work or incapacity to take purchase decisions.

9.3 Monthly Income of the Family

Income decides the background of a person. It is the yardstick to perceive the standard of living. Poverty line and standard of living of a person are measured by using the income as the prime indicator. It is difficult to get the accurate information about the family income of the respondents.

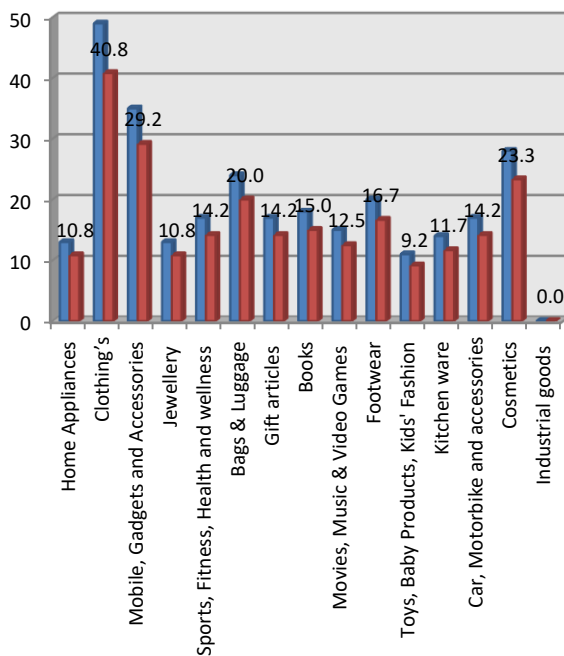
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 10000	43	35.8	35.8	35.8
10000 – 20000	21	17.5	17.5	53.3
20000 – 30000	16	13.3	13.3	66.7
30000 – 50000	23	19.2	19.2	85.8
50000 and above	17	14.2	14.2	100.0
Total	120	100.0	100.0	

From the above table it could be seen that out of the total respondents taken for the study, 35.8 percent of the respondents are having an monthly income less than Rs.10000, 19.2 percent of the respondents are having a monthly income between Rs. 30000 to 50000, 17.5 percent of the respondents are having an monthly income between Rs. 10000 - 20000, 14.2 percent of the respondents are having an monthly income between 50000 and above and 13.3 percent of the respondents are having monthly income is between Rs. 20000 - 30000. It is concluded that, the majority of the respondents are having a monthly income between Rs.10000 to 20000 . Income is the main criteria for purchase of any products for their needs. Even though the family income is moderate, the respondents also purchase for their compulsory needs. It can be concluded that the purchasers move to online purchase mode with improvement in income level.

9.4 Product Category

S No.	Product category	Frequency	Percentage
1	Home Appliances	13	10.8
2	Clothing's	49	40.8
3	Mobile, Gadgets and Accessories	35	29.2
4	Jewellery	13	10.8
5	Sports, Fitness, Health and wellness	17	14.2
6	Bags & Luggage	24	20.0
7	Gift articles	17	14.2
8	Books	18	15.0
9	Movies, Music & Video Games	15	12.5
10	Footwear	20	16.7
11	Toys, Baby Products, Kids' Fashion	11	9.2
12	Kitchen ware	14	11.7
13	Car, Motorbike and accessories	17	14.2
14	Cosmetics	28	23.3
15	Industrial goods	0	0.0

Product Category



From the above table it could be seen that majority of the customers 40.8% preferred clothing's as their first choice. 29.2% customers preferred mobile gadgets and accessories and 23.2% respondents opt cosmetics as their choice through online. After that bags and luggage and sports fitness materials preferred after the respondents. Gift

articles, music, books, e books footwear, home appliances are some product category that customers preferred around 10 % to 20 %. It is concluded that customers Search for product as per their requirement and income level.

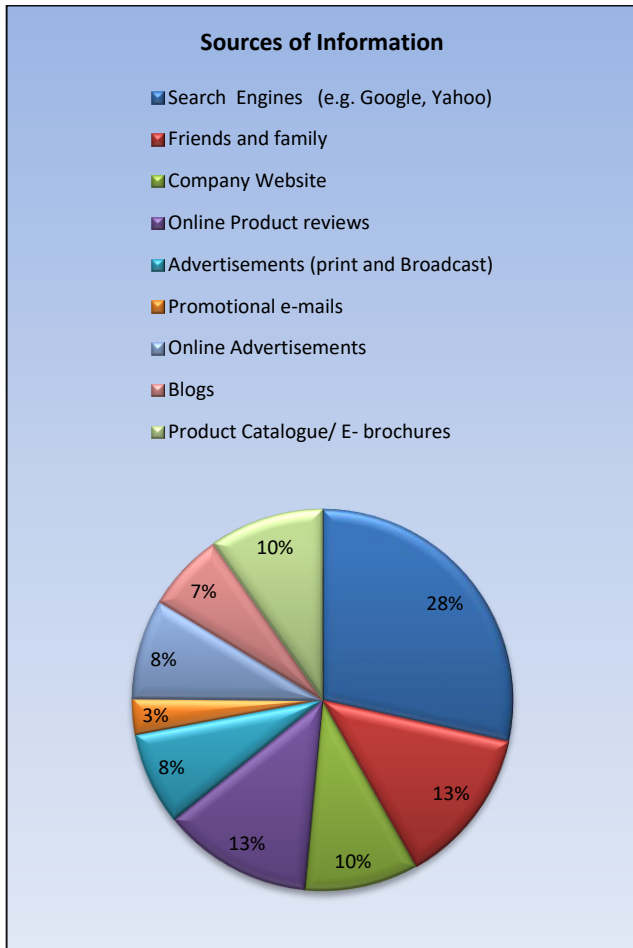
9.5 Online shopping during last 6 months

	Frequency	Percent	Valid Percent	Cumulative Percent
None	18	15	15	15
1 to 2	30	25	25	65
3 to 5	18	15	15	80
Valid 11 to 20	13	10.8	10.8	90.8
More than 20 times	11	9.2	9.2	100
Total	120	100	100	

From the above table it is understood that out of the total respondents taken for study, 25 – 25 percent of the respondents are shopping 1 to 2 and 3 to 5 times every six month, 15 percent of the respondents are shopping more than that 6 to 10 times during six month period, 10.8 percent of the respondents are shopping 11 to 20 times in last six month, 9.2 percent of the respondents are shopping more than 20 times in six month period and 15 percent of the respondents did not shop any product through online . It is understood from the above table that, the majority of the respondents are shopping more than 5 -6 times in every six month for their online shopping interest. It evidences that customers are comfortable and aware of online purchase, which will increase in future over the traditional shop purchases.

9.6 Source of Gathering Information

S No.	Information Source	Frequency	Percentage
1	Search Engines (e.g. Google, Yahoo)	47	39.17
2	Friends and family	22	18.33
3	Company Website	16	13.33
4	Online Product reviews	21	17.50
5	Advertisements (print and Broadcast)	13	10.83
6	Promotional e-mails	5	4.17
7	Online Advertisements	14	11.67
8	Blogs	11	9.17
9	Product Catalogue/ E-brochures	16	13.33



From the above table it is understood that out of the total respondents taken for study, 39.17 percent of the respondents are using search engine Google for collecting information regarding online shopping as well as related information about ecommerce website, trust and review, 18.33 percent of the respondents believes friends and family opinions and, 17.50 percent of the respondents are using online product reviews as basis for information gatherings. 13.33 percent of the respondents are stick on company websites and product catalogues their purchase. Therefore, other considerations such as advertisement, promotional emails, and blogs are other source of information

9.7 Total value of purchases through online in last 6 months

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than Rs 5000	70	58.3	58.3	58.3
Between rs.10,000 Rs 25,000	37	30.8	30.8	89.2
Between Rs. 5,000 - Rs. 50,000	9	7.5	7.5	96.7
Between 50,000 – 1,00,000	3	2.5	2.5	99.2
Above Rs. 1,00,000	1	.8	.8	100.0

	120	100.0	100.0
Total			

From the above table it could be seen that out of the total respondents taken for the study, 58.3 percent of the respondents are spending less than Rs 5000 in every 6 month period, 30.8 percent of the respondents are spending between Rs. 10000 to 25000, 7.5 percent of the respondents are spending between Rs. 25000 to 50000, 2.5 percent of the respondents are spending on purchase product between Rs. 50000 to 100000 and only 1 percent of the respondents are spending above 1 lakhs Rs for purchase. It is concluded that, the majority of the respondents are due to its students are studying and they don't have earning member of the family.

9.8 Preferred payment mode

	Frequency	Percent	Valid Percent	Cumulative Percent
Debit card	20	16.7	16.7	16.7
Net Banking	8	6.7	6.7	23.3
Cash on delivery	77	64.2	64.2	87.5
E-Wallets / UPI	2	1.7	1.7	89.2
Valid Gift cards, Vouchers and Promotional codes	2	1.7	1.7	90.8
UPI	7	5.8	5.8	96.7
Credit card	4	3.3	3.3	100.0
Total	120	100.0	100.0	

From the above table it is understood that out of the total respondents taken for study, 64.2 percent of the respondents are using cash on delivery for their payments, 16.7 percent of the respondents are using debit card method for their purchases, 6.7 percent of the respondents are using Net Banking for their payments and 5.8 percent of the respondents are using UPI for their payments. Therefore, majority of the respondents are using cash on delivery for their online purchases through Internet. The important considerations like security of data are to be given importance while selecting debit/credit card payment.

ANNOVA: To examine whether there exists any discrepancy among different groups of respondents categorized by gender, age, education, income level with respect to the various buying behaviour factors of online shopping under study, one way ANOVA was conducted for each of the select demographic factors.

9.9 Hypothesis: There is no significant difference among gender with respect to buying behaviour factors.

An ANOVA was applied to find whether there is a significant difference among the gender group of the respondents in their average attitude towards buying behavior factors. The two gender group considered in the

present study was male and female. The mean scores of the various gender groups were found out along with standard deviation. Based on this, the F value was computed. The results are summarized in below table.

		Sum of Squares	Df	Mean Square	F	Sig.
Low cost and high quality product	Between Groups	0.01	1	0.01	0.014	0.906
	Within Groups	83.857	118	0.711		
	Total	83.867	119			
Easy understanding of terms and conditions	Between Groups	0.013	1	0.013	0.019	0.892
	Within Groups	84.978	118	0.72		
	Total	84.992	119			
Choices of payment methods	Between Groups	0.461	1	0.461	0.552	0.459
	Within Groups	98.531	118	0.835		
	Total	98.992	119			
Wide range of options	Between Groups	0.079	1	0.079	0.122	0.727
	Within Groups	76.421	118	0.648		
	Total	76.5	119			
User-friendly websites/ Mobile apps	Between Groups	0.004	1	0.004	0.006	0.937
	Within Groups	72.663	118	0.616		
	Total	72.667	119			
Time saving to search product information	Between Groups	0.026	1	0.026	0.049	0.825
	Within Groups	63.84	118	0.541		
	Total	63.867	119			
Any time shopping	Between Groups	0.31	1	0.31	0.469	0.495
	Within Groups	78.056	118	0.661		
	Total	78.367	119			
User rating and Testimonials	Between Groups	0.013	1	0.013	0.032	0.858
	Within Groups	46.787	118	0.397		
	Total	46.8	119			
Availability of latest Items	Between Groups	0.008	1	0.008	0.012	0.912
	Within Groups	78.583	118	0.666		
	Total	78.592	119			
Website quality/ Trust	Between Groups	0.768	1	0.768	1.296	0.257
	Within Groups	69.899	118	0.592		
	Total	70.667	119			
Impact of Family & friends opinions & recommendations	Between Groups	0.017	1	0.017	0.026	0.872
	Within Groups	77.683	118	0.658		
	Total	77.7	119			
Easy customer support	Between Groups	0.123	1	0.123	0.151	0.698
	Within Groups	95.744	118	0.811		
	Total	95.867	119			
Easy to return products	Between Groups	0.047	1	0.047	0.05	0.824
	Within Groups	110.878	118	0.94		
	Total	110.925	119			
Online shopping is fun and I enjoy it.	Between Groups	0.141	1	0.141	0.16	0.69
	Within Groups	103.859	118	0.88		
	Total	104	119			
Secured payment Gateways	Between Groups	0.058	1	0.058	0.07	0.792
	Within Groups	97.934	118	0.83		
	Total	97.992	119			

Significant at 0.5% level

This is the table that shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that most of the values are greater than .05. However, there are three values that are 0.0459 (choices of payment methods), 0.495 (anytime shopping), 0.0257(website quality and trust), which are below 0.05. And, therefore, there is a

statistically significant difference between these groups and with other factors, the association is not significant.

9.10 Hypothesis: There is no significant difference among age groups with respect to buying behaviour factors.

An ANOVA was applied to find whether there is a significant difference among the age group of the respondents in their average attitude towards buying

behavior factors. The three age groups considered in the present study were below 18, 18-24 and 24-30. The mean scores of the various age groups were found out along with

standard deviation. Based on this, the F value was computed. The results are summarized in below table.

		Sum of Squares	Df	Mean Square	F	Sig.
Low cost and high quality product	Between Groups	0.117	2	0.058	0.082	0.922
	Within Groups	83.75	117	0.716		
	Total	83.867	119			
Easy understanding of terms and conditions	Between Groups	2.664	2	1.332	1.893	0.155
	Within Groups	82.328	117	0.704		
	Total	84.992	119			
Choices of payment methods	Between Groups	4.077	2	2.039	2.513	0.085
	Within Groups	94.914	117	0.811		
	Total	98.992	119			
Wide range of options	Between Groups	1.685	2	0.843	1.318	0.272
	Within Groups	74.815	117	0.639		
	Total	76.5	119			
User-friendly websites/ Mobile apps	Between Groups	2.422	2	1.211	2.017	0.138
	Within Groups	70.244	117	0.6		
	Total	72.667	119			
Time saving to search product information	Between Groups	3.922	2	1.961	3.828	0.025
	Within Groups	59.944	117	0.512		
	Total	63.867	119			
Any time shopping	Between Groups	1.976	2	0.988	1.513	0.224
	Within Groups	76.39	117	0.653		
	Total	78.367	119			
User rating and Testimonials	Between Groups	1.685	2	0.843	2.185	0.117
	Within Groups	45.115	117	0.386		
	Total	46.8	119			
Availability of latest Items	Between Groups	2.15	2	1.075	1.646	0.197
	Within Groups	76.441	117	0.653		
	Total	78.592	119			
Website quality/ Trust	Between Groups	2.291	2	1.145	1.96	0.145
	Within Groups	68.376	117	0.584		
	Total	70.667	119			
Impact of Family & friends opinions & recommendations	Between Groups	0.423	2	0.212	0.32	0.726
	Within Groups	77.277	117	0.66		
	Total	77.7	119			
Easy customer support	Between Groups	3.439	2	1.719	2.176	0.118
	Within Groups	92.428	117	0.79		
	Total	95.867	119			
Easy to return products	Between Groups	1.034	2	0.517	0.55	0.578
	Within Groups	109.891	117	0.939		
	Total	110.925	119			
Online shopping is fun and I enjoy it.	Between Groups	4.109	2	2.054	2.406	0.095
	Within Groups	99.891	117	0.854		
	Total	104	119			
Secured payment Gateways	Between Groups	2.566	2	1.283	1.573	0.212
	Within Groups	95.426	117	0.816		
	Total	97.992	119			

Significant at 0.5% level

It is clear from the above table that, the hypothesis is rejected (Significant) in ten cases and in other case hypothesis is accepted (Not Significant). It can be concluded that the easy understanding of terms and conditions, Wide range of options, User-friendly websites/ Mobile apps, Time saving to search product information, Any time shopping, user ratings and testimonials, availability of latest items, website quality/trust, easy customer support, secured payment gateway, have

significant influence on the frequency of purchase of products through online mode and with other factors, the association is not significant. It is clear that the hypothesis is rejected (Significant) and hence it can be concluded from the above statement that the age has significant difference over the online shopping factors.

9.11 Hypothesis: There is no significant difference among educational qualifications groups with respect to buying behaviour factors.

An ANOVA was applied to find whether there is a significant difference among the educational qualification group of the respondents in their average attitude towards buying behavior factors. The four educational qualification

groups considered in the present study were 10th standard or below, 12th Standard, Graduate, Post Graduate & Above. The results are summarized in below table.

		Sum of Squares	Df	Mean Square	F	Sig.
Low cost and high quality product	Between Groups	0.996	2	0.498	0.703	0.497
	Within Groups	82.871	117	0.708		
	Total	83.867	119			
Easy understanding of terms and conditions	Between Groups	0.204	2	0.102	0.141	0.869
	Within Groups	84.788	117	0.725		
	Total	84.992	119			
Choices of payment methods	Between Groups	0.672	2	0.336	0.4	0.671
	Within Groups	98.319	117	0.84		
	Total	98.992	119			
Wide range of options	Between Groups	0.482	2	0.241	0.371	0.691
	Within Groups	76.018	117	0.65		
	Total	76.5	119			
User-friendly websites/ Mobile apps	Between Groups	1.912	2	0.956	1.58	0.21
	Within Groups	70.755	117	0.605		
	Total	72.667	119			
Time saving to search product information	Between Groups	2.823	2	1.412	2.706	0.071
	Within Groups	61.043	117	0.522		
	Total	63.867	119			
Any time shopping	Between Groups	1.184	2	0.592	0.897	0.41
	Within Groups	77.183	117	0.66		
	Total	78.367	119			
User rating and Testimonials	Between Groups	2.632	2	1.316	3.486	0.034
	Within Groups	44.168	117	0.378		
	Total	46.8	119			
Availability of latest Items	Between Groups	2.034	2	1.017	1.554	0.216
	Within Groups	76.558	117	0.654		
	Total	78.592	119			
Website quality/ Trust	Between Groups	0.488	2	0.244	0.407	0.667
	Within Groups	70.179	117	0.6		
	Total	70.667	119			
Impact of Family & friends opinions & recommendations	Between Groups	0.075	2	0.038	0.057	0.945
	Within Groups	77.625	117	0.663		
	Total	77.7	119			
Easy customer support	Between Groups	5.586	2	2.793	3.619	0.03
	Within Groups	90.281	117	0.772		
	Total	95.867	119			
Easy to return products	Between Groups	1.122	2	0.561	0.598	0.552
	Within Groups	109.803	117	0.938		

	Total	110.925	119			
Online shopping is fun and I enjoy it.	Between Groups	2.218	2	1.109	1.275	0.283
	Within Groups	101.782	117	0.87		
	Total	104	119			
Secured payment Gateways	Between Groups	0.969	2	0.485	0.584	0.559
	Within Groups	97.022	117	0.829		
	Total	97.992	119			

Significant at 0.5% level

It is clear from the above table that, the hypothesis is rejected (Significant) in seven cases and in other case hypothesis is accepted (Not Significant). It can be concluded that the low cost and high quality product, User-friendly websites/ Mobile apps, Any time shopping, User ratings and testimonials, availability of latest items, easy customer support, online shopping is fun and I enjoy it, have significant influence on the frequency of purchase of products through online mode and with other factors, the association is not significant.

9.12 Hypothesis: There is no significant difference among the monthly income with respect to buying behaviour factors.

An ANOVA was applied to find whether there is a significant difference among the monthly income group of the respondents in their average attitude towards buying behavior factors. The five income group were Less than 10000, 10000- 20000, 30000- 50000, 50000 and above. The results are summarized in below table.

		Sum of Squares	Df	Mean Square	F	Sig.
Low cost and high quality product	Between Groups	1.034	4	0.258	0.359	0.837
	Within Groups	82.833	115	0.72		
	Total	83.867	119			
Easy understanding of terms and conditions	Between Groups	1.809	4	0.452	0.625	0.646
	Within Groups	83.183	115	0.723		
	Total	84.992	119			
Choices of payment methods	Between Groups	2.993	4	0.748	0.896	0.469
	Within Groups	95.999	115	0.835		
	Total	98.992	119			
Wide range of options	Between Groups	2.245	4	0.561	0.869	0.485
	Within Groups	74.255	115	0.646		
	Total	76.5	119			
User-friendly websites/ Mobile apps	Between Groups	1.423	4	0.356	0.574	0.682
	Within Groups	71.244	115	0.62		
	Total	72.667	119			
Time saving to search product information	Between Groups	0.412	4	0.103	0.187	0.945
	Within Groups	63.455	115	0.552		
	Total	63.867	119			
Any time shopping	Between Groups	2.046	4	0.512	0.771	0.546
	Within Groups	76.32	115	0.664		
	Total	78.367	119			
User rating and Testimonials	Between Groups	1.694	4	0.424	1.08	0.37
	Within Groups	45.106	115	0.392		
	Total	46.8	119			
Availability of latest Items	Between Groups	6.027	4	1.507	2.388	0.055
	Within Groups	72.565	115	0.631		
	Total	78.592	119			
Website quality/ Trust	Between Groups	0.774	4	0.194	0.318	0.865
	Within Groups	69.893	115	0.608		
	Total	70.667	119			
Impact of Family & friends opinions & recommendations	Between Groups	1.285	4	0.321	0.483	0.748
	Within Groups	76.415	115	0.664		
	Total	77.7	119			
Easy customer support	Between Groups	1.282	4	0.321	0.39	0.816
	Within Groups	94.585	115	0.822		
	Total	95.867	119			
Easy to return products	Between Groups	3.398	4	0.849	0.908	0.462
	Within Groups	107.527	115	0.935		

	Total	110.925	119			
Online shopping is fun and I enjoy it.	Between Groups	1.358	4	0.34	0.381	0.822
	Within Groups	102.642	115	0.893		
	Total	104	119			
Secured payment Gateways	Between Groups	1.334	4	0.334	0.397	0.811
	Within Groups	96.658	115	0.841		
	Total	97.992	119			

Significant at 0.5% level

It is clear from the above table that, the hypothesis is rejected (Significant) only in five cases and in other case hypothesis is accepted (Not Significant). It can be concluded that the choice of payment methods, wide range of options, User ratings and testimonials, availability of latest items, easy to return products, have significant influence on the frequency of purchase of products through online mode and with other factors, the association is not significant.

VIII. FINDINGS AND DISCUSSION

It has been found that factors like perceived risk ease of use and product attributes are positively correlated with online purchase intention. Among these variables, product attributes is the major factor that leads to high purchase intention for online shopping.

Online buying is carried over for many product types varying from Home appliances, Clothing's, Mobile Gadgets and accessories, books and footwear. The analysis shows that consumers prefer buying the products online which is more tangible. Footwear, Cloths and accessories are most preferred product/service by most of the online consumers.

Computer peripherals are also preferred by most of the people because of the reduction in transportation cost of those products. Most of those products are home delivered by the e-tailers. Entertainment industry also grows with the help of internet. Booking tickets for movies, parties and shows happens over online which in turn give steady growth for the internet based companies.

Better customer service in terms of quick response to customer queries, better handling of customer complaints would improve the image of online retailer.

IX. CONCLUSION

The study concludes that e-shopping has become very popular today. In India the websites offering various products and services to consumers are functioning effectively and they have increased their overall all business and value of business during last five years. Positive changes occurred in Indian economy during last decade in various fields have created a new market in the country. Development in Information technology, banking sector, employment generation along with availability of largest young population those who have purchasing power, updated knowledge and a good hand on technology giving boost to e-shopping. In near future the

concentration of these websites will be more in the big cities and gradually they will be popular in small cities also. The future of e-commerce is bright and growth will come from mobile platforms, personalization, social media analytics, Omni-channel service, and sharing economy business models.

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