

Consumer Behaviour towards Online Shopping in India

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Abstract

Online marketing has gained plenty of importance in present marketing conditions. But alongside its vital growth the quantity of scamps, fraudulent practices and cheating also increased. Such cheating activities had created fear within the minds of consumers and also an adverse impact within the attitude of consumers towards online purchase. Today Ecommerce could also be a byword in Indian society and it's become an integral a neighborhood of our lifestyle. Attitude toward online shopping and goal to shop for online aren't only affected by simple use, usefulness, and delight, but also by other factors like consumer individuality, situational factors, product distinctiveness, previous online shopping understanding and faith in online shopping. Therefore, understanding who are those consuming and why they like to use or prevent from the online as a channel, could also be a critical matter for both e- marketing managers and consumer thinkers. The multivariate analysis is analogous to multiple regression analysis. Each variable is expressed as a linear combination of underlying factors. The number of variance a variable shares with all other variables included within the analysis is mentioned communality. The Rotated Factor Matrix for the variables concerning consumers in India regarding the factors influencing online purchase intention of the general sample respondents. The rotated factor loadings for the 25 statements (variables) indicating the factors influencing customers' opinion regarding the factors influencing online purchase intention. Online marketing Companies should have more risk reduction activities as risk could strongly influence consumers online purchase decisions. the online stores should use effective implementation of website factors like information design, features, communication, privacy and security, as a marketing tool by which trust towards the online site are often create demand the consumers and subsequently enhance purchase.

Keywords: Attitude, consumers, website, online purchase and behavior

1. Introduction

Internet is changing the way consumers shop and buy goods and services and has rapidly

evolved into a worldwide phenomenon. Many companies have started using the online with the aim of cutting marketing costs, thereby reducing the price of their products and services so on remain ahead in highly competitive markets. Companies also use the online to convey, communicate and disseminate information, to sell the merchandise, to need feedback and also to conduct satisfaction surveys with customers. Customers use the online not only to buy for the merchandise online, but also to match prices, product features and after sale service facilities they go to receive if they purchase the merchandise from a selected store. Many experts are optimistic about the prospect of online business. Additionally to the tremendous potential of the E-commerce market, the online provides a singular opportunity for companies to more efficiently reach existing and potential customers. It's been quite decade since business-to-consumer E commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to understand an improved insight into consumer behavior in cyberspace.

1.1 Statement of the Matter

Online marketing has gained plenty of importance in present marketing conditions. But alongside its vital growth the quantity of scams, fraudulent practices and cheating also increased. Such cheating activities had created fear within the minds of consumers and also an adverse impact within the attitude of consumers towards online purchase. Today Ecommerce could also be a byword in Indian society and it's become an integral a neighborhood of our lifestyle. There are websites providing any number of products and services. Theoretically it's more convenient to buy for products online because of its flexible nature, but in India the adoption rate of the technology is significantly different from other nations thanks to the country's unique social and economic characteristics. India has diverse culture and extreme disparities of income. The websites could also be a marketing communication tool gives the marketer the knowledge of how consumers behave in purchasing a product or service. So, the marketers have an interest in understanding the buying decision process so on specialise in the communication messages. To influence buyers effectively to choose a selected brand within the web websites, a marketer possesses to understand, which factors influence the acquisition decision for the merchandise category. This data helps a marketer to specialise in marketing communication more accurately. Besides only a few of studies are made regarding online buying behaviour of the consumers especially in India. This study is an attempt to bridge the gap during this regard. During this context, this study is aimed to Consumer Behaviour towards Online Shopping with Special reference to India” and suggestions made by the researcher will help the marketers to formulate their strategies towards online marketing.

1.2 Scope of The Study

Attitude toward online shopping and goal to shop for online aren't only affected by simple use, usefulness, and delight, but also by other factors like consumer individuality, situational factors, product distinctiveness, previous online shopping understanding and faith in online shopping. Therefore, understanding who are those consuming and why they like to use or prevent from the online as a channel, could also be a critical matter for both e- marketing managers and consumer thinkers. This study enables to possess clear insight about the customer Behaviour

towards online Shopping with special reference to India. This study has relevancy to the present day's problems. This study also will help to understand the factors which influence the consumers to urge through online. The scope of the study is confined with special reference to the customer Behaviour towards online shopping with special reference to India consumer people who are purchasing goods through online.

1.3 Significance of Study

Nowadays, the Consumers do not have time to visit a store to urge the products or services, they needed. So as that they're in need of facilities. The online shopping helps them to urge the needed product or service from their home or office. It also helps them many|to avoid wasting">to save lots of lots of time and money through online shopping facilities. So during this globalized market environment, there is a requirement to review the behavior of the customer towards online shopping facilities. The market place has become very dynamic with consumers today being more informed and sophisticated than before. background therefore about consumer needs, characteristics, perceptions, preferences and behaviours will enable marketers develop effective strategies to plug products and services through taking advantage of the underpinning drivers explored during this study thereby increasing consumer satisfaction. Besides, the online potentially offers customers sort of advantages which can enhance the price purchase. There's also an important opportunity to understand how online buying behaviour during this new medium can best serve the wants of both marketers and consumers. Consumers use the online for a selection of tasks thus creating opportunities for web inclined businesses to place relevant and targeted advertising messages. With the dynamism of the market place, there's need for online retailers to remain abreast with the ever changing environment. Therefore, with an honest understanding of consumers' online purchase behaviour specific insights are often used to inform marketing tactics directed at specific consumer groupings in line with the changes. Results of this research therefore will help online retailers develop targeted and effective strategies thus drawing in additional business. With indications showing increased usage and accessibility levels among consumers in India, more businesses are expected to need advantage and ensure a digital presence so on achieve consumers since unlike the traditional marketing, the online will confirm that information about products is accessible throughout besides providing the leverage of getting the power to achieve a wider clientele within the shortest time possible. Businesses, policy makers, regulators therefore can utilize findings of this research to plug online businesses by arising with appropriate strategies regarding online businesses since the online is perhaps getting to still play a significant role in individuals' lives within the foreseeable future.

An increasing number and type of firms and organizations are exploiting and creating business opportunities on the online statistics indicate the repaid growth within the sector of virtual shopping. With this emerging field of shopping the interest of marketers is additionally increasing in studying what actually motivates consumers to shop for online. Fierce competitions among online sellers have forced them to understand the competitive edge in the world of virtual shopping. As online shopping could also be a replacement medium therefore the buyer behavior within the sector of online shopping so on realize competitive edge in the market, marketers need to know the customer behavior within the sector of online shopping. So

it is vital to research and identify the factors which influence consumers to shop for online so on capture the strain of consumers. Apart from the factors which influence consumers to shop for online, online shopper's demography in terms aged, gender, income and education is equally important to define their strategies accordingly. The finding of this study will help to need measures to reinforce the services in online Shopping of the consumers.

1.4 Objectives of the Study

This following are the foremost objectives of the study

- i. To review the prevailing literature of the study.
- ii. To review the socio-economic status and online shopping profile of the consumers
- iii. to identify the factors influencing consumers online purchase intention
- iv. To research the reasons for preference of online shopping
- v. To assess the risks of online shopping
- vi. To assess the Influence of website features on attitude
- vii. To review the connection between Online Purchase Intention and Determinants of Online Purchase Intention
- viii. To match the Factors influencing online purchase intention across demographic profile of the respondents
- ix. To suggest the measures to reinforce the online shopping.

2. Review of Literature

According to Davies (2016) Electronic commerce, commonly mentioned as e-commerce, refers to the buying and selling of products or services over electronic systems just like the web and other computer networks. Internet is that the rapidest growing media during the past decade. Especially, online shopping could also be a rapidly growing e-commerce area. Online stores are usually available 24 hours every day, and much of consumers have internet access both at work and reception. A successful web store is not just an honest looking website with dynamic technical features, listed in many search engines. This study aims to work out a preliminary assessment, evaluation and understanding of the characteristics of online shopping. an effort has been made to research online consumer behaviour, which successively provides E-marketers with a constructional framework for fine-tuning their E-businesses' strategies.

Kavitha rajayogana and Muthumani (2017) explains that On-line shopping is tremendously in boom within the sector of E-Business and is certainly going to be the long run shopping within the planet. Many shops started their on-line portals to sell their products/services on-line and few others are selling products through some common online shopping websites. The expansion of online shopping made to conduct a study on online shopping in India. this research paper has used both Qualitative and Quantitative research methods to review the impact of Demographic factors of consumers on on-line shopping parameters like satisfaction

with on-line shopping, purchase intention in future, frequency of on-line shopping, number of things purchased, overall time and price spend on on-line shopping. the primary data from 125 respondents was collected through Questionnaires. The results of study revealed that on-line shopping in India is significantly affected by various Demographic factors like age, gender, status, family size and income.

Methods Of Data Collection

This study is based on both the primary and secondary data. the primary data for the study were collected from the consumers of Online Shopping in India through structured interview schedule. For data collection researcher visited the respondents at Different places including their work place. India. Observations are made on the individual differences within the varied components of consumer behaviour. The interview schedule is prepared for the respondents are pre-tested by the researcher face to face. Comments on the question were noted and after careful analysis necessary modification are made within the interview schedule. Within the course of the time, the researcher had experienced some difficulties in getting answers to variety of the questions raised and suitable changes are incorporated before finalizing the well-structured interview schedule. The secondary data for the study is collected from different sources like technical and trade journals, articles, newspapers, magazines, internet, periodicals, books, reports, publications of associations related to mobile service providers.

2.1 Period of Study

The secondary data were collected for the periods 2018-2019 to 2019-2020. The primary data for the study were obtained during the quantity 2019-2020.

3. Factor Analysis

The multivariate analysis is analogous to multiple regression analysis. Each variable is expressed as a linear combination of underlying factors. The number of variance a variable shares with all other variables included within the analysis is mentioned communality. The co-variation among the variables is described in terms of a little number of common factors plus a singular factor for each variable. These factors aren't over observed. If the variables are standardized, the factor model could even be represented as:

$$X_i = A_{i1} F_1 + A_{i2} F_2 + A_{i3} F_3 + \dots + A_{im} F_m + V_i U_i$$

Where,

X_i = i th standardized variable,

A_{ij} = Standardized multiple correlation coefficient of variable

i on common divisor j

F = Common factor,

V_i = Standardized parametric statistic of variable i on unique fibrinogen

U_i = The unique factor for variable i

m = Number of common factors

The unique factors are uncorrelated with one another and with the common factors. The common factors themselves are often expressed as linear combinations of the observed variables.

$$F_i = W_{i1} X_1 + W_{i2} X_2 + W_{i3} X_3 + \dots + W_{ik} X_k$$

Where,

F_i = Estimate of i th factor

W_i = Weight or factor score coefficient

K = Number of variables.

It is possible to pick weights or factor score coefficients in order that the primary factor explains the most important portion of the entire variance. Then a second set of weight are often selected, in order that is that the second factor accounts for many of the residual variance, subject to being uncorrelated with the primary factor. This same principle might be applied to selecting additional weights for the extra factors. Thus, the factors are often estimated in order that their factors scores, unlike the worth of the first variables, aren't correlated. Furthermore, the primary factor accounts for the very best variance within the data, the second factor the second highest, and so on.

Rotated Factor Matrix for Factors influencing online purchase intention - level of agreement (Factor Analysis)

The Rotated Factor Matrix for the variables concerning consumers in India regarding the factors influencing online purchase intention of the general sample respondents are as follows. The Table 1 exhibits the rotated factor loadings for the 25 statements (variables) indicating the factors influencing customers' opinion regarding the factors influencing online purchase intention.

Table 1. Rotated factor matrix for factors influencing online purchase intention - level of agreement in India

Variable

Component

	1	2	3	4	5	6	7	8
Online product information is clear, precise and easy to understand	.798							
The internet will make it easier to search for and purchase products	.768							
The internet would improve my performance while searching for and purchasing products	.639							
Using internet to purchase a product would allow me to do my shopping more quickly	.630							
I might get overcharged if I shop online as the retailer has my credit card information		.781						
I buy from online stores only if the site content is easy for me to understand and the information provided is relevant		.746						
I buy from online stores only if they have an easy and error free ordering and transaction procedure		.738						
I buy from online stores only if the navigation flow is user friendly		.663						
I feel my credit card may be compromised and misused if I shop online		.424						
Shopping online is risky because of a lack of strict cyber laws in place to punish frauds and hackers			.706					
I shall have fun while purchasing products over internet			.678					
My interaction with internet to buy a product will be clear and understandable			.567					
Using the internet to purchase a product would provide me a lot of excitement			.552					
Using the internet to purchase a product would provide me a lot of enjoyment			.494					
learning to operate the internet to buy product would be easy for me				.782				
Using the internet as a medium to buy a product would be flexible to interact with				.639				
The internet would be easy to be used to do my shopping				.542				
I enjoy surfing the net for the purpose of purchasing product and receiving information				.510				
I have the intention to purchase products online					.771			
The internet will make it easier to search for and purchase products					.746			
It is likely that I will purchase products from online stores in the near future (i.e next three months)						.827		
I am positive towards purchasing products online						.649		
I feel that my personal information given to retailer may be compromised to third party							.813	
I buy from online stores only if they visually appearing and have well organised appearance							.706	
Think that purchasing products from internet shall be interesting								.691

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 11 iterations.

Table 1 exhibits the rotated factor loadings for the 25 statements (factors) are the consumers' opinion regarding the factors influencing online purchase intention. It's clear from Table 4.50 that everyone the 25 statements are extracted into eight factors namely F1, F2, F3, F4, F5, F6, F7 and F8, The factors with identified new names which influence the customer opinion regarding the online purchase intention are discussed within the subsequent

Factor I (F1)

Among the consumers opinion regarding the factors influencing online purchase intention', the factors made regarding 'Online product information is clear, precise and easy to understand' 'The internet will make it easier to seem for and buy products, 'The internet would improve my performance while finding out and buying products' 'Using internet to urge a product would allow me to undertake to to my shopping more quickly' are the factors with higher positive loadings on fibrinogen . The above said four factors with high loadings on fibrinogen are characterized as "Quick operation and development of individual performance". Hence, F1 is termed as Quick operation and development of individual performance. The eigen value for the above fibrinogen is 2.852 and thus the share variance is 11.408. It's to be concluded that the consumers' opinion regarding the online purchase' is extremely easy and quick operation and it is also development of individual performance. It comes because the primary important factor.

Factor II

The second factor consists of consumers' opinion regarding the online purchase intention like 'I might get overcharged if I shop online because the retailer has my mastercard information' 'I buy from online stores as long because the location content is simple on behalf of me to understand and thus the knowledge provided is relevant' 'I buy from online stores as long as they have an easy and error free ordering and transaction procedure' 'I buy from online stores as long because the navigation flow is user friendly, 'I feel my mastercard could even be compromised and misused if I shop online' are the factors with higher positive loadings on prothrombin . Therefore all the five factors with high loadings on prothrombin are characterized as "trust and security". Hence, F2 is termed as Trust and security. The eigen value for the above prothrombin is 2.574 and thus the share variance is 10.295. It's to be concluded that the online purchase could also be a trust and security for the consumers. It's the second important factor.

Factor III

The significant loading statements under third factor (F3) are 'Shopping online is risky thanks to a scarcity of strict cyber laws in place to punish frauds and hackers' 'I shall celebrate while purchasing products over internet' 'My interaction with internet to buy for a product are getting to be clear and understandable, 'Using the online to urge a product would offer me plenty of excitement' Using the online to urge a product would offer me plenty of enjoyment' are the important factors with higher positive loadings on

thromboplastin . Therefore all the five variables with high loadings on thromboplastin are characterized as “risk and enjoyment”. Hence, F3 is termed as Risk and delight. The eigen value for the above thromboplastin is 2.259 and thus the share variance is 9.034. It’s to be concluded from the above analysis, that risk and delight are equally available at the time of online purchase.

Factor IV

The statements made regarding ‘learning to figure the online to buy for product would be easy for me’ ‘Using the online as a medium to buy for a product would be flexible to interact with’ ‘the internet would be easy to be wont to attempt to my shopping’ ‘I enjoy surfing internet for the aim of shopping for product and receiving information’ are the factors with higher positive loadings on factor IV . Therefore all the four variables with high loadings on factor IV are characterized as “perceived simple use”. Hence, calcium ion is termed as Perceived simple use. The eigen value for the above factor IV is 1.969 and thus the share variance is 7.878. It’s to be concluded that the online purchase operation is extremely easy and easy. It comes under fourth important factor.

Factor V

It is understood that the statements made regarding ‘I have the intention to urge products online’ ‘the internet will make it easier to seem for and buy products’ are the factors with higher positive loadings on proaccelerin. Therefore, the above two variables with high loadings on proaccelerin are characterized as “purchase intention”. Hence, F5 is termed as Purchase intention. The eigen value for the above factor IV is 1.880 and thus the share variance is 7.519. it's to be concluded that the work performance through online purchase is extremely positive and it comes under fifth dominant factor.

Factor VI

The statements made regarding, ‘It is perhaps going that ready to|i'll">i will be able to be able to purchase products from online stores within the near future (i.e next three months), ‘I am positive towards purchasing products online,’ are the factors with higher positive loadings on proaccelerin . Therefore the above two variables with high loadings on Factor VI are characterized as “Positive Thinking”. Hence, F6 is termed as Positive Thinking. The eigen value for the above factor IV is 1.721 and thus the share variance is 6.882. it's to be concluded that the positive thinking about purchase products online and it comes under fifth dominant factor

Factor VII

it's exhibits from the above statements, ‘I feel that my personal information given to retailer could even be compromised to 3rd party, ‘I buy from online stores as long as they visually appearing and have well organised appearance’ are the factors with higher positive loadings on reconverting . Therefore the above two variables with high loadings on Factor VI are characterized as “feel about retailer and online store”. Hence, F7 is termed as Feel about retailer and online store. The eigen value for the above reconverting is 1.549 and

thus the share variance is 6.194. It comes under fifth dominant factor

Factor VIII

it's reveals from the above statements, 'Think that purchasing products from internet shall be interesting,' is that the factor with higher positive loadings on antihemophilic factor. Therefore the above variable is characterized as "Interest of purchase". Hence, F8 is termed as Interest of purchase. The eigen value for the above reconverting is 1.200 and thus the share variance is 4.800. It comes under fifth dominant factor. it's concluded that the purchasing products from internet is extremely interesting by the respondents within the study area.

The variables with highest loadings for consumers' opinion regarding the factors influencing online purchase intention are provided in Table 2.

Table 2. Variables with the highest factor loadings for the customers' opinion regarding the factors influencing online purchase intention

Factor	Name of newly Extracted Factor	Selected Statement (Variable)	Factor Loadings
F ₁	Quick operation and development of individual performance	online product information is clear, precise and easy to understand	0.798
F ₂	trust and security	I might get overcharged if i shop online as the retailer has my credit card information	0.781
F ₃	risk and enjoyment	shopping online is risky because of a lack of strict cyber laws in place to punish frauds and hackers	0.706
F ₄	perceived ease of use	learning to operate the internet to buy product would be easy for me	0.782
F ₅	purchase intention	i have the intention to purchase product online	0.771
F ₆	positive thinking	it is likely that i will purchase products from online stores in the near future (i.e next three months)	0.827
F ₇	feel about retailer and online store	i feel that my personal information given to retailer may be compromised to third party	0.813
F ₈	Interest of purchase	Think that purchasing products from internet shall be interesting	0.691

It is obvious from Table 2 that 'Online product information is obvious, precise and easy to understand' with a component loading of 0.798, 'I might get overcharged if I shop online because the retailer has my mastercard information' with a component loading of 0.781, 'Shopping online is risky thanks to a scarcity of strict cyber laws in place to punish frauds and hackers,' with a component loading of 0.706, 'Learning to figure the online to buy for product would be easy for me' with a component loading of 0.782, 'I have the intention to urge products online,' with a component loading of 0.771, 'It is perhaps going that ready

toj'i'll">i will be able to be able to purchase products from online stores within the near future (i.e next three months),’ with a component loading of 0.827, ‘I feel that my personal information given to retailer could even be compromised to 3rd party,’ with a component loading of 0.813 and ‘Think that purchasing products from internet shall be interesting,’ with a component loading of 0.691 are the variables with the absolute best factor loadings under factors F1, F2, F3, F4, and F5. Therefore, these are the identified eight variables which influence the consumers’ opinion regarding the factors influencing online purchase intention.

3. Suggestions

During this section, the researcher offers appropriate suggestions for betterment of consumers, manufacturers and online marketing companies regarding online purchases. They are;

- i. Online marketing Companies should have more risk reduction activities as risk could strongly influence consumers online purchase decisions.
- ii. the online stores should use effective implementation of website factors like information design, features, communication, privacy and security, as a marketing tool by which trust towards the online site are often create demand the consumers and subsequently enhance purchase intention.
- iii. Companies must improve product quality, Convenience and Attractive prices are the foremost preferences to shop for online. Therefore, online sites should be designed in such how that buyers spend less time find information they're trying to seek out as delays in searching or loading an online page might turn the consumers to other sites which have faster download and display times.
- iv. Fear of correct product won't be delivered order will have negative influence on attitude towards shopping online. That is, the upper the danger of losing money. Hence, the online companies should ensure correct delivery of the products.
- v. Website design and quality creates a positive impact on online shopping satisfaction. Therefore, the seller companies should concentrate more on the designing a neighborhood of the websites
- vi. Albeit consumers are educated they are not interested to urge products through online thanks to infrastructure shortage, they're doing not skills to order the merchandise online which they need lack of confidence on payments. Therefore, the seller companies and online service providers got to create awareness to consumers because the thanks to order the merchandise online.
 - i. the online shopping marketers got to keep the authentic standards in displaying are rendering products since variety of the products delivered differ from what it's displayed.
 - ii. The facility of instalment payment are often provided to attract the consumers to increase the tendency of shopping online especially during offers and discounts.

- iii. The online sellers should display the size of the merchandise correctly. One agent should deliver the quantity of orders placed of that specific area at a time rather than collecting each and every product from different persons at different time.
- iv. The govt. should provide affordable and high speed internet access to the people across the country and thus the web marketers should use innovative and reachable advertisement strategies to attract customers towards online shopping.
- v. the online sellers should use techniques sort of a refund guarantee, better after sales service, replacement of damaged products, 24x7 customer complaint receiving cell and thus the likes of. It's too boost confidence within the mind of consumers.
- vi. The online marketers should take conscious efforts to reduce the complexities of online shopping.
- vii. The complexities and security issues surrounding e-payments of online marketing may increase; Therefore, online retailers can outsource the payment processing work to companies providing secure e- payment solutions.
- viii. To boost the arrogance of the prevailing and new internet buyers, government should provide adequate legal frame work to form sure stringent measures are taken against folks that enjoys online fraud.

4. Conclusion

The birth and growth of internet has been the foremost important event of the century. Online shopping is that the new mantra of selling products effectively and efficiently. it is a convenient method of shopping and allows for an enormous array of products to be at your fingertips. The online shopping could also be a replacement experience and has greatly impacted the lives of consumers in its short time of existence. It's expected to grow constantly in years to return with advancements in technology. Online shopping has made consumers simpler and efficient in their shopping behaviour and has driven businesses to a replacement level, forcing many to make the specified adjustments and changes to achieve the new market of knowledgeable consumers.

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