FACTORS AFFECTING THE ONLINE SHOPPING BEHAVIOUR: A STUDY WITH REFERENCE TO BHILAI DURG

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Abstract: *Online shopping has became new type of retail shopping. It has now been adopted all over the world including India. This shopping method is still not as well known or accepted as in many other countries, and though the knowledge of online shopping in India is now beginning to increase rapidly, to know the factors influencing online shopping behaviour of Indian consumers there are several articles written. The main objectives of this study is to analyze factors affecting on online shopping behavior of consumers that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behavior because it is a complicated socio-technical phenomenon and involves too many factors. To investigate these hypotheses 100 questionnaires dispersed among the citizen of Bhilai-Durg (Twin City). Respondents response through the questionnaire who were the consumers of Bhilai –Durg and the online shoppers. The survey based average data is selected and analyzed. Finally regression analysis was used on data in order to test hypothesizes of study. This study can be considered as an applied research from purpose perspective and descriptive-survey with regard to the nature and method.*

Keywords: *online shopping, shopping behavior, consumer attitudes, perceived risks, B2C, e-commerce, consumer rights.*

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INTRODUCTION

The NASSCOM-McKinsey Study on internet users in India as reported in Indian Express; 7th January 2001 reflected that India could earn revenues of US $10 billion from e-business solutions by 2008. In 1999 2000, eCommerce software worth US $ 500 million was exported. In 2001, the figure should increase to US $ 1.4 billion. Buyers in Delhi are indulging their sweet tooth by buying chocolates online, customers in Chennai are spending big on battery-operated toys, while consumers in Kolkata find solace in acquiring Tibetan collectibles, a census by eCommerce platform eBay shows. The market size of online retail industry in India is likely to touch Rs 7,000 crore by 2015 due to increasing internet penetration across the country, a survey today said.(according to report of Indian Express)

Currently, the online retail market stands at Rs 2,000 crore and is growing at an annual rate of 35 per cent, industry chamber Assocham said. "India is set to become the third largest nation of internet users in the next two years...Leading companies have gauged the potential of online retail industry and are gearing up fast to cash in," it said. Out of the 5,000 shoppers participated in the survey, about 40 per cent said they prefer to shop online considering convenience to shop anytime and one can collect detailed product information. "Besides, one can research variety of products available and can easily compare prices from different vendors anywhere in the world," it said.

One of the growing areas of E-commerce is Online Buying. More and more consumers are turning to the World Wide Web for their shopping needs, which gives them access to either local or international products with just a click of the mouse. The theme of anytime anywhere shopping appeals to consumers who cannot take time off their busy schedules to go out and shop. Keeping this in mind, many online shops have sprung up in cyberspace offering products right from books, music CDs, household goods, groceries to furniture and cars. The consumers can also avail of a variety of services for communication, consultancy and so on. But even with all its advantages, online buying sill raises many questions – Are the transactions secure enough? Does the consumer get the goods he has ordered? And so on. These unanswered questions have raised many issues on the potentiality and utility of Online Buying.

American consumers splurged a record $30.8 billion on on- line holiday shopping, mainly buying latest electronic gadgets, according to a research report. Holiday shopping on-line

was strong right through Christmas, with consumers spending a record $30.8 billion for the season, comScore, a leading marketing research company has said in a report.

E-commerce is the buying and selling of the goods and services online; internet is the best source to use this tool. Today the amount of trade that is conducted electronically using e-commerce has increased with a wide spread usage of internet and technology. E-commerce includes transferring of funds online, supply chain management, marketing over internet, In Pakistan it started as buying of online services from other countries virtually and it involved a complete trade in which service was given through internet and money was transferred through credit cards to other country's firm. Online shopping, we can say "e-commerce" is the area in which almost every enterprise will enter and make the best use of it in the future, many products have started to be put up for online sale. In addition to the benefits of anywhere-to-buy and anytime-to-buy. The internet is being developed rapidly since last two decades, and with relevant digital economy that is driven by information technology also being developed worldwide. The detailed product information and improved service attracts more and more people and changed their consumer behaviour from the traditional mode to more rely on the internet shopping. On the other hand, more companies have realized that the consumer behaviour transformation is unavoidable trend, and thus change their marketing strategy.

In the business to consumer (B2C) e-commerce cycle activity, consumers use Internet for many reasons and purposes such as: Searching for product features, prices or reviews, electing products and services through internet, placing the order, making payments, or any other means which is then followed by delivery of the required products through Internet, or other means and last is sales service through Internet or other mean. Studying online shopping behavior of consumers has been one of the most important research agendas in e-commerce during the past decade (Chen, 2009). The research of online consumer behavior has been conducted in multiple disciplines including information systems, marketing, management science, psychology and social psychology, etc. Online shopping behavior (also called online buying behavior and Internet shopping/buying behavior) refers to the process of purchasing products or services via the Internet.

Not only benefits but also risk is associated with online shopping. Generally speaking internet users avert online shopping because of credit-card fraud, lack of privacy, non-

delivery risk, lack of guarantee of quality of goods and services. Concerned authorities are devising policies to minimize the risk involved in e-business.

On the other hand E- commerce has been grown very fast because of many advantages associated with buying on internet because of lower transaction and search cost as compared to other types of shopping. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lowest price.

LITERATURE REVIEW

According to Davis (1993) consumers' attitudes regarding Internet shopping are depending on the direct effects of relevant online shopping features. Online shopping features can be classified into consumer's perceptions of functional and utilitarian dimensions such as "ease of use" and "usefulness", or into their perceptions of emotional and hedonic dimensions like "enjoyment"

Holbrook (1994), Internet shoppers can be described as 'problem solvers', others can be regarded as seeking 'fun, fantasy, arousal, sensory stimulation, and enjoyment'. The problem solvers merely shop online in order to acquire a specific product or service, in which case shopping is considered to be 'a task' or 'work'

Services are more likely to be associated with the online shopping mode, whereas more tangible products are likely to be associated with bricks and mortar stores (Rajamma, Paswan, and Ganesh, 2007). Vijayasarathy & Jones (2000) found that perceived risk influenced both attitudes toward online shopping and intention to shop online in line with other studies. However, perceived risk is said to decrease with internet experience (Miyazaki and Fernandez, 2001). Even Huang, Schrank and Dubinsky (2006) found online shoppers possessed lower perceived risk than non-shoppers. Reliability may relate to the ability of the web site to fulfill orders correctly, deliver promptly, and keep personal information secure (Parasuraman et al., 1988; Janda, Trocchia, & Gwinner, 2002; Kim & Lee, 20 02). In sum, this study defines reliability as the ability of website to accurately and quickly perform promised services and guarantee the online transaction security.

Bellman and colleagues (1999, p. 33) report that Internet surveys agree that the online population is relatively younger, more educated, wealthier, although the gaps are gradually closing. They argue that demographics appear to play an important role in determining whether people use the Internet, however once people are online, demographics do not

seem to be key factors affecting purchase decisions or shopping behavior. Bhatnagar and colleagues (2000) provide evidence that demographics are not relevant factors in determining which store to patronize or how much to spend, though men and women do tend to buy different types of products or services via the Internet. In summary, the literature suggests that the impact of demographics on Internet buying behavior is not strong. Zhang, von Dran, Small, and Barcellos (1999, 2000), and Zhang and von Dran (2000) make an attempt to evaluate website quality from user satisfaction and dissatisfaction perspective. Their studies show that website design features can be regarded as hygiene and motivator factors that contribute to user dissatisfaction and satisfaction with a website. Hygiene factors are those whose present make a website functional and serviceable, and whose absence causes user dissatisfaction. Geissler and Zinkhan (1998) claimed that the Internet shifted the balance of power in favor of consumers as it became very easy for them to make shopping comparisons and evaluate alternatives without being pressured by salespeople. Online stores reduce transaction costs and have advantage for both consumers and vendors.

For Internet buyers, gender, marital status, residential location, age, education, and household income were frequently found to be important predictors of Internet purchasing (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000) Sultan and Henrichs (2000) reported that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness. In 2000, women represented the major online holiday season buyer (Rainne, 2002. According to a report by the Pew Research Center (2001), the number of women (58%) who bought online exceeded the number of men (42%) by 16%. Among the woman who bought, 37% reported enjoying the experience "a lot" compared to only 17% of male shoppers who enjoyed the experience "a lot". Akhter (2002) indicated that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthier are more likely to use the Internet for purchasing. Service quality depends greatly on the behavior of consumers. Hence, if the website design could enable consumers to use easily and quickly find the information or purchase service they need, consumers would feel the service excellence of the websites (Dabholkar, 1996; Santos, 2003). Study by Vijay, Sai. T. & Balaji, M. S. (May 2009), revealed that Consumers, all over

the world, are increasingly shifting from the crowded stores to the one-click online shopping format. However, in spite of the convenience offered, online shopping is far from being the most preferred form of shopping in India. A survey among 150 internet users, including both users and non-users of online shopping, was carried out to understand why some purchase online while others do not. The results suggested that convenience and saving of time drive Indian consumers to shop online; while security and privacy concerns dissuade them from doing so. Zhang, von Dran, Small, and Barcellos (1999, 2000), and Zhang and von Dran (2000) make an attempt to evaluate website quality from user satisfaction and dissatisfaction perspective. Their studies show that website design features can be regarded as hygiene and motivator factors that contribute to user dissatisfaction and satisfaction with a website. Hygiene factors are those whose present make a website functional and serviceable, and whose absence causes user dissatisfaction.
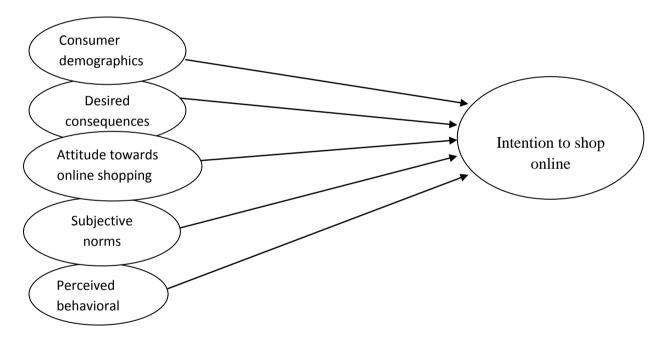
For those born before the 1970s, "The online market [is] a new innovation for them so they [are] less familiar with online shopping". "Pre Net-geners have a relatively lower capability to utilize the excess of information available on the Internet" (Kim & Ammeter, 2008). Because of this, online retailers market to the Net-generation in order to be successful and profitable. Tamimi et al. (2003) define the online shopping experience as a process of four stages describing the successive steps of an online transaction. Considering that an online customer is not simply a shopper but also an information technology user. Bellman, Lohse and Johnson (1999) examine the relationship among demographics, personal characteristics, and attitudes towards online shopping. These authors find that people who have a more "wired lifestyle" and who are more time constrained tend to buy online more frequently, i.e., those who use the Internet as a routine tool and/or those who are more time.

Jahng, Jain, and Ramamurthy (2001) propose and validate a Technology/Product Fit Model to describe and predict the relationship between product characteristics, e-commerce environment characteristics, and user outcomes. They classify products sold on the Internet as belonging to four categories based on social and product presence requirements: simple, experiential, complex, or social. Kumar, Smith, and Bannerjee (2004) pointed out the major factors affecting the ease of use of a website interface are: language used, arrangement of information, use of metaphors, size and contrast of letters. In sum, this study defines ease

of use as the degree of easiness to use the website. Online shoppers need to learn new technology skills in order to search, evaluate and acquire products. Consumers who prefer brick-and-mortar shopping over other retail channels do not perceive the online shopping as a convenience (Kaufman-Scarborough and Lin dquist, 2002). Research has revealed that online shopping innovativeness is a function of attitude towards the online environment and individual personal characteristics (Midgley and Dowling, 1978; Eastlick, 1993; Sylke, Belanger and Lassaret al., 2003) Innovative consumers are more inclined to try new activities (Robinson, Marshall and Stamps, 2004; Rogers, 1995). Adoption of online shopping is depiction of individual's innovative characteristic (Eastlick,1993). Adopting a new technology is a function of one's attitude towards it (Moore and Benbasat, 1991). It is expected that person's domain specific innovativeness has a propensity to shop online.

CONCEPTUAL MODEL OF ONLINE SHOPPING

Source: Ajzen (1991) the theory of planned behavior

There is five constraints used in this conceptual model. This all variable are independent variable which influences the dependent variable online shopping behavior.

OBJECTIVE OF THE STUDY

- To study the awareness of online shopping among customers of Bhilai-Durg.
- To analyze the factors of online purchasing which promotes consumers for online shopping.

- To know the future prospects of online shopping in Bhilai Durg

HYPOTHESIS:

H_1: There is higher online buying intention among man than women.

H_2: There is higher online buying intention among higher level of education than the lower level of education.

H_3: There is higher online buying intention among upper income group than the lower income group.

H_4: There is higher online buying intention among upper age   group than the lower age group.

H_5: There is higher online buying intention those having relation computer related field than not computer related field.

H_6: There is higher online buying intention those having earlier experience than no online experience.

H_7: There is a significantly association of convenience of purchase on consumer   online buying intention.

H_8: There is a significantly association of saving of time in purchase   on consumer   online buying intention.

H_9: There is a significantly association of price   of purchase on consumer   online buying intention.

H_{10}: There is a significantly association of perceived risk of purchase on consumer   online buying intention.

H_{11}: There is a significantly association of trust   of purchase on consumer   online buying intention .

RESEARCH METHODOLOGY

For this study descriptive research design has been adopted because through this paper will anlyse the factor of purchasing   and consumer intention regarding online shopping. Respondents of Bhilai-Durg has been targeted to gather responses, the structured questionnaire is used for this purpose.

DATA COLLECTION

When it comes to data collection there are two methods in general used by researchers to collect data, primary and secondary method. If we talk about primary data it includes

observation method, Interview/ questionnaire method, case study method, projective techniques and sociometery. Secondary data is one which is already collected by some other researcher not for the reason for particular study or research.

SAMPLING

Durg and Bhilai are considered as a universe. It is not a easy task to study the over all population of determined area. A structure questionnaire will be used by researcher for collecting the response and for drawing the conclusion. Probabilistic method of sample selection will be used for this study. In this study Convenience Sampling method is being used.

SAMPLE DESIGN

Durg and Bhilai are considered as a universe. It is not a easy task to study the over all population of determined area. A structure questionnaire will be used by us for collecting the response and for drawing the conclusion. Non Probabilistic method of sample selection will be used for this study convenience sampling technique.

SAMPLING METHOD

Convenience sampling was used

SAMPLE SIZE

The population for this study includes Bhilai-Durg city keeping in view the limitation of time and resources I have decided to take the sample of 100 people living in Bhilai. Questionnaire is constructed in simple language in order to reduce the risk of ambiguity.

METHOD OF ANALYSIS

Significantly mean difference in nominal independent variable i.e. convenience, saving of time, price, trust and perceived risk one way Variance (ANOVA) is used. Multiple regression is used for independent considered for this study.

RESULTS AND DISCUSSION

Factor	Categories	Frequency	count	Percentage
Gender	Male	100	66	66%
	Female		34	34%
Age	15-25	100	16	16%
	25-35		48	48%
	35-45		30	30%
	45-65		6	6%
Education	H.School/Diploma	100	18	18%
	Bachelor Degree		40	40%
	Master Degree		34	34%
	Ph.D & Others		8	8%
Income	Less than 1Lac	100	11	11%
	1-3 Lac		27	27%
	3-5 Lac		48	48%
	5Lac & above		12	12%

The consumer attitude about online shopping based to justify by module:

Modules	Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
1. I think shopping on the internet saves time.	1	2	11	76	10
2. It is a great advantage to be able to shop at any time of the day on the internet.	1	6	10	55	29
3. Shopping online is risky.	31	56	6	5	2
4. I believe online shopping will eventually supersede traditional shopping.	2	15	46	22	15
5. I will prefer online shopping only if online prices are lower than actual price,	3	4	15	51	37
6.A long time is required for the delivery of products and services on the internet	1	8	25	41	25

7.Selection of goods available on the internet is very broad,	2	13	3	52	30
8. While shopping online, I hesitate to give my credit card number,	29	35	12	16	10
9. I would be frustrated about what to do if I am dissatisfied with a purchase made from the internet	1	6	15	45	33

Another Statement got from the respondent each statement is considered as one module.

Modules	Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree
Convenience					
1. I get on-time delivery by shopping on-line	1	1	17	66	15
2. Detail information is available while shopping online	1	6	19	55	19
3. I can buy the products anytime 24 hours a day while shopping online	2	5	6	31	56
4. It is easy to choose and make comparison with other products while shopping online.	2	15	16	42	25
Website Design/Features					
5. The website design helps me in searching the products easily	1	8	25	41	25
6. While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order	2	3	13	30	52
7. The website layout helps me in searching and selecting the right product while shopping online	2	9	12	48	29

8. I believe that familiarity with the website before making actual purchase reduce the risk of shopping online	1	6	15	45	33
9. I prefer to buy from website that provides me with quality of information	1	1	10	45	43
Time Saving					
10. Online Shopping takes less time to purchase	2	18	24	39	17
11. Online shopping doesn't waste time	3	19	34	29	15
12. I feel that it takes less time in evaluating and selecting a product while shopping online	5	24	34	31	6
Security					
13. I feel safe and secure while shopping online	9	26	25	36	4
14.. I like to shop online from a trustworthy website.	2	1	47	46	1

FINDINGS

The findings that we have gained in this study are as follows; starting from demography the results of correlation results of age shows that it indicated that there is a quite strong positive correlation between age and attitude to on-line shopping, i.e. elderly people are not so keen to shop on-line. This will help online retailers to make strategies according to different age brackets. Correlation is also done on Education to see the trend of online shoppers with different education level, the results showed that which is very high positive correlation between education and attitudes towards online shopping and would indicate that higher education makes on-line shopping more attractive. The correlation results between income and attitudes towards online shopping is very strong and it shows very strong relationship so we cannot conclude anything out of it, the higher income group respondent mostly agreed for online shopping. The second part of the analysis is done on factors influencing consumers to shop online. From the results we have concluded that the most influencing and attractive factor among four factors is website design/features with

possibilities. Convenience that is second most influencing factor. Time saving and security is also important, particularly the security concerns are very important while shopping online. Most of the respondents are fulfilling that there has no risk in online shopping. It can be concluded that there is a opportunity for the near future. The online shopping among consumers of business development and we can suggest that there has a need to provide online shopping services. Most of the respondent have strongly believe that there has a problem to give the credit/debit card related information because the city where they leave is faced many cases for card related frauds but unfortunately they have known about visa verification password therefore, they agree that online shopping is better than offline shopping. We find that maximum number of respondent strongly agreed for online shopping that it saves the time and it has an advantages to purchase anything from anywhere an any times. Most of the respondent have agreed that the price of good are more cheaper than offline shop. In an another part the respondent have some fears related to delivery time, goods guarantee & warrantee, returning the product procedure, trustworthiness of vendors, security. It is a great analysis that the 77 percent of respondents are using the web for ticket making for train & air. Mostly the respondents are said very important for Guarantee & warrantee. Last but not least after analyzing the additional comments made by respondents out of total 100 sample size of Bhilai-Durg, we have found that low price, discount, feedback from precious shoppers, and quality of product and information are also considered to be important factors.

CONCLUSION

In connection with demographic variables, the ANNOVA ("F test") which was F = 16.84; $p<0.001$) indicates that the two groups of women were significantly different with respect to demographic characteristic. The three univariate variables (Fs) were significant at $p<0.01$. The multivariate and univariate analyses of the differences between women purchasers of apparel online and non-online apparel purchasers. Women who purchase apparel online were more likely to have higher incomes compared to women who are regarded as non-purchaser. Both women purchasers of apparel online and non-purchasers were likely to have higher education levels (i.e. no significant differences were found with respect to educational levels of the respondents). Attitudes about online apparel shopping (F = 6.456; $p<0.001$) showed that these two groups were significantly different in their attitudes about

online shopping. Univariate Fs for relative advantage and ease of use were significant at the $p < 0.001$ level while safety was significant at the $p < 0.01$ level. By comparison, women apparel purchasers online perceived online shopping as having relative advantages, easier to use and relatively safe than women non-apparel purchasers online.   Marketers need to realize that the online marketing environment affects the way consumers view and develop relationships. In this context, to add value to the online shopping experience and to build relationships, trust is everything. it was also found that, for online buyers, the good perception on the customer. service is considered as the best predictor when compared to other constructs. When individuals have more experience with online buying, the impact of perceived factors on intentions to buy online is different from that of inexperienced online buyers. Information obtained from experience over a period of time undoubtedly has the potential to modify future intentions of online buying. Therefore, experience gained over time has potential implications for the other buying behavior model and future research should be conducted in this area. This will serve as a platform that will lead to the sustained confidence of the consumers in online purchasing. In this study, it was found that few consumers were buying through online regularly.

SUGGESTIONS

We find through this study that the demographical issues like age, education and income were agree for online shopping but the rate is high when the respondent are young, when the education is higher the respondents were agree for the same and the higher income group respondents are strongly agree for the same. It means an awareness programme for online shopping is very necessary. The Government should be planned for awareness towards online shopping through T.V; F.M; internet; leafs; wall writings; through loud speakers.

Most respondents are aware for the good condition of goods which is booked online. They said that when they got the goods are so different and many times found damaged so it is the biggest problem. We suggest that the products will receive by the recipients after physical verification means in front of hawkers are agents. If the products are the same as description on internet and in good condition it should be receive otherwise the product will return to the vendors.

An average respondents are agree for difficulty in returning the products so we suggest that the every vendors has to be a district wise customer service centers where the problems will be resolved at an early date and time.

After the survey we find that the consumer has been facing psychological risk, such as disappointment and frustration of shopping online, which is mainly caused by the privacy information lost. On the Internet, the privacy information could be tracked and collected, and then it can be used to sharing with third parties, in order to send spam mails or emails. The Federal Trade Commission (FTC) has statutory authority to prohibit the web site to acquire information by "unfair and deceptive" trade practices however, it does not have ability to comprehensively control every activity among the Internet. But we suggest that at least district wise regulatory commission will be made.

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