

A Study on the Impact of Factors Influencing Online Shopping Behaviour of Consumers in Delhi

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Abstract

*Life in a metro is very fast and difficult as we need to manage money and time both. New technologies and advancements are coming in our way everyday so we need to upgrade ourself with technology and save our time. In the era of technology everyone of us running behind money and get the luxuries for their livelihood .But we are lacking somewhere to save our time because in metro cities most of our time goes in commuting and in their busy schedule they don't have time for their personal needs. Now a day's time is considered as money. So everyone in the stressed environment try to manage their time which is been wasted in travelling and traffic jams and money both which is being solved with the help of Online shopping upto some extent. Here we are examining the factors influencing the online consumer buying behavior in a metro (Delhi).It also helps in refreshing our moods; remove the tensions created at the work place and in the free time it acts as a stress buster and also gave us the knowledge about the new trends in the market. Online shopping eliminates the gap in to international market. This concept of Online Shopping given us the opportunity to analyze the impact of different factors influencing online shopping behavior of consumers and found that this is one of the medium which saves time and energy leads to convenience, 24*7 availability and variety of the products are the main factors which are influencing consumers to shop online. What seems relevant by the study is:*

- *Examining the influencing factors on online consumers buying behavior.*
- *Factors depriving the online consumer buying behavior.*

Keywords: *Online shopping, Consumer Buying Behavior saves time, 24x7 availability*

Introduction

This is the era of technology where the survival of fittest is the common policy. Developed countries have analyzed the influence of the internet. India being an developing country is trying hard to cope up with the advancement and the technological developments, This concept has arrived by an English Entrepreneur Michael Aldrich who invented online shopping in 1979.The first world wide server and browser created by Tim Berners-lee In 1990 opened for commercial use in 1991.Amazon.com launched its online shopping site in 1995 and E-Bay also introduced in 1995.This was the starting point of online marketing. India is a country where we are concern with our culture but also influenced by western cuture.The concept of nuclear families and working women's are common now a day in India. As every member of the family is involved in jobs so the couples less time to shop for their personal needs. This lifestyle has motivated the couples to shop online and save their time. Also the online retailers have improved their services. India has open for FDI in Retail Sector. India becomes the most potential market for online retailers because of the economic growth and awareness of consumers about online retailers. This gives the opportunity to online Retailers to get in touch with their customers and get the feedback about their services.

Advantages of Online shopping

- Save Time
- Save Fuel & Energy
- Comparison of prices
- 24/7 Availability
- Reduced waiting line
- Easy to search.
- Convenience
- Variety
- Send Gift
- Discounts & Offers

Disadvantages of Online Shopping –

- Internet Cost
- Shipping Cost
- No hang out with friends & Family
- Laziness
- Deceptive Pictures
- No Bargaining
- Risk in Payment
- Availability of Product
- Delay
- Personal Check
- No Instant Satisfaction

Objectives of the Study

With the backdrop, the present study mainly focuses on achieving the following specific objectives:

1. Factors influencing customers to purchase or shop online.
2. Factors contributing not to make the decision for online shopping.

Literature Review

Trust: The topic of online consumer behavior has been examined under various contexts over the years. Many factors have been researched by many researchers. Trust is a key factor that determines the success of business to consumer (B2C) e-commerce transactions. Gefen (2000) research indicated that consumer trust influences purchase intentions. Burke (2002) identified several critical factors that influence trust in the context of online shopping. Elliot & Speck (2005) evaluated the factors and two individual different variables on attitude towards a retail website. Result indicated that five website factors (ease of use, product information, entertainment, trust and currency) effect consumer attitude towards a retail website. Shergill & Chen (2005) focused on factors, which online New Zealand buyers keep in mind while online e-marketing. The study found that website design, website reliability/ fulfillment, website consumer service and website security/ privacy are the four dominant factors which influence consumer perception of e-marketing. Chen & Chang (2006) found that there is a critical role of trust as an enabler, especially in a relationship in which the consumer did not have direct control over the actions of a seller and in which marketers seek long-term relations with their

consumer. Rao & Mehndi (2010) signifies that trust is important for online buyers. Aghadaie, Sanaye & Etebari (2012) found trust as major factor in determining consumers' attitude on viral marketing. Al-Ziadet, Al-Majli, Al-Muala & Kahawaldesh (2013) found trust as important factor affecting Mu'tah University students' attitude towards E-commerce.

Demographics: For online buyers' gender, marital status, residential location, age education, and household income were frequently found to be important predictors of internet purchasing Mehta & Sivdas (1995); Fram & Grandy (1997); Sultan & Henrichs (2000). With the passage of time, the online buyer, once considered the innovator or early adopter, has changed. While once young, professional males, with higher educational levels, incomes, tolerance for risks, social status and a lower dependence on the mass media or the need to patronize established retail channels Mahajan, Muller & Bass (1990); Smith (2004) reported that e-marketing phenomena are governed by a number of factors such as consumer acceptance, behavior, purchasing characteristics, patterns and power. The findings indicated that gender and occupation had an influence only on attitudes concerning perceptions of the competitiveness of the internet. Ahmad & Zubi (2011) found demographics of customer as one of important factor to determine customer satisfaction for e-banking. Guo (2011) found genders and education plays major role to determine consumer purchasing behavior in cyberspace. Shalini & Kamalaveni (2013) correlates the demographics of customers and internet usage of online shoppers in in Coimbatore, Tamil Nadu. K. H. (2013) found influence of consumers' demographics on selection of product type while shopping online. Salonem, Narvanen & Soarijarvi (2014) found community from which customer belongs have impact on consuming fashion on line. Kar & Bhoi (2014) found direct relationship between demographics and users' adoption of social networking websites.

Website Design: Many researcher including Li & Zang (2002) found website design plays important role in determining attitude towards online shopping. Shergill & Chen (2005), focused on factors, which online buyers from New Zealand keep in mind doing online shopping. The study found that website design, website reliability /fulfillment, website customer service, and website security/privacy are the four dominant factors which influence consumer perception of e-marketing. Armesh, Salarzehi, Yaghoobi, Heydari & Nikbin (2010) found site design have impact on online marketing of computer industry in Malaysia. Guo (2011) found design of online store as an variable to determine consumer purchasing behavior in cyberspace for domestic and foreign scholar in China. Ahmed & Al-Zu'bi (2011) found design have a positive significant influence on customer satisfaction in e-banking. Metehan & Yasemin (2011) found website quality positively related to trusting beliefs in Turkey. Javadi, Dolatabadi, Nourbaksh, Poursaeedi & Asadollohi (2012) found having a friendly website helps the customer for shopping and have positive influence on attitude towards online shopping. Al-Qeisi & Al Abdallah (2013) extent TAM model to website quality in internet banking adoption in Jordan. According to Adnan (2014) website design is a key factor that effect online purchasing behavior of Pakistani consumers. Tripathi & Tripathi (2014) found website is one factor that plays major role in success of Flipkart.

Product Information: Rastogi (2010) founds 54% of consumer says availability of online information about product and services is excellent. Tripathi & Tripathi (2014) found "more than 80% of respondents prefer online shopping as they get variety of product of good quality at one place. And 30% respondent prefer Flipkart because of availability of wide variety of product.

Perceived Ease of Use: According to Heijden (2003) perceived ease to use directly influenced the attitude towards purchasing online. Elliot & Speck (2005) finds it to be one of the factors that effect consumer attitude towards retail websites. Adapa (2008) found perceived ease of use as one major

factor in adoption of online shopping. Hasri, Islam & Daud (2011) found ease-of-use as one major determinant of customers' buying intention on online shopping. Fang, Chiu & Wang (2011) ease of use is a significant positive predictor of customers' repurchase intentions. Ahmad & Al-Zu'bi (2011) found ease of use as one of variable to determine perceived convenience for determining customer satisfaction in Jordan for e-banking customer. Aghdai, Sanayei & Etebari (2012) found ease-of-use as main factor to in influencing attitude towards viral market. Aggarwal (2012) found easy availability of internet is one factor responsible for growth of internet shopping in India. Al-Ziadat, Al-Majali, Al-Muala & Khawaldeh (2013) found perceived ease-of-use affecting university students' attitude towards e-commerce at Mu'tah University. Sharma & Sitlani (2013) found convenience including ease of use as positive factor influencing consumer attitude towards online shopping among higher education student in Indore. Adnan (2014) found ease of use have positive correlation with consumer online behavior in Pakistan. Jain, Goswami & Bhutani (2014) found that there is significant positive relationship between ease of use and attitude towards online shopping. Tripathi & Tripathi (2014) found ease of use as major factor in success of Flipkart.

Convenience: Bhatnagar, Misra & Raom (2000) reported that convenience and the risk perceived by the consumers are related to the independent variables (attitude and behavior) positively and negatively respectively. Choon (2010) found convenience is positively related to the online purchase intention of the customer. Rastogi (2010) concludes convenience as one factor for bright future of online shopping in India. Guru (2011) found that the major reason for the customer to go for online is convenience, and non-availability of products in market. Ahmad & Al-Zubi (2011) found convenience as main factor to determine satisfaction in e-banking. Chris & Alma (2012) found that convenience is a significant variable for determining consumer behavior towards online shopping.

Ease of Return: Kalakota & Whinston (1996) found consumer attitude is also determined by post-purchase phase, where as pre-purchase phase is also important. Guru (2011) found ease of return as a major criterion for choosing a product online. Javadi, Dolatabadi, Nourbaksh, Poursaedi & Asadollohi (2012) found convenient return policy have positive effect on attitude towards online shopping.

Word of Mouth (WOM): Word of mouth is an informed mode communication between private parties concerning the evaluation of goods and services, Singh (1990). Aghdaie, Sanayei & Etebari (2012) found word of mouth plays important role in determining consumers' trust in TAM. Tripathi & Tripathi (2014) found 90% of respondent will recommend Flipkart to their friends.

Cost of Product: Since the beginning of trade and marketing, price of product plays a major role in consumers' purchasing decision. Hasslinger, Hodzic & Opazo (2007) found that price trust and convenience are identified as most important factors. Price was considered to be the most influencing factor for a majority of students. Armesh, Salazehi, Yaghoobi, Heydari & Nikibin (2010) found that there is significant correlation between customer satisfaction and cost of product in online computer market in Malaysia. Rastogi (2010) found about 38% respondent feels that, they can get product at lower price in online shopping. Abzari & Ghujali (2011) found that price has impact on internal marketing for citizens' behavior. Gua (2011) found Price of Product as influencing factor of consumers' purchasing behavior in cyberspace. Lui Cheuk Man (2012) found that subjective factor is not important in effecting the consumers' online purchase decision and behavior. While the three factors, including price, product quality, and web trust, are found to be significant to effect the consumers' online purchase behavior. Among all the factors, product quality has the lowest level of online shopping satisfaction. Tripathi & Tripathi (2014) found 15% of consumer prefers Flipkart because it is price efficient.

Research Hypothesis

H0: There is no significant relationship between credit risk and convenience.

H1: There is a significant relationship between credit risk and convenience.

Research Methodology

Methods of Data Collection

A combination of Interview method and Questionnaire method is used to collect data from respondents.

Sample Design

Under sample Design the method of Random Sampling is been used to collect data from the respondents.

Sample Size

Sizes of 200 respondents are taken for the collection of the data

Data Analysis and Interpretation

In data Analysis and Interpretation method of Chi Square, Ranking methods are used to analyze the data.

Data Analysis

Demographic Profile of Respondents

(i) 30 % of the respondents are male and the rest are female.

(ii) 25% of the respondents are below the age group of 25 yrs, where as 35% fall into the category of 25 -35 yrs, 35% are the respondents who are between the age group of 35-45 yrs and 5% are the respondents falling in the category of 45-55.

(iii) Nearly 60% of the respondents are married and the rest are unmarried i.e 40%.

(iv) 55% of respondents are qualified with Masters Degree where as remaining 45% are only Under Graduates.

(v) Majority of respondents fall into the income bracket above 5 Lakhs p.a i.e 50%p.a. 30%fall in the category of 2.5-5lacs P.A, 20% are below the package of 2.5 Lakhs.

Demographic Factors	Category	No. of Respondents	Percentage
Gender	Male	60	30%
	Female	140	70%
	Total	200	100
AGE	Below 25	50	25%
	25-35	70	35%
	35-45	70	35%
	45-55	10	5%
	Above 55	0	0
	Total	200	100
Marital Status	Married	120	60%
	Unmarried	80	40 %
	Total	200	100
	Post graduation	110	55%
Income per annum	Below 2.5 lakhs	40	20%
	2.5-5 lakhs	60	30%
	Above 5 lakhs	100	50%
	Total	200	100

Part A

Table- 1 Factors Depriving customers to purchase or shop online.							
Parameters	Strongly Agree	Agree	Neutral	Dis-agree	Strongly Dis-agree	Total	Rank
Cost of Internet	35	65	60	20	20	675(11.91)	5
Shipping Cost	25	60	70	15	30	635(11.20)	4
Deceptive Pictures	35	35	50	30	50	575(10.15)	7
No Bargaining	150	15	35	00	00	915(16.15)	1
Risk of Credit Card Purchase	100	50	30	10	10	820(14.47)	3
Delay in Shipping	70	50	60	10	10	760(13.41)	4
No hang out with family and friend	125	50	20	05	00	895(15.79)	2
Instant Satisfaction	10	10	50	20	110	390(6.88)	8
Total	550	335	375	110	230	1600	

The above table shows that different factors depriving the consumers to shop online were given weighted average started from strongly agree to strongly disagree and the weights were V-I respectively. This table indicates No Bargaining is the one of the factors which demotivates the customer to go for Online Shopping. As it has highest ranking 16.15%. Followed by the No hang out with Family and Friends 15.79% and Risk of Credit card purchase is on the Third position with 14.41%. Finally Delay in Shipping ,Shipping Cost, Deceptive picture and No Instant Satisfaction stands at Fourth ,Fifth, Sixth and Seventh position respectively with 13.41%,11.91%,11.20%,10.15% and 6.88%.

Table:2 Factors Influencing customers to shop Online							
Parameters	Strongly Agree	Agree	Neutral	Dis-agree	Strongly Disagree	Total	Rank
Save Time, Energy and Fuel	110	50	30	10	00	860(13.78)	1
24X7 Availability	100	50	40	10	00	840(13.46)	2
Discount and Offers	100	30	30	20	20	770(12.33)	5
Ease of Search	25	50	50	50	25	600(9.61)	7
Convenience & Reduce Waiting Line	110	50	30	10	00	860(13.78)	1
Comparison of Prices	100	40	20	20	20	780(12.5)	4
Variety of Product	105	55	20	10	10	835(13.5)	3
Send gift online	65	35	50	30	20	695(11.13)	6
Total	715	360	270	160	95	6240	

The above table shows that different factors motivating the consumers to shop online were given weighted average started from strongly agree to strongly disagree and the weights were V-I respectively. This table indicates Convenience & Reduced Waiting line and Time Saving are the most important factors which motivates the customer to go for Online Shopping. As it has highest ranking 13.78. Followed by the 24*7 Availability, Variety of Products, Comparison Of Prices, Discounts & Offers, Send Gift Online, Ease Of Search stands at Third, Fourth, Fifth, Sixth and Seventh position respectively with 13.38%, 12.5%, 12.33%, 11.13%, 9.61%.

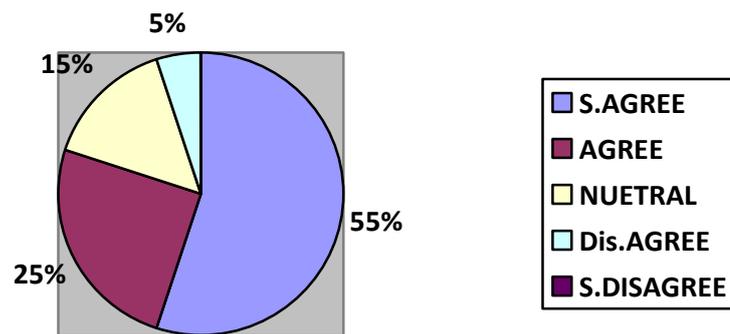


Chart Showing Influencing Factors of Purchase

Above chart depicts that majority of respondent's ie.55% of customers is influenced to purchase because of the convenience they have in purchase online.25% says that they shop online because its 24*7 availability and 15% respondent consider it as it saves time and energy,5% say that they shop online so that they can easily compare the prices of the competitors products available in the market.

Level of Relationship between Credit Risk and Convenience

H₀: There is no significance Relationship between Credit Risk and Convenience in Online Shopping

H₁There is Significant Relationship between Credit Risk and Convenience in Online Shopping

Parameters	O	E	O-E	(O-E) ²	(O-E) ² /E
Strongly Agree	50	40	10	100	2.5
Agree	75	40	35	1225	30.625
Neutral	25	40	(15)	225	5.625
Disagree	30	40	(10)	100	2.5
Strongly Disagree	20	40	(20)	400	10
Total	200				51.25

The above table shows that there is a significant level of inclination of Respondents towards Credit Risk .As that is $51.25 > 9.488$.

Hence, Null Hypothesis (H0) is rejected and Alternative Hypothesis (H1) is accepted at 4 DOF &5% level of Significance.

Findings

Based on the Analysis following findings are compiled:

1. Majority of Customers is Females & they fall in the category of 25-45 yrs of age.
- 2.50% of the customers fall in the category of income above 5 lacs.
3. Reasons for main the purchase online by the respondents are Convenience and Reduced Waiting line, 24*7 availability and variety of products.
4. Major of the population agrees that there is a strong relationship between level of Risk and Convinience.
5. Depriving factors for respondents were No Bargaining, No Hang out with family and friends, Risk of Credit Card purchase.
6. Factors influencing and factors depriving to shop online both have its own significance in the minds of the customers as both have their own pros and cons.

Suggestions

Online Shopping is mainly convenient for the customers who want to save time. It depends on how much risk a customer is ready to bear on online purchase. Customers get more discounts and schemes on online purchase rather than Offline Shopping. So keeping in mind all these facts we would recommend the following suggestion for Online Purchasers:

- 1.Proper Selection of the Site who is selling the products i.e it must be authenticated.
2. Customer must compare the prices of the products available online so that they get the Best price of purchase.
3. Customers must read the terms and conditions given on the website.
4. Online shops should not disclose the customer's information to anyone.
5. Customers must prefer cash on delivery mode for purchase which will reduce the credit card risk.
6. Companies should form the strategies to fetch the more number of people to shop online.
7. Online Retailers should also provide guarantees to the customers that they would get the equal chance to interact with actual party before the purchase.

Conclusion

The study shows that online shopping is getting popularity among the females and maximum usage by age group of 25-45 years of age. Professional females generally prefer to buy products mostly from online shopping. The main influencing factors in the study was convenience,24*7 availability, time

saving ,comparison of prices, Discount and offers, send gifts online. The main obstacles have been identified on study No Bargaining, NO hang out with Family, Risk of Credit Card, Delay in shipping, Cost of Internet, Shipping Charges.

Chi square results shows the response between Credit Risk and Convenience has a significant impact on online shopping. This shows that trust and Confidence is an important factor in online shopping to reduce credit risk.

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