

“ONLINE SHOPPING HABITS AMONG COLLEGE STUDENTS AND TEACHERS OF THRISSUR CITY”

SOUMYA POULOSE, DR.A ANANDALAKSHMY
RESEARCH SCHOLAR, PROFESSOR
BHARATHIAR UNIVERSITY

Abstract

Shopping has evolved from a traditional cultural practice into a technology-driven global activity through the rapid development of electronic commerce (e-commerce). The emergence of the internet has significantly transformed consumer purchasing behavior by providing continuous access to goods and services through online platforms. E-commerce facilitates fast and efficient communication between buyers and sellers, offering convenience, wider product selection, competitive pricing, and interactive customer engagement. The increasing penetration of internet technology, networking systems, multimedia applications, and digital payment methods has created substantial business opportunities for organizations worldwide.

Online shopping has become especially popular among educated consumers, including teachers and college students, who are more exposed to technological advancements and internet usage. Additionally, modern lifestyles and time constraints have encouraged consumers to prefer online purchasing methods over traditional shopping practices. The growth of global online retail sales demonstrates the increasing acceptance and significance of e-commerce in modern business environments. Understanding online consumer behavior is therefore essential for marketers and organizations seeking to enhance customer satisfaction, improve online services, and maintain competitiveness in the digital marketplace. This study highlights the development, benefits, and growing influence of online shopping in the contemporary global economy.

Keywords

Online Shopping; E-Commerce; Consumer Behavior; Internet Usage; Digital Marketing; Online Retailing; Customer Satisfaction; Buying Behavior; Electronic Commerce; Technology Adoption.

1.1 INTRODUCTION

Shopping is a cultural norm around the world. Historically, shopping can be seen in all cultures in different forms based on the economic system. In modern times, in industrialized countries, goods are set at a monetary value and socio-economic status can determine which goods can be readily purchased.

With the evolution of internet, there are now even more ways to shop and get more for our money. E-Commerce is the selling of goods and services via electronic media, using technology to facilitate rapid exchange of detailed information between buyers and sellers. Online shopping is available for consumers “twenty four hours a day, seven days a week, and three hundred and sixty five days a year”. The convenience and availability of online shopping is a characteristic that is appealing to everyone.

With the advances in the technology of networking, multimedia, data processing, electronic commerce brings new business opportunities for companies. Companies are spending millions of time and money in building new internet business models and finding new channels for their revenues. E-commerce, at the same time, offers specific benefits to online shoppers. Customers have not only a more convenient way of shopping and have more choices, but also could interact with others and exchange ideas, views through online communities. With the benefits recognized by companies and customers, e-commerce has been realized more and more important. It is believed that it will become an important channel for business, revenues etc. as well as an important part of peoples' daily life. The term "Online Shopping" is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet.

In the late 1990s and early 2000s online shopping became more accessible for a lot of people and its popularity surged the consumers. Online shopping sites face competition from thousands of available options. 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. Teachers and college students those who have higher education are more expose to technology and full of curiosity (Peng, Wang, & Cai, 2008). Moreover, they are occupying large proportion of internet users compared to other group of customers. Customers who are able to access to the internet can shop online wherever they are. A related study by Hanna, Mike and Parvenu (2013) showed that global online retail sales were increased 17 percent annually from year 2007 to 2015. Moreover, busy lifestyle forces the consumers to go online to purchase goods in some ways. Online customer - it is very important to know about consumer's behavior and understand what they need. In the 21st century trade and commerce have so diversified .If a marketer wants to do business; he must be diversified online shopping and increased the amount of trade throughout the world.

1.2 Statement of the problem

People are getting busy with their own work. In their busy schedule, they do not have time for shopping .Online shopping can save a lot of time for them in a way that they do not need to travel to reach the shop for buying the product .They can simply make use of computer or mobile phone to do their shopping in the convenience of their home or work place.

This study is to analyze what all factors will influence the customer towards online shopping ,what all problems that they are facing while conducting online shopping and also to analyze if the customers are satisfied out of the online services provided by the various online shopping retailers.

1.3 Objectives of the study

1. To identify the factors which influence the customers towards online shopping.
2. To know the problem faced by respondents in online shopping.
3. To identify the level of customer's satisfaction.

1.4 Scope of the study

This study shows the satisfaction level of the online buyer, as an outcome it is expected that the study would be useful to the various marketers like Flipkart, Amazon.com, Snap deal etc...

They can gather the information of how the presentation of the product and service affect consumer's willingness to patronize on online store and also to identify several factors affecting on online store and also to identify several factors affecting online consumers, their purchasing behaviour as well as their perception and satisfaction.

1.5 Research design and methodology

The study is designed as both descriptive and exploratory one based on primary and secondary data. Secondary data were collected from books, articles, journals and internet.

Population

The targeted population in this study is the online shopping college students and teachers of Thrissur city.

Sample Size

For the purpose of study, 60 respondents were chosen and among them only 53 respondents using online shopping.

Data Collection Method

In this study convenience sampling method was adopted for data collection purpose. The primary data collection was done through questionnaire method.

Questionnaire Design

The questionnaire has two major parts. The first part is designed for collecting information about demographic profile of customers. The second part is developed for measuring the objectives of online shopping behavior study of college students and teachers of Thrissur district. The details of the factors and its indicators are given below:

No	1. Factors influencing the customers towards online shopping
1	Shopping on internet/smart phone saves time.
2	Selection of goods available on the internet is very broad.
3	Reduce the monetary cost
4	Facility of Home Delivery
5	Cash on delivery Payment mode
6	Description of products shown on the website is very accurate
7	Trust and variety seeking
	2. Problem faced by respondents in online shopping
1	Delay in delivery

2	Credit card Transactions
3	Difficulty in returning products
4	Lack of trustworthiness of vendors
5	Product Damages
6	Intangibility of products
	3.Satisfaction level
1	Price of the product
2	Product specified met
3	Quality of the product

Tools for Data Analysis

The present study used simple percentage analysis and descriptive statistics (Mean and SD) for evaluating the web-based online shopping behavior of consumers in Thrissur district using SPSS (Statistical Package for Social Science) software.

1.6 Limitations of the study

- The work depends purely on customers’ response. Hence there may be a problem of reliability.
- Non response from some customers.
- The study is limited to small samples, so the conclusion may not reflect the opinions of the consumers in the universe.

CHAPTER 2

INDUSTRY PROFILE

HISTORY OF ONLINE SHOPPING

Online shopping has become an integral part of people’s lives, which lives in urbanized surroundings. Every day, we as customers, are exposed to several publicity gimmicks, thrown at as in varied forms on the World Wide Web. Buying and selling of products and services through the internet is the main feature of the online shopping. When internet has first introduced, very few business persons actually realized its potential as marketing tool. About 12 years later, the biggest entrepreneurs declared its unit for commercial purposes, before it has just used for simpler tasks like emailing and data transfer.

One of the very first internet providers Netscape brought online world into prominence by exploring its commercial potentiality. The company wanted the web to be more accessible to people willing to buy and sell things online. In August 1995, Netscape went public with its shares. Within weeks, public interest swelled up and advertisers lapped up at this excellent opportunity. The wide reach, easy accessibility and cost effectiveness of internet made online marketing a highly sought after service.

Terms like Search Engine Marketing, Affiliate Marketing, Viral Marketing and Email Marketing have integrated into the wide sphere of the virtual marketplace. Ideal for almost all types of products and

services, irrespective of the size of the business, online marketing promises to regain the world of trade with its simple and effective guidelines.

Having goods and services marketed on the internet seems second nature now, but actually, internet marketing is a relatively new phenomenon. When the internet first started, more of the public began to access it; companies began to realize that they could utilize the internet to provide information to potential customers. The first example of internet marketing was simply text websites. They were very basic and simple with no pictures or graphics. As the internet started to develop, more and more companies realized that they have a global audience at their disposal. Websites become more complex they contained pictures of products and graphics indented to keep the customer interested.

There was also an increased use of the internet as a source of advertising. Companies began to place advertisement on other websites to promote their products. They allow websites' owners to advertise products on their websites and if a customer, purchase the item, and then the websites' owners get percentage of the sale.

The internet has even using as a primary source of advertising. The companies created innovative advertising programme, sometime referred to as viral marketing. Viral marketing seeks to create a buzz about a product through a word of mouth. Some viral marketing plans even use alternative reality games in order to promote a particular product.

Market Size and Growth

India's e-commerce market was worth about \$3.8 billion in 2009, it went up to \$12.6 billion in 2013. In 2013, the e-retail market was worth \$2.3 billion. About 70% of India's e-commerce market is travel related. India has close to 10 million online shoppers and is growing at an estimated global growth rate of 8-10%. Electronics and apparels are the biggest categories in terms of sales. Increasing broadband internet, 3G penetration, rising standard of living, availability of much wider product range, busy lifestyles, lower price compared to offline shopping, increased usage of online classified sites etc. are the key drivers in Indian e-commerce.

Major online shopping websites

The technology has revolutionized from the way of shopping of people. In fact the users are getting driven towards online shopping because of its easy transaction and its speedy results. This has enabled a variety of online shopping portals to come in the forefront with a tremendous amount of variety that is capable of spellbinding the users. Ideally, the purpose of these shopping portals is to attract different sectors of buyers through discount packages, free membership and goodies. The increasing craze to buy online and save on time as well as money is the most exciting concept ever developed in the world of shopping. Numerous online shopping sites give extensive insight into selling uncountable stuff at customer friendly rates.

Check out the list of major online shopping sites in India for buying mobiles, laptops, clothes, electronics, books, gifts, etc.

Amazon.in

Amazon is an American electronic commerce and cloud computing company with headquarters in Seattle, Washington. It is the largest internet based retailer in the United States. Amazon.com started as an online bookstore, later diversifying to sell DVDs, Blu-rays, CDs, video downloads, MP3downloads, audio book downloads, software, video games, electronics, furniture, food, toys and jewellery. Amazon also sells certain low-end products like USB cables under its in-house brand Amazon Basics. Amazon has separate retail websites for Ireland, France, Canada, Germany, Italy, Spain, Australia, Brazil, Japan, China, India, United States, United Kingdom and Mexico.

Amazon also offers international shopping to certain other countries for some of its products. In 2011, it professed an intention to launch its websites in Poland and Sweden. In 2015, Amazon surpassed Walmart as the most valuable retailer in the United States by market capitalization.

Flipkart.com

Flipkart is an e-commerce company founded in 2007 by Sachin Bansal and Binny Bansal, both alumni of the Indian Institute of Technology Delhi. They worked for Amazon.com, and left to create their new company incorporated in October 2007 as Flipkart Online Services Pvt. Ltd. The company is registered in Singapore, but has its headquarters in Bangalore, Karnataka, India. Flipkart has launched its own product range under the name "DigiFlip" with products including tablets, USBs, and laptop bags.

Flipkart now employs more than 33,000 people. Flipkart allows payment methods such as cash on delivery, credit or debit card transactions, net banking, e-gift voucher and card swipe on delivery.

Snapdeal.com

Snapdeal is an online marketplace, in New Delhi, India. The company was started by Kunal Bahl, a Wharton graduate as part of the dual degree M&T Engineering and Business programme at Penn, and Rohit Bansal, an alumnus of IIT Delhi in February 2010. Snapdeal currently has 2,75,000 sellers, 30 million plus products and a reach of 6000 towns and cities across the country.

Investors in the company include Soft Bank Corp, Ru-Net Holdings, Tybourne Capital, Premji Invest, Alibaba, Temasek Holdings, Bessemer Venture Partners, Indo-US Ventures, Kalaari Capital, Saama Capital, Foxconn Technology Group, Blackrock, eBay, Nexus Ventures, Intel Capital, Ontario Teachers' Pension Plan, Brother Fortune Apparel and Ratan Tata. When Snapdeal acquired Free Charge in an equity deal, investors Sequoia Capital India, Valiant Capital, Sofina, Ru-Net Holdings, and Tybourne Capital also became shareholders in Snapdeal.

Paytm.com

Paytm is an Indian e-commerce shopping website which was launched in 2010; headquartered in Noida, India. It is owned by 197 Communications. Paytm is an acronym for "Pay through mobile" with Android, Windows and IOS apps. The firm started by offering mobile recharging, adding bill payment and e-commerce with products similar to businesses such as Flipkart, Amazon.com, Snapdeal. In 2015, it added booking bus travel. In 2014, the company launched Paytm Wallet, now India's largest mobile

payment service platform with over 100 million wallets and 10 million app downloads. Paytm users can pay for the fuel at Indian Oil petrol pump through Paytm Wallet. Users can also book movie tickets on Paytm and has partnered with PVR, INOX and other cinemas.

Paytm works with all mobile operators in all states in India for prepaid mobile, DTH, data card recharges, postpaid mobile, landline and data card bill payments. It has partnered with multiple national banks for credit card, debit card, and net banking payments. Paytm also works with various billers for utility bill payments. It is the mediator between the third party and the customer.

eBay.in

eBay is an American multinational corporation and e-commerce company, providing customer to customer (C2C) and business to customer (B2C) sales and services via the internet. It is headquartered in San Jose, California. eBay was founded by Pierre Omidyar in 1995, and became a notable success story of the dotcom bubble. Today, it's a multibillion dollar business with operations localized in over 30 countries. The company manages eBay.com, an online auction and shopping website in which people and businesses buy and sell a broad variety of goods and services worldwide. The website is free to use for buyers, but sellers are charged fees for listing items and again when those items are sold.

Jabong.com

Jabong.com is an Indian fashion and lifestyle e-commerce portal; selling apparel, footwear, fashion accessories, beauty products, fragrances, home accessories and other fashion and lifestyle products. The company is headquartered in Gurgaon, India. Jabong sells shoes, apparel, accessories, home decor and furniture through its website. The e-store at present carries over 1000 brands and over 90000 products.

In November 2012, Jabong.com and cricket equipment maker SG Cricket presented a range of Virender Sehwag cricket bats (VS319), which was sold exclusively through Jabong. As noted by Business Standard, Jabong added top international brands to its catalogue. The brands include UK's high street fashion brands Dorothy Perkins, Miss Selfridge and River Island along with the Spanish brand Mango. In November 2013, Jabong entered into a partnership with the brand Jack & Jones, to sell merchandise for the band Above & Beyond. Noted by Economic Times, the company is also launching in-house brands covering apparel, shoes and accessories. In May 2014, NBA and Jabong partnered to launch the first official NBA online store in India.

Myntra.com

Myntra is an Indian e-commerce company of fashion and casual lifestyle products, established by Mukesh Bansal along with Ashutosh Lawania and Vineet Saxena; headquartered in Bangalore, Karnataka, India. The company was founded in 2007, with a focus on personalization of gift items. By 2010, Myntra shifted its focus to the online retailing of branded apparel. In May 2014, Myntra.com merged with Flipkart to compete against Amazon which entered the Indian market in June 2013 and other established offline retailers like Future Group, Aditya Birla Group and Reliance Retail.

Myntra was in the business of on demand personalization of gift items. It mainly operated on the B2B (business to business) model during its initial years. Between 2007 and 2010, the online portal allowed

customers to personalize products such as t-shirts, mugs, mouse pads, calendars, watches, teddy bears, pendants, wine glasses and jigsaw puzzles. In 2011, Myntra expanded its catalogue to include fashion and lifestyle products and moved away from personalization.

In May 2015, Myntra moved on to app-only business model wherein customers can only buy and transact in their site through smart phones. The move came after the site claimed that 95 percent of internet traffic on their site came mobile and 70 percent sales were generated through smart phones. The move to app-only generated mixed reviews and saw 10% dip in sales initially. However, in February 2016, the company retracted its app-only model in an attempt to win back lost customers. The company cited that the app-only strategy had backfired and Myntra would relaunch its website.

ShopClues.com

ShopClues.com is an online marketplace, headquartered in Gurgaon, India. The company was founded in California's Silicon Valley in 2011 by Sanjay Sethy. It has over 12,000 registered merchants, retail more than 2,00,000 products on the platform to over 42 million visitors every year across 9,500 locations in the country. ShopClues joined as 35th entrant in the Indian e-commerce in 2011. The company employs about 700 people across different locations.

It has managed to gain a considerable amount of recognition for an array of products like mobiles, baby products to beauty products, bikes to cars, clothing to accessories, computers to electronic items, health to personal care products, home decor to kitchenware, jewelry to bags, and even musical instruments. Quality products at reasonable rates have enabled ShopClues to make a special place in the group of online shopping sites.

Homeshop18.com

HomeShop18 is an online and on-air retail and distribution venture of Network 18 Group, India. Homeshop18.com was launched on 18th January 2011. It is a part of the Network18 Media & Investments Limited which is owned and operated by Reliance Industries. The HomeShop18 television channel was launched on 9th April 2008. The television network can be currently seen on cable, satellite and some terrestrial channels in India. The Homeshop18 is the first company to launch its 24x7 open home shopping TV channel. This website has awarded the 'Best Shopping Site' by PC World Magazine in 2008.

Currently, HomeShop18.com comprises 15 categories: mobiles, health and beauty, apparel, jewelry, home and kitchen, household appliances, electronics, footwear, cameras, sports and fitness, toys and baby gear, computer and tablets, watches, fashion accessories, gift ideas. HomeShop18 has partnered with major brand owners such as Samsung, LG, Micromax, Panasonic, Philips, Canon, Nikon, Prestige, Godrej, Titan and many more.

Pepperfry.com

Pepperfry.com is a furniture and home products e-commerce marketplace headquartered in Mumbai. As a managed marketplace, Pepperfry.com is known for its differentiated product range across categories like furniture, home decor, furnishings, lamps and lighting, kitchen and dining appliances, bath and

housekeeping. The company offers free shipping on all orders. It also provides carpenters to assemble furniture items in major cities on the same day.

In December 2014, the company launched its first concept store "Studio Pepperfry" in Mumbai. This was followed by a similar Studio opening in Bangalore, Gurgaon, Mumbai (Linking Road), Kolkata and in Pune. The company recently celebrated a major milestone of successfully delivering one million customer orders.

Online regulations

There are two distinct types of legislation that affect online retailers. Firstly, traditional consumer protection regulations apply to all consumer sales made online. They protect purchasers and consumers whether they are buying the goods over the counter of a shop or over the internet. Secondly, there are regulations designed specifically to deal with problems and issues facing retailers online. These regulations are new, and were brought into force largely to protect consumers' rights when they buy products either over the internet or by telephone. It includes the E-commerce Regulations, the Distant Selling Regulations and the Electronic Signature regulations.

The E-commerce Regulations require that all prices must be clear and unambiguous, web sites must state whether the prices are inclusive of taxes and delivery costs, companies should not hide themselves from purchasers, and should provide as much as information to purchasers as possible which include the company's name, postal address, registered address, email, company's registration number, any trade or professional association memberships and the company's VAT number.

The Distance Selling Regulations set out information which must be provided to a customer prior to the conclusion of the contract. The information to be provided includes all of the information which a supplier should, in any event, wish to provide in relation to the identity of the supplier, the main characteristics of the goods or services, their price, arrangements for payment and delivery and the existence of the right of cancellation created under the Distance Selling Regulations.

The Electronic Signature regulations apply to any contract and not just those entered into with consumers. In order for there to be a binding contract the following essential elements of a contract must be present:

- An unconditional offer
- An unconditional acceptance of that offer
- Consideration passing from both parties
- An intention to create legal requirement
- Certainty as to the terms, parties and subject matter of the contract

Signatures are not actually necessary for the conclusion of every contract, but they can have three essential functions when we consider online contracts:

- To identify the person who has bought the product
- To indicate a personal involvement, or trust worthiness and
- To indicate an intension to be bound to the contract

The E-commerce Regulations do not apply the “country of origin” principle to the terms of consumer contracts. This principle in its simplest form means that as long as a UK business complies with UK laws, it can “ignore” the laws of other member states. In general terms this is a definite bonus for online retailers.

CHAPTER 3

REVIEW OF LITERATURE

This chapter deals with the review of different studies and researches which directly or indirectly relate to the topic under study. In this chapter the review of various studies in the context of the research problem is given in concise.

Kumar & Rao conducted a study in 2016 to analyze the various factors that influence the shoppers to prefer online shopping. Study was undertaken at two tier cities in Andhra Pradesh i.e. Rajahmundry, Vijayawada & Tirupati cities. Exploratory Factor analysis is used as a statistical tool for the study. The data is collected primarily from a sample of 1200 from the shoppers. The findings show that there are 4 major factors with Eigen value greater than 1.0. The factors with highest scores are Economic, product, convenience and credibility that influence more on shoppers.

Hasan, in his study conducted in 2016, examines the effects of visual, navigational, and informational website design characteristics on consumers' perceived irritation in online shopping activities. The results of data collected from online shoppers showed that the three website design characteristics had significant negative effects on perceived irritation in online shopping context. These findings offer valuable implications for website designers and online retailers who wish to design and maintain attractive websites that can minimize perceptions of irritation among current and potential customers.

Yee & Yazdanifrad in their research of 2014 states that consumer is playing an important responsibility in online shopping. They argue that the purpose of their paper focused on some customer's perception towards buying online decision. It was discovered from their study that overall website quality, commitment factor, customer service and purchase decision are key factors which influence consumer's perceptions, satisfaction and loyalty of online shopping. They further pointed out that when customer unsatisfied with their purchases or increase number of acceptable brand, an individual will become less loyal and brand switching will be occur.

Agarwal & Ganesh in their research conducted in 2014 explored three factors that influence consumer intentions to purchase products online: safety oriented, convenience oriented and price oriented. The study analyzed the perception of 150 online shoppers in Bangalore regarding convenience, safety, price, intention and attitude towards online shopping through a structured close ended questionnaire. The collected data were analyzed in two stages. In the first stage correlation was performed to analyze between online shopping features and consumer purchase intention. In the second stage factor analysis was carried out to find the

critical factors responsible for making consumer purchase intentions towards the online shopping. The findings of their research show that ‘safety’ produces trust, ‘convenience’ originates user friendliness and ‘price’ provides economy, all three influenced directly the attitude towards purchase intentions of consumers to shop online. Among all the factors, price and reliability has been found as the most influential factor in framing consumer purchase intentions towards online shopping.

Manjunatha in her study in 2013 revealed that total number of online shoppers has tremendously increased in India. The attitude and expectations of online shoppers dramatically changed. She considered the positive and negative aspects of online shopping to know the current trend of online shopping in India. Along with the attitude of the people towards online shopping, she also intended to find out the determining factors of online shopping through sociological perspective. Her study tries to capture the profile of online shopping in India with the help of primary as well as secondary data. Her study also point out the online shopping in India.

Herna’ndez et al. in a study conducted in 2011 “Age, gender and income: do they really moderate online shopping behavior?” Analyzed whether individuals’ socioeconomic characteristics – age, gender and income – influence their online shopping behavior. The individuals analyzed are experienced e-shoppers i.e. individuals who often make purchases on the internet. The results of their research show that socioeconomic variables moderate neither.

Zhu & Zhang in their study in 2010 indicates that how product and consumer characteristics moderate the influence of online consumer reviews on product sales using data from the video game industry. The findings reveal that online reviews are more influential for less popular games and games whose players have greater Internet experience.

Rishi & Bikramjit (2010) in their study on online shopping is an innovative option of distribution available in the hands of marketers. It is innovative and creative because marketers can experiment with it in form, content, visibility and availability. In India online shopping is considered as a relevant alternative channel for retailing and it is now an important part of the retail experience. This research study is an empirical study to find out the motivators and decisional influencers of online shopping. The sample has been selected from the youth population as this group of people actually use internet to buy online. The study highlights that reliability; accessibility and convenience are the major motivator factors which motivate the Indian consumer to buy online. Similarly, reluctance and preference are the two decisional factors which influence the decision.

Cheema & Papatla made an attempt to study the relative importance of online information versus offline information for internet purchase in 2009. The study found that relative importance of online information is higher for utilitarian products such as computer hardware and software than for hedonic products such as books, music and movies, the relative importance of online information decreases with increasing consumer internet experience and consumers' trust of online search engine information decreases with increasing internet experience.

Sharma & Mittal in their study conducted in 2009 mentioned that, India is showing tremendous growth in the e-commerce. In this paper they tried to identify the perception of the consumers towards online shopping. Their studies reveal that there are five dominant factors which influence the consumer perceptions of online shopping. Those factors are information, ease of use, satisfaction and security.

Venkatesh in his article (2008) analyzed the new trends in marketing and observed that several developments in technology have completely transformed the world and made life easier for people on the transactions of business and work. Notable among these is called “Internet and Online Marketing”. In essence, this activity enables buyers and sellers of goods and services to get their task accomplished without the necessity to travel. In internet marketing, the users access the products of their choice but it is not possible to trace and test all aspects of the marketing campaign.

Bhavani & Prakash (2008) in their article have explained the importance of online shopping, its advantages and disadvantages and also the impact of doing business online. The internet has become a preferred place for the shoppers to carry out their business. The number of shoppers and volume of business continue to surge. They have given three main factors which mainly make online shopping attractive, they are abundance (i.e.) the customers have a vast choice, vast selection (i.e.) various products can be displayed reviewed and compared at no cost in time or funds and quick comparison (i.e.) consumers can quickly compare products in terms of price, quality, shipping cost, etc., before making a final choice.

Alam & Bakar (2008) have investigated in their study the relationships between young consumers’ perceptions of the factors that influence their intention to buy through online. The analytical results are generally consistent with consumers’ perceptions of the customer service, reliability and trust of online purchasing. Trust has received the most consistent support as factors that influence online buying. Marketers need to realize that the online marketing environment affects the way consumers view and develop relationships.

Tulin’s report (2007) helped the business owners again, by posting some comprehensive status about online consumer behaviour. For this purpose, the study has broken out the industry, into particular field. The study revealed that 80% of internet users go online to find health related information, 85% of Google users have made an online purchase in the past six months, approximately 20 million people are browsing new home listing each month and more than 70% of Google users have shown some interest in a financial service product.

Rao in 2006 carried out in his study consumers’ attitude towards online shopping is a prominent factor affecting actual buying behavior. The results of study of perceptions of 200 online purchasers in Hyderabad reveal trust, security, Internet speed, and responsiveness significantly affect online purchasers’ behavior. In addition, on examination of demographic variables like gender, age and education are used; the study reveals that might help organizations develop effective strategies eventually leading to customer satisfaction.

Khatibi & Ismail conducted a study in 2006 to examine online and non-online shoppers purchase decision. The study indicated that there is a significant difference between online shoppers and non-online shoppers in gathering product information and comparing price of goods and services before a purchase decision.

Results also indicate that this group of non-online shoppers constitutes more than 60% of the total number of online consumers in Malaysia, implying a huge potential of online shopping to online retailers. The study also indicates online consumers in Malaysia still lack confidence and trust in utilizing the Internet as a shopping channel.

Miyazaki & Fernandez pointed out in his study conducted in 2005 that the government and industry organizations have declared information privacy and security to be major obstacles in the development of consumer-related e-commerce. Risk perceptions regarding Internet privacy and security have been identified as issues for both new and experienced users of Internet technology. The present study reveals that significant relationship exists among consumers' levels of Internet experience, the use of alternate remote purchasing methods (such as telephone and mail-order shopping), the perceived risks of online shopping, and online purchasing activity.

Hong (2004) examined how brand trust is affected by the following Web purchase-related factors: security, privacy, brand name, word of mouth, good online experience, and quality of information. The author argues that not all e-trust building programs guarantee success in building brand trust. In addition to the mechanism depending on a program, building e-brand trust requires a systematic relationship between a consumer and a particular Web brand. The findings revealed that brand trust is not built on one or two components but is established by the interrelationships between complex components. By carefully investigating these variables in formulating marketing strategies, marketers can cultivate brand loyalty and gain a formidable competitive edge.

Park & Kim (2003) have mentioned that the real world shopping are mainly based on face-to-face activities between consumers and service personnel's, interactions in electronic commerce take place mainly through the retailer's Web site. From this context the present study focused on the relationship between various characteristics of online shopping and consumer purchase behavior. Results of the online survey with 602 Korean customers of online bookstores indicate that information quality, user interface quality, and security perceptions affect information satisfaction and relational benefit that, in turn, are significantly related to each consumer's site commitment and actual purchase behavior.

Miyazaki & Fernandez made an attempt in 2006 to explore the relationship among the internet experience levels, risk perception and online purchasing rates. They analyzed that higher level of internet experience could lead to lower risk perception regarding online shopping, fewer specific concern regarding system security or fraud and more concerns regarding privacy, consumer participation on another remote purchase methods relates to lower risk perception regarding online shopping. It was concluded that higher internet experience and the use of other remote purchasing methods were related to lower levels of perceived risk towards online shopping which could result in higher online purchase rates. That is consumers who are experiencing with shopping by telephone, mail order or through other traditional shopping channels have low perceived risk and a higher prosperity for making online purchases.

Lohse, Bellman & Johnson used panel data in 2000 to explore the predictors of online purchasing behavior. They found that the typical online consumers are characterized by their wired lifestyle, and are time starved.

Therefore, they suggested providing customized information for the online shoppers who buy standard or repeat items, which can lead to shoppers gaining a feeling of increased convenience, and allow them to make quick purchase decisions.

Weber & Roehl conducted a study in 1999 on those who search for or purchase travel products through on-line with the age group of 26 to 55 years. Results on the basis of the study concerns about credit card security, evaluation of product quality, and privacy issues are the main problems faced while on-line purchase of travel products were made.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 Demographic profile of the Respondents

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

An analysis of demographic profile of respondents is presented in a table. Majority of the respondents are males. Most of the respondents come under the age of 29 years. A large group of respondents are under graduates. Two major occupation categories in the sample are students and private sector employees. All income groups shops online; almost indifferently. Most of the respondents use Flipkart, Myntra and Amazon websites for their shopping.

Demographic profile of the customers

TABLE 4.1.1

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Factors	Frequency	Percent
Panel A : Gender		
Male	23	38.3
Female	37	61.7
Total	60	100.0
Panel B : Age		
Below 20	9	15
21 – 29 years	37	61.7
30 – 39 years	10	16.3
40 – 49 years	3	5
50 and above	1	5
Total	60	100.0
Panel C : Education level		

Plus two	17	28.3
under graduate	30	50.0
Post graduate	5	8.3
Research scholars	4	6.7
PHD	4	6.7
Total	60	100.0
Panel D : Occupation		
Under graduate	17	28.3
Post graduate	16	26.7
Asst.professor	18	36.7
Asso .professor	5	5.0
Research scholar	4	3.3
Total	60	100.0
Panel E : Income		
Less than 5000	27	45.0
5000 – 15000	3	5.0
15000 – 25000	14	23.3
25000 – 35000	9	15.0
35000 and above	7	11.7
Total	60	100.0
PanelG : Online shopping persons		
Used persons	53	88.3
Non used persons	7	11.7
Total number	60	100.0
Panel F:Online website		
Amazon	20	36.6
Flipkart	22	40
Jabong	3	5
Myntra	5	11.7
Ebay	3	6.7
Total	53	100.00

Factors influence the customers towards online shopping

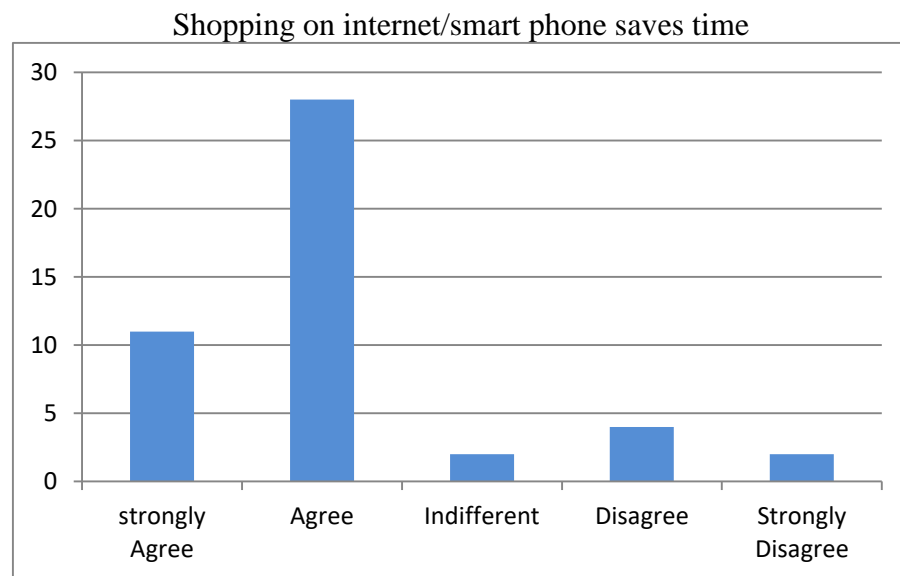
Table 4.1.1

3.1 Shopping on internet/smart phone saves time

Scale	Frequency	Percent
Strongly Agree	26	49.1
Agree	21	39.6
Indifferent	1	1.9
Disagree	3	5.7
Strongly Disagree	2	3.8
Total	53	100

(Source: Primary survey)

Chart 4.1.1



INTERPRETATION: The data shows that 39 % of respondents agree and 49% strongly agree that online shopping does not waste their time. But most of the respondents, i.e. 8% have no opinion regarding the statement and 4% of respondents says that website waste their time.

Table 4.1.2

Selection of goods available on the internet is very broad

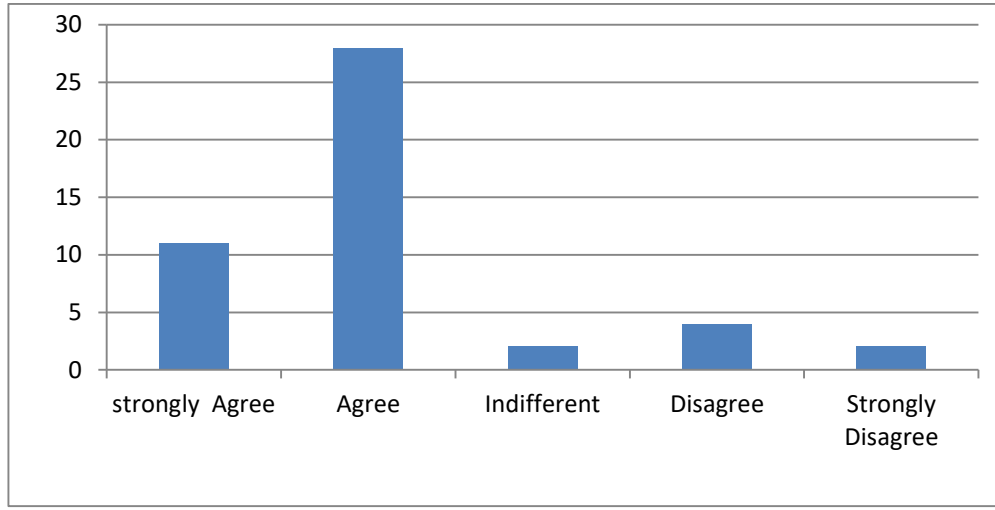
Scale	Frequency	Percent
Strongly Agree	26	49.1
Agree	21	39.6

Indifferent	1	1.9
Disagree	3	5.7
Strongly Disagree	2	3.8
Total	53	100

(Source: Primary survey)

Chart 4.1.2

Selection of goods available on the internet is very broad



INTERPREATION: Most of the respondents agree with the statement that the online has a good selection of products. From the total, 88% respondents gave a positive feedback and it is concluded that the website’s good selection attracts them to shop online.

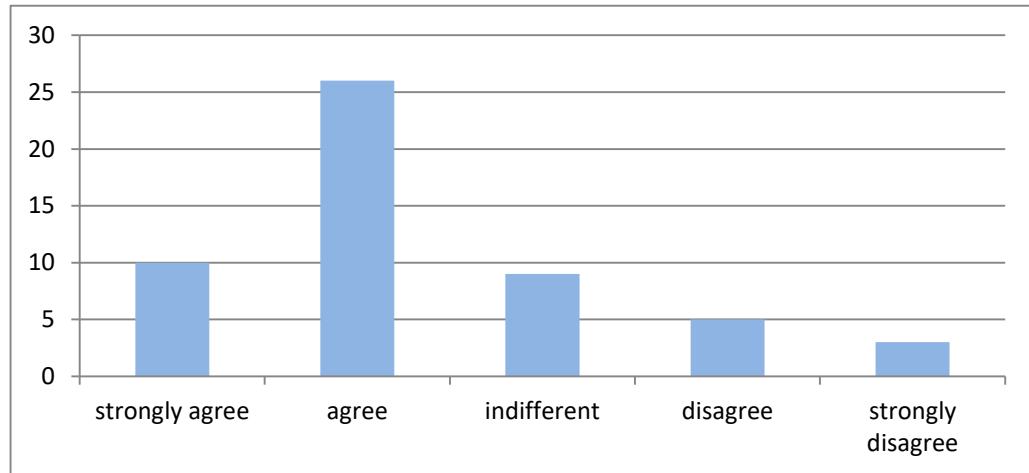
Table 4.1.3

Reduce the monetary cost

Scale	Frequency	Percent
Strongly Agree	10	18.9
Agree	26	49.1
Indifferent	9	17.0
Disagree	5	9.4
Strongly Disagree	3	5.7
Total	53	100

(Source: Primary survey)

Chart 4.1.3



INTERPRETATION: The study shows that only a small percentage of respondents disagree with the statement and majority (68%) replied that the online shopping offers competitive prices which induce the consumers to shop online.

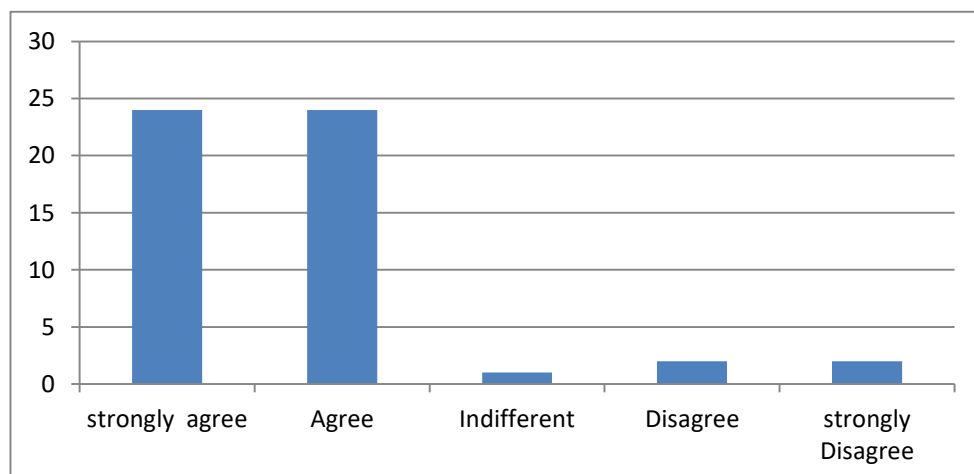
Table 4.1.4

Facility of home delivery

	Frequency	Percent
Strongly Agree	24	45.3
Agree	24	45.3
Indifferent	1	1.9
Disagree	2	3.8
Strongly Disagree	2	3.8
Total	53	100

(Source: Primary survey)

Chart 4.1.4



INTERPRETATION

The study says that 90% of the respondents agree with the statement that the product was delivered on time promised by the company. But 2 % of the respondents have no opinion regarding the statement and almost 8% disagrees with the statement. It simply means that some respondents experienced late delivery of ordered products.

Table 4.1.5

Cash on delivery payment mode

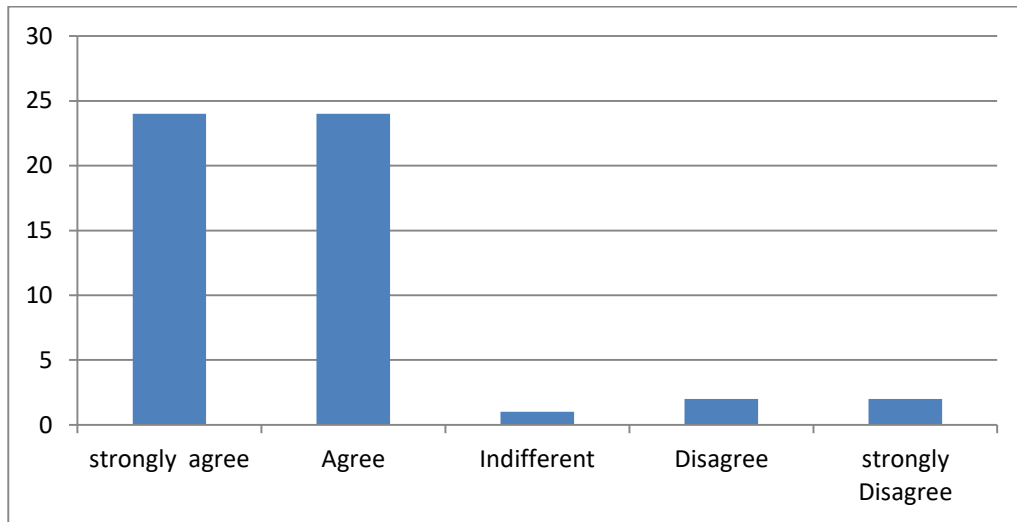
	Frequency	Percent
Strongly Agree	26	49.1
Agree	15	28.3
Indifferent	6	11.3
Disagree	4	7.5
Strongly Disagree	2	3.8
Total	53	100

(Source: Primary survey)

Table
4.1.6

Chart 3.1.5

Cash on delivery payment mode



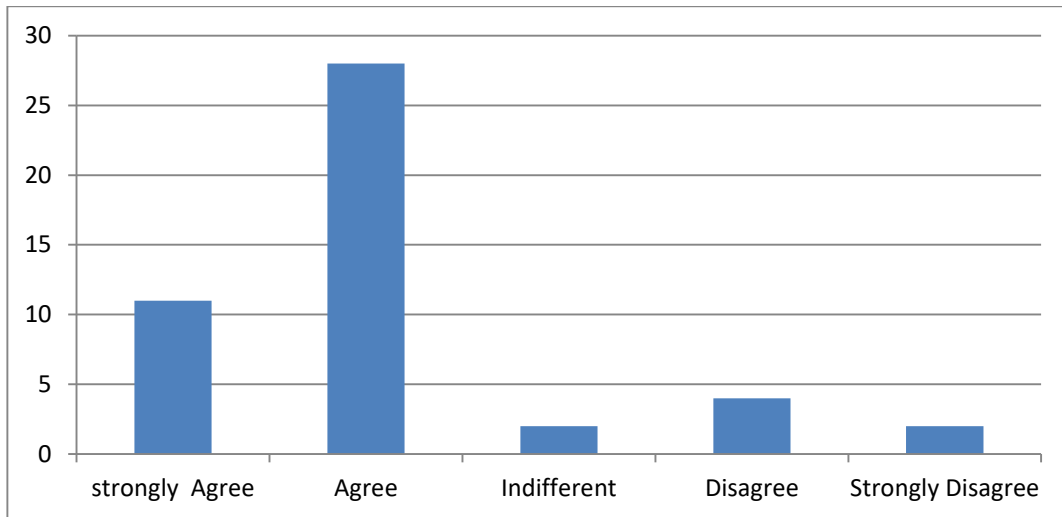
INTERPRETATION: The study reveals that 49% of respondents strongly agree and 28% agree that online provides cash on delivery payment mode but 24 % of respondents have no opinion

Description of products shown on the website is very accurate

	Frequency	Percent
Strongly Agree	11	20.7
Agree	28	52.8
Indifferent	2	3.77
Disagree	4	7.5
Strongly Disagree	2	3.8
Total	53	100

(Source: Primary survey)

Chart 3.1.6



INTERPRETATION: The analysis shows that majority of the respondent’s ie. 73% agree that they have received the product accurately represented online but 11% disagrees with the statement. From this, it is understood that some respondents receive products which are not demanded by them.

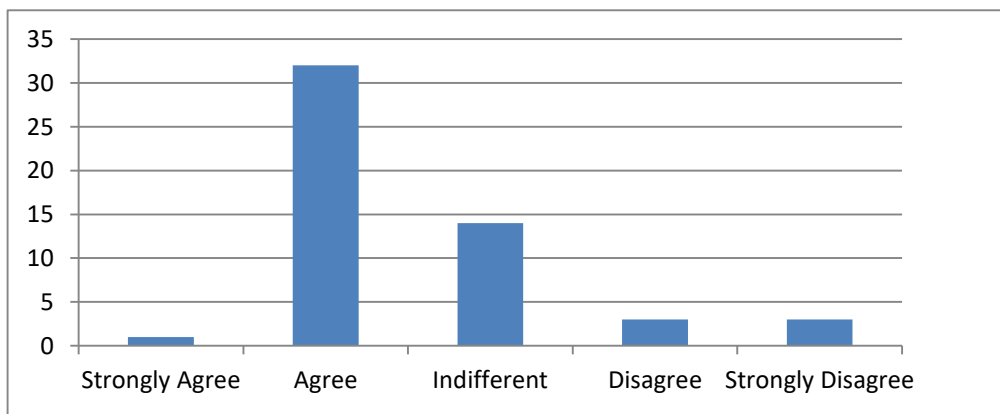
	Frequency	Percent
Strongly Agree	1	1.9
Agree	32	49.1
Indifferent	9	17.0
Disagree	5	9.4
Strongly Disagree	3	5.7
Total	53	100

Table 4..1.7

Trust And variety seeking

(Source: Primary survey)

Chart 4.1.7



INTERPRETATION

The data shows that almost 52% of the respondents agree with the statement that the company is willing and ready to respond to the customer needs where as 17% of the respondents have no opinion regarding the statement. But 12% of the respondents say that company is not ready to respond to the consumer needs.

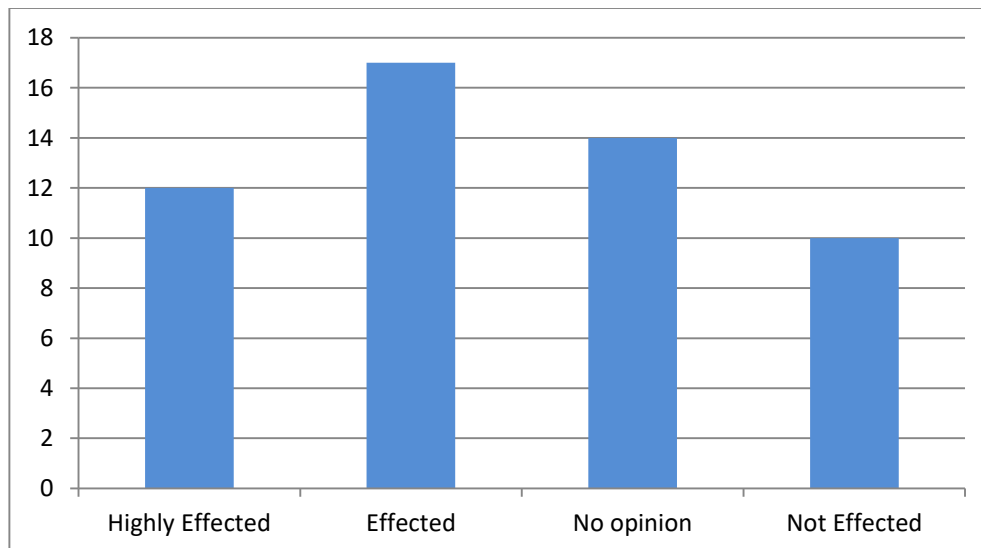
2. Problems faced by respondents in online shopping

Table 4.2.1
 Delay in delivery

	Frequency	Percent
Highly Effected	11	20.7
Effected	30	57.4
No Opinion	9	16.7
Not Effected	3	5.6
Total	53	100

(Source: Primary survey)

Chart 4.2.1.



INTERPRETATION

The study reveals that 70% of the respondents highly effected with the statement that the product has been faced in delivery problems. But a small, i.e., 6% of the respondents disagree with the statement. So we can understand that some respondents are happy in online shopping while majority are not.

Table 4.2.2
Risk of Identity theft

	Frequency	Percent
Highly Effectuated	14	25.9
Effectuated	27	50.00
No opinion	4	7.5
Not Effectuated	8	15.0
Total	53	100

(Source: Primary survey)

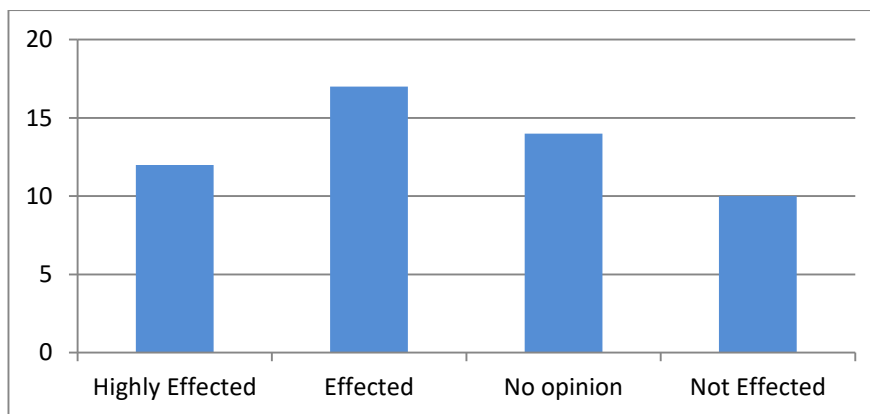


Chart 4.2.2

INTERPRETATION

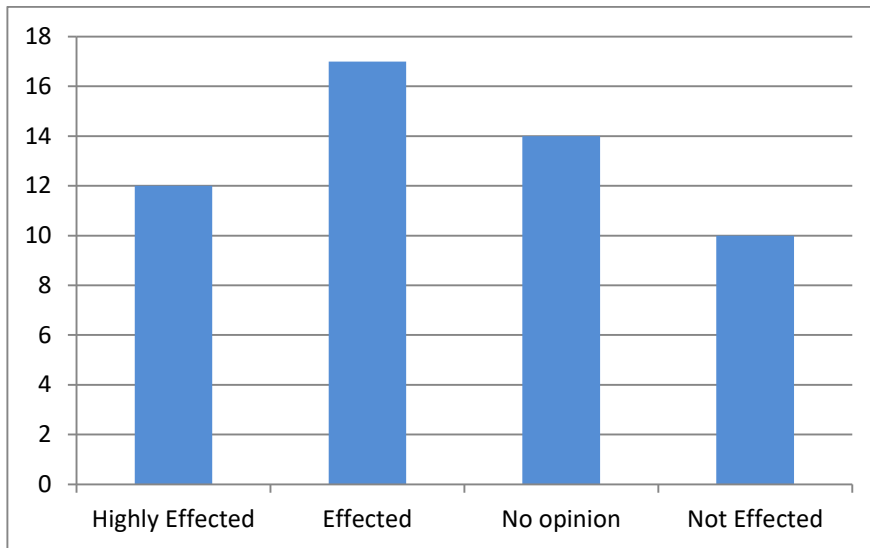
The study shows that 76% of the respondents agree that they risk of identity theft in online transactions but 8% of the respondents have no opinion with the statement.

Table 4.2.3
Difficulty in returning products /items

	Frequency	Percent
Highly Effectuated	14	26.4
Effectuated	24	45.2
No Opinion	11	20.7
Not Effectuated	4	7.5
Total	53	100

(Source: Primary survey)

Chart 4.2.3



INTERPRETATION

The study shows that 26.4% of the respondents are highly affected by the problem of Difficulty in returning the products.

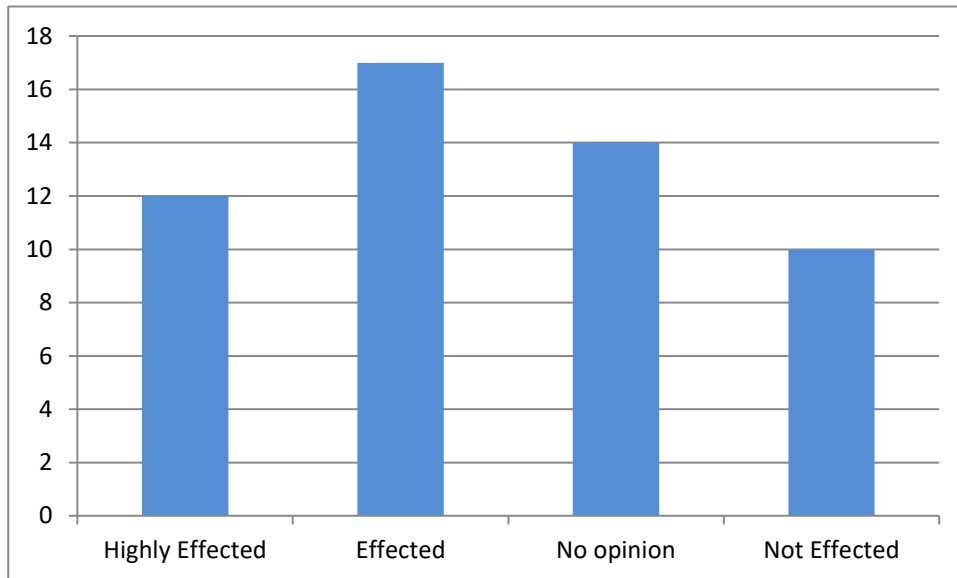
Table 4.2.4

Lack of trustworthiness of vendors

	Frequency	Percent
Highly Effected	3	5.7
Effected	24	45.3
No Opinion	16	30.2
Not Effected	10	18.8
Total	53	100

(Source: Primary survey)

Chart 4.2.4



INTERPREATION:

The study shows that 51 % of the respondents agree that they Effected problem of lack of trust worthiness of vendors but 30 % of the respondents have no opinion with the statement

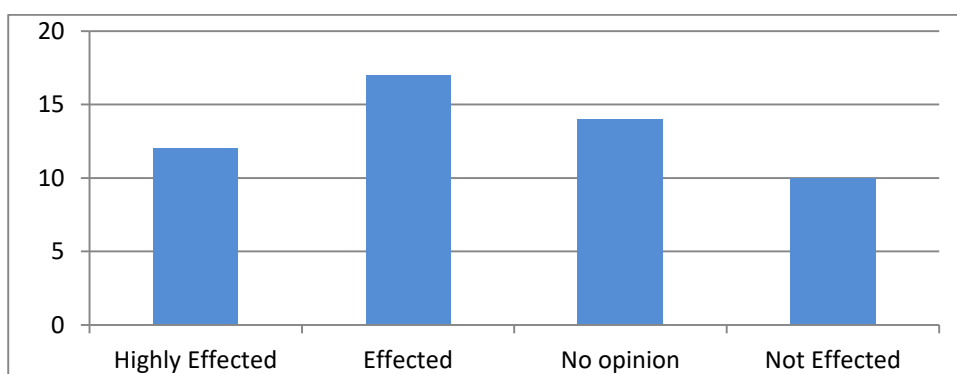
Table4.2.5

Intangibility of products

	Frequency	Percent
Highly Effected	12	22.6
Effected	17	32.1
No Opinion	14	26.4
Not Effected	10	18.8
Total	53	100

(Source: Primary survey)

Chart 4.2.5



INTERPRETATION:

The survey shows almost 45% people are not bother about the intangibility of the product which they are purchasing through online.

3. Satisfaction level

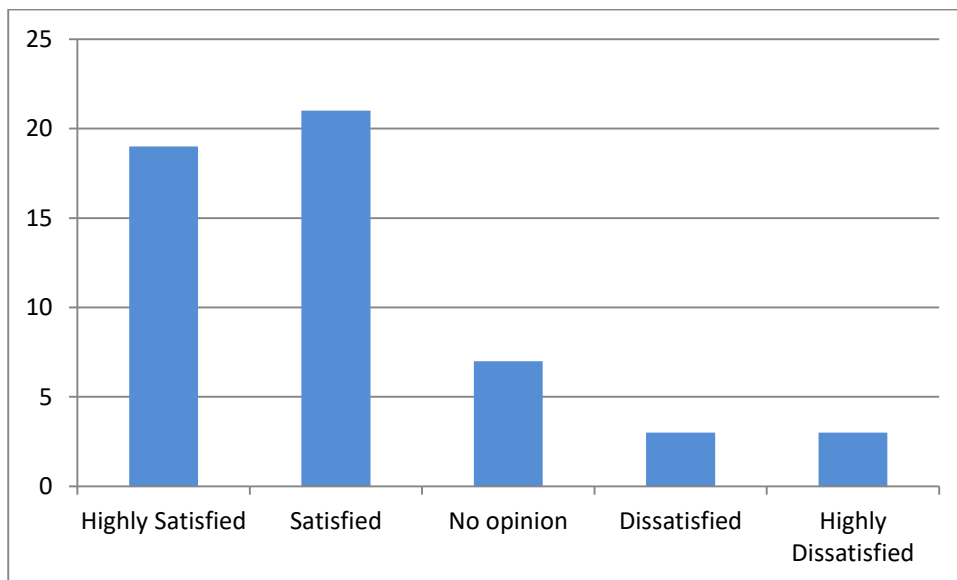
Table 4.3.1

Price of the product

	Frequency	Percent
Highly Satisfied	22	41.5
Satisfied	21	39.6
No opinion	5	9.4
Dissatisfied	3	5.6
Highly Dissatisfied	2	3.7
Total	53	100

(Source: Primary survey)

Chart 3.3.1



INTERPRETATION:

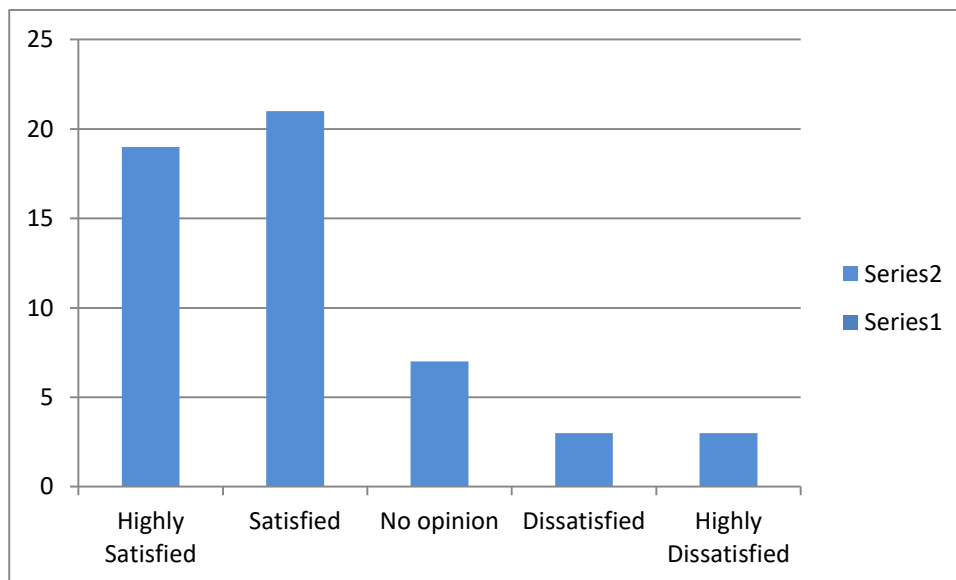
The analysis shows 80% of the respondents are satisfied with the price of the products.

Table 4.3.2
 Product specification are met

	Frequency	Percent
Highly Satisfied	6	11.3
Satisfied	35	66
No opinion	3	5.6
Dissatisfied	4	7.5
Highly Dissatisfied	5	9.4
Total	53	100

(Source: Primary survey)

Chart 3.3.2



INTERPRETATION:

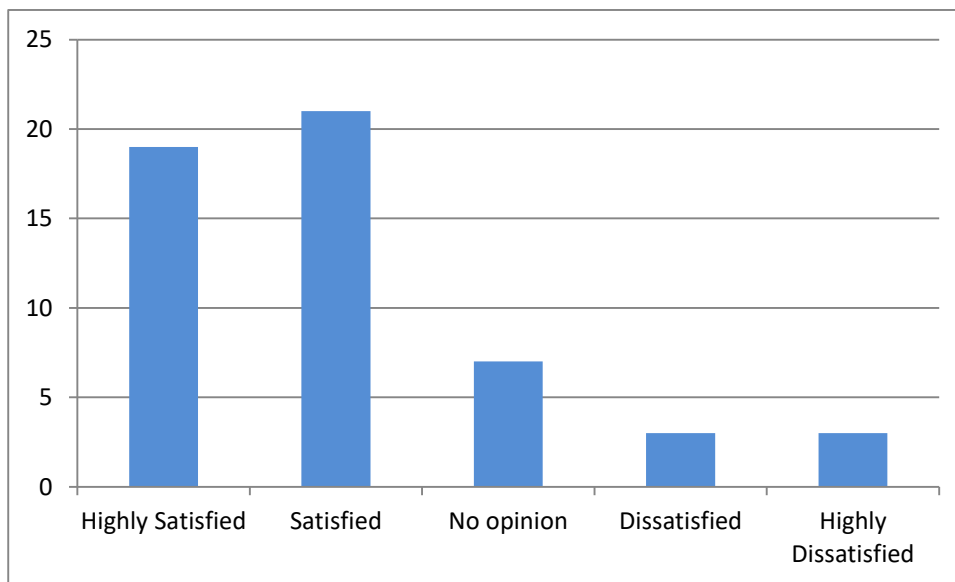
The study shows 77% are satisfied with the product specifications. 6% have no opinion. Majority of agree online shopping have met the product specifications.

Table 4.3.3
 Quality of the Product

	Frequency	Percent
Highly Satisfied	19	35.8
Satisfied	21	39.6
No opinion	7	13.2
Dissatisfied	3	5.6
Highly Dissatisfied	3	5.6
Total	53	100

(Source: Primary survey)

Chart4.3.3



INTERPRETATION:

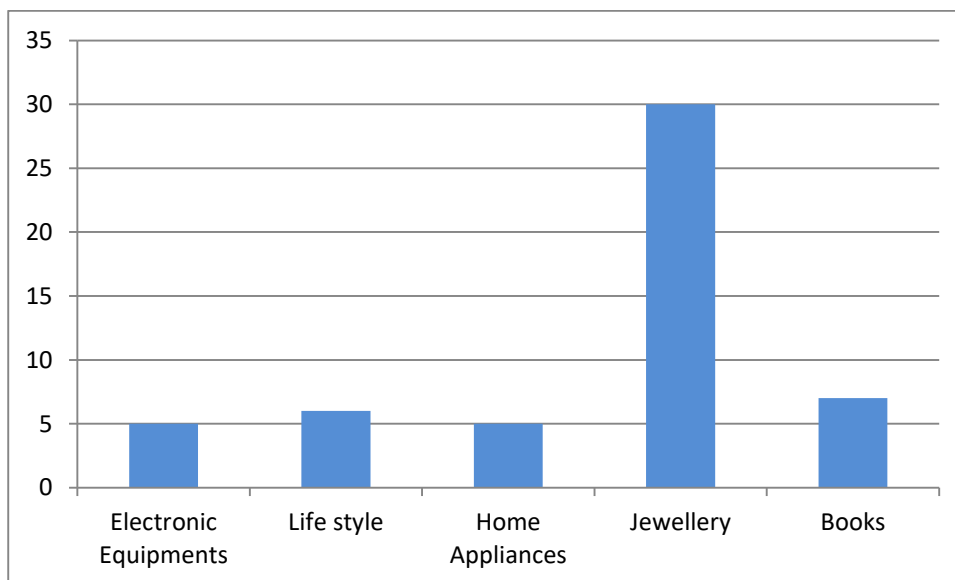
From this, it is clear that among the respondents 75% are satisfied with the quality of the products. So I believe that online shopping secure quality of the production

Least preferred goods for online shopping

Table 4.4.1

Details	Frequency	Percent
Electronic Equipments	5	9.4
Life Style	7	13.2
Home Appliances	5	9.4
Jewellery	30	56.6
Books	6	11.3
Total	53	100

Chart4.4.1



INTERPRETATION: Majority of the respondents are not comfortable with buying jewelry through online shopping because 56% of the respondents states that they are not comfortable buying jewelry through online shopping, 13% said that lifestyle needed goods to preferred by them, said 9% that least preferred is electronic equipments and said 11% books.

4.5.1 DESCRIPTIVE STATISTICS

Mean and standard deviation of the indicators are used to measure the factors leading the consumers to shop online are given below. Factors with highest mean value and lowest standard deviation are considered as the best factors which influences the behaviour of online consumers.

TABLE 4.5.1

DESCRIPTIVE STATISTICS

	Indicators	Mean	Std. Deviation
	Shopping on internet/smart phone saves time	2.75	1.01
	Selection of goods available on the internet is very broad	2.18	1.05
	Reduce the monetary cost	2.33	1.07
	Facility of home delivery	1.75	0.95
	Cash on delivery payment mode	1.88	1.12
	Description of products shown on the website is very accurate	2.64	0.83
	Trust and variety seeking	2.63	0.79
	Overall mean of online influencing Factor	2.30	0.97
	Risk of identity theft	2.16	1.10
	Difficulty in returning products	2.13	0.94
	Lack of trustworthiness of vendors	2.64	0.90
	Intangibility of products	2.77	1.25
	Overall mean of problem faced by online shopping	2.40	1.08
	Price of the product	2.43	1.04
	Quality of the product	2.36	1.01
	Product specifications	2.47	1.08
	Overall mean of customers satisfaction level	2.42	1.04
	Overall mean of the three objectives	3.56	1.04

The data shows that the indicators save time, description of products, Trust and variety seeking has very high mean values; i.e.2.75, 2.64 and 2.63 respectively. So we can have an idea that these indicators influence consumers to shop online. Followed by them various indicators that is Reduce the monetary cost, Selection of goods, Cash on delivery payment mode, Facility of home delivery, with mean values,2.33,2.18,1.80, and 1.75 respectively. The data also reveals the fact that indicators like face problems;i.e. Intangibility of products, Lack of trustworthiness of vendors, Risk of identity theft, Difficulty in returning products, with mean values,2.77,2.64,2.32, and 2.16 respectively .The data also indicate the satisfaction level i.e. Product specifications, Price of the product, Quality of the product, with mean values, 2.47, 2.43and 2.36 respectively.

CHAPTER 5

FINDINGS,SUGGESTIONS

&

CONCLUSION

Findings of the study

- The study has conducted among 60 respondents out of which 53 people replied that they are using online shopping.
- Among the 53 respondents majority of them belongs to the age group of 20 to 29.
- The most of the respondents have an opinion that the online shopping saves the time and website's good selection attracts them to shop online. 88% of the respondents agreed with this fact.
- The 68% of the respondents agreed that online shopping offers competitive prices and 90% of the respondents showed a positive feedback, the product delivered timely under the online shopping.
- The 77% of the respondents prefer cash on delivery payment mode.
- The most of the respondents agrees (73%) that they have received the product accurately. And 52% agree with that the company is willing and ready to respond the customer needs.
- Intangibility of the products, lack of trustworthiness of vendors, risk of identity theft, difficulty in returning products these are the major problems face by the respondents under the online shopping.
- The 80% of the respondents are satisfied with the price of the product.
- Almost 77% of the respondents are highly satisfied with the product specifications and quality of the products.

Suggestions of the study

- It is suggested that there should be proper match between the features of the product on the website and product received from the online vendor.
- The time taken for delivering the ordered items should be shortened.

- It is suggested that the product's qualification must be ensured.
- There should be a mechanism for identifying fraudulent practices in online shopping activities. Quality should not be compromised and customers should not be exploited
- It is suggested that the awareness program or campaign regarding the pros and cons of online shopping should be arranged to attract more customers.
- The consumers do not have a complete trust on the safety and privacy measures provided at the site. So the web based online site should ensure maximum safety and security regarding privacy in online transactions.
- People are averse to online shopping because there is a difficulty in returning the faulty products. Hence the companies should make the arrangement so that try and buy facility is available at the customer doorstep and one can return if the product is faulty
- The only worry of consumers is regarding the trustworthiness of some websites, since they have to give their credit card details to shop online. Many of the consumers are aware of the various online scams due to which they are very concerned and reluctant while providing their credit card information online. Also the online purchases take a longer time in shipments and deliveries.
- Online websites should pay more attention to the female segments as results prove that females shop more in online shopping as compared to men.

Conclusion

Based on the present study it can be concluded that most of the customers are satisfied out of the on line services offered by the e-retailers. The main factors, which influence the customer towards the online shopping is the cheaper price offered by the e-retailers for the product and the time saving benefits enjoyed by the people because it is very easy to purchase goods online rather than move to shops.

Previously the difficulty associated with the payment mechanism put most of the people backward from online shopping. Even though the trend of cash on delivery has rapidly increased, the number of online shoppers and this list will keep on increasing. Even now, they have the fear that whether the personal information will transfer to third party and there will be a misuse of credit and debit card information; so the government has to improve the security laws related to online websites so that the customers will feel secured in doing online shopping.

This study also explicitly indicates that online marketer should give more concern, whether the product delivered should be for the ordered product and should not be inferior in quality.

Therefore in this competition era, the entire online marketer should have to concentrate on the customer satisfaction to retain the existing customers and have to offer new schemes day by day to attract the new customer.

REFERENCES

- Agarwal, V., & Ganesh, L. (2014). E-shopping: An extended technology innovation. *Journal of Research in Marketing* , 2 (1).
- Alam, S. S., & Bakar, Z. (2008). Young consumers online shopping: An empirical study. *Journal of Internet Business* (5), 81-98.
- Bhavani, R., & Prakash, V. (2008, August). The growth of online shopping. *ICFAI Journal* , 51-54.
- Cheema, A., & Papatla, P. (2009). Relative importance of online versus offline information for internet purchase: The effect of product category and internet experience. *Journal of Business Research* , 17 (4), 32-35.
- Hasan, B. (2016). Perceived irritation in online shopping: The impact of website design characteristics. *Computers in Human Behavior* , 54, 224-230.
- Hong, Y. H. (2004). Factors influencing consumer perceptions of brand trust online. *Journal of Product and Brand Management* , 13 (5), 329-342.
- Khatibi, A., & Ismail, H. B. (2006). E-commerce: A study on online shopping in Malaysia. *Journal of Social Science* , 13 (3), 231-242.
- Kumar, U., & Rao, V. (2016). Exploratory factor analysis on factors that influence the shoppers purchase decision through e-commerce. *Qualitative and Quantitative Research Review* , 1 (1), 99-110.
- Lohse, G. L., Bellman, S., & Johnson, E. J. (2000). Consumer buying behavior on the internet: Findings from panel data. *Journal of Interactive Marketing* , 14 (1), 15-29.
- Manjunatha, S. (2013). A social study on the emergence and growth of online shopping in India. *International Journal of Mangement and Social Science Research* , 2.
- Miyazaki, A. D., & Fernandez, A. (2005). Consumer perception of privacy and security risks of online shopping. *Journal of Consumer Affairs* , 35 (1), 27-44.
- Miyazaki, D., & Finandez, P. (2001). Consumer perception of privacy and security risks for online shopping. *Journal of Consumer Affairs* , 1 (35), 27.
- Park, C. H., & Kim, Y. G. (2003). Identifying key factors affecting consumer purchase behavior in online shopping context. *International Journal of Retail and Distribution Management* , 31 (1), 16-29.
- Rao, D. V. (2006). Determinants of purchase behaviour of online consumer. *Osmania Journal of Management* , 2 (2), 138-147.

- Rishi, & Bikramjit. (2010). Motivators and decisional influencers of online shopping. *International Journal of Business Innovation and Research* , 4 (3), 195-209.
- Sharma, S., & Mittal, S. (2009). Prospects of e-commerce in India. *Asian Journal of Management and Research* , 3 (2), 396-408.
- Tulin, E. (2007). Online consumer behaviour - by industry. *Journal of Marketing Research* , 34, 339-351.
- Venkatesh, R. (2008). New trends in marketing. *ICFAI Journal of Marketing* , 6 (2), 40.
- Weber, K., & Roehl, W. S. (1999). Profiling people searching for and purchasing travel products on world wide web. *Journal of Travel Research* , 37, 291-298.
- Yee, C. C., & Yazdanifard, R. (2014). How customer perception shape buying online decision. *Global Journal of Management and Business Research* , 14 (2).
- Zhu, F., & Zhang, X. (2010). Impact of online consumer reviews on sales: The moderating role of product and consumer characteristics. *Journal of Marketing* , 74 (2), 133-148.

BIBLIOGRAPHY

BOOKS:

- Guruswami, M. (2014). *Online shopping habits and consumer behaviour: A study on consumer behavior and e-tilling*.
- Venugopalan, K. (2014). *Research methodology for commerce*. Calicut, India: Calicut University Central Stores.
- Paul, K., & Ram, H. (2012). *Paradigm shift in innovative business management*.
- Yuan, G. (2005). *Web systems design and online consumer behaviour*.

WEBSITES:

- <http://consumerbehavior.com>
- <http://dazeinfo.com>
- <http://www.amazon.com>
- <http://www.e-bay.com>
- <http://flipkart.com>
- <https://scholar.google.co.in>
- <http://shodhganga.inflibnet.ac.in>

“ONLINE SHOPPING HABITS AMONG COLLEGE STUDENTS AND TEACHERS OF THRISSUR CITY”

SURVEY FORM

Personal Information:

1. Name: -----

2. Age: Below 20 21-29 31-39 41-49 Above 50

3. Gender: Male Female

4. Education level:

Plus two Under Graduate Post Graduate research scholar

PhD Degree others.....

5. Occupation: Under Graduate student Post Graduate student professor
 Asso. professor Others.....

6. Monthly income (In rupees) Less than 5000 5000-10000 15000-20000

25000-35000 More than 35000

7. Have you ever had online shopping? Yes No

8. Which is your most favorite online site: a. FlipKa b. Amazo c. Jabong
 d. Myntra e-bay

9. How many times you have done online shopping during the last one year?

Once in a week Once in a month 2-3 Months

5-12 Month other reasons.....

10. Least preferred goods for online shopping

<u>ITEMS</u>	
Electronic Equipments	
Life Style	
Home Appliances	
Jewellery	
Books	

11. Please select your level of agreement to the following questions.

Factors Influencing the customers towards online shopping:	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
Shopping on Internet /Smartphone saves Time					
Selection of goods available on the internet is very broad					
Reduces the monetary cost					
Facility of home delivery					
Cash on Delivery payment mode					
Description of products shown is very accurate					
Trust and variety seeking					

12. How important are each of the following factors in restraining you from shopping on the Internet

<u>Problems Faced by respondents in online shopping</u>	Highly Effecte d	Effect ed	No Opini on	Effect ed
Delay in Delivery				
Risk of identity Theft				
Difficulty in returning products /Items				
Lack of Trustworthiness of Vendors				
Intangibility of Product				

13. How do you rate the service of online shopping websites?

<u>Satisfaction Level</u>	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied
Price of the product					
Product Specified met					
Quality of the product					

**Copyright & License:**

© Authors retain the copyright of this article. This work is published under the Creative Commons Attribution 4.0 International License (CC BY 4.0), permitting unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.