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AN ANALYSIS OF FACTORS AFFECTING ONLINE CONSUMER BUYING BEHAVIOR IN INDIA

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ABSTRACT

The purpose of this research paper is to study and examine the factors that influence a consumer's buying decision which is one of the central issues faced by the e-commerce industry. However, there is very less literature that has been published on the online buying behavior of the consumers as it is a complex topic and engages many factors that affect the buying process. The objective of this study is to find out the reason why the consumers shift or do not shift from the brick and mortar stores to the online retailing websites. The goal has been achieved using the theory of planned behavior in which the factors such as demographics, desired consequences, attitude, subjective norms and perceived behavioral control lead to the consumer intention to purchase and finally determines the online buying behavior. To examine these hypotheses 100 questionnaires dispersed among the citizens of Delhi, Bangalore and Jaipur. The people who filled the questionnaire are the customers of the online retail websites. Two tests that are ANOVA and t-test were used to investigate the hypothesis. The study identifies that the buying intention depends upon the gender, age, income and educational qualifications. Furthermore, consumer attitude, convenience, website design, time saving and security positively affected the online buying behavior of the consumers. This study can be well thought-out as an applied research from purpose perspective and descriptive-survey with regard to the nature and method.

KEYWORDS

e-business, online shopping, consumer buying behavior, consumer attitudes.

1. INTRODUCTION

Since the advent of e-commerce on business prospect, it has considerably transformed the way the seller and buyer transact goods and services. E-tailing permitted businesses to reach the consumers around the world. It has extended its reach and range by contributing a variety of choice and offering goods and services at a competitive price. In the last few years, India has made extraordinary growth in the e-business sector particularly in the business to customer (B2C) subdivision and is expected to see notable success in the near future. Continuously shifting lifestyles and high level of disposal incomes combined with the curiosity to buy mainly among the youth have been one of the success factors of e-commerce. One of the chief advantages for the success of e-commerce has been the growing reach and density of internet penetration in India. India has one of the largest web users data base with 73.9 million user of the internet. This approximation did not include mobile users and took into consideration only users over the age of fifteen who used the internet from a personal computer. Telecom Regulatory Authority of India (TRAI) calculated 164.81 million internet users in India as on March 31, 2013, with majority of them using the internet even from their cell phones. The convenience of accessibility of the internet is the chief reason for the expansion of e-commerce in India and has assisted it to reach larger heights.

In the past few years, there has been a remarkable change in the consumer behavior as there has been a shift from the brick-and-mortar stores to the online purchase retail industry. In the recent times, work in any field requires the use of internet to reduce the work load. The people who use internet are the potential customers of the e-commerce websites who will make purchases on these online retail stores for either flight tickets, shopping for goods, investing, hotel accommodation, journey deals, apparel, cosmetics and electronic goods etc. The influential factor responsible for the success or failure of any business is the trust that they gain of the customers (Koufaris Marios, 2004). The only factor stopping them to shop online is the issue regarding the security and privacy of their personal details as everyone is worried about the improper quality of goods, insecure payment system, and misuse of private information. A lot of information is available over the web through e-tailing allowing the consumers to know more about the product and determine the right price by comparing. This concept of e-tailing is prevailing and is unmatched which allows the customer to shop online by reducing the stress of waiting in the queue and confronting some irritating sales people. The only problem that it causes is with the fit as the customers cannot try the items. But this problem has also been taken care of by the companies as they have liberalized their return policies (MG Loganathan, 2012).

E-tailing also has its own set of challenges. Business rivals in the field of e-commerce are only a few mouse clicks away. Therefore, customers are able to match up to and differentiate competing goods and services with negligible expense of their private time or effort. The companies set competitive prices which reduces the profitability and fades away the brand loyalty (srinivasan, 2002).

There are a variety of payment options offered by the Indian players of the online retail market of which Cash on Delivery (COD) is a well accepted option. The payment method of COD has added a lot of momentum to the online shopping in India. Eventually, the people who used to purchase goods through credit cards also started using this method of COD for payment. The people who buy goods online for the first time do definitely fear disclosing their important information online (Mahlotra, 2014).

India is a very potential market for online retailing. Indians are regarded as one of the most online technology savvy customers on the planet. An online survey research conducted by Nielsen Global (Global Information and Media Company) found out that the maximum number of credit card users for online purchases is done by Indians accounting to 84 percent (NA, 2008). Another survey talks about the 70 percent Indians who have used internet in the last three months have bought flight or train tickets online. India has gained a lot of attention in the global market of e-commerce. The Foreign Direct Investment (FDI) in the ecommerce industry in the year 2012-13 has been around \$1.3 billion. The FDI has a positive impact on the overall development of India only if it is provided with financial banking (K.R. Pillai, 2013). Long term investment in the e-commerce will help in improving the supply chain industry and offer a competitive price. On the other hand, if more and more FDI enters India through the foreign online retailers then they will act as a monopoly resulting in the downfall of both the local physical stores and the existing local online retailers.

2. LITERATURE REVIEW

In the past few years, a major change in the consumer behavior has been observed where the consumers shift from actual or physical stores purchasing behavior to internet purchasing behavior in the trade industry. The internet has become the new marketplace where people sell almost everything online. A distinguishing trait of setting up business over the internet is that dealings no longer necessitate the physical meeting of buyers and sellers as they can deal with each other at their screens (Pu, 2008). The e-commerce industry is at a boom as more and more retail giants are trying to sell their products online such as Wal-Mart, Tesco, and Carrefour etc. Selling online assures the potential entry of companies with low barrier, access to important information, and little or no

transaction costs. With the help of this e-commerce website it has become very easy for the consumers to learn about different products and their prices across multiple retailers. The consumers can compare and learn about the new and updated products without even leaving their seat. 79% of the global e-commerce revenue share is contributed by the United States whereas Africa and Middle East Region collectively have the smallest share of about 3% of the global e-commerce revenue (R AlGhamdi, 2012).

2.1 CONSUMER ATTITUDE

A foremost issue affecting the buying behavior of the consumer towards online shopping is the consumer's attitude. A consumer behavior model tested in the actual market states that the consumer's judgment of the store's reputation and dimension were understood to shape consumer reliance on the retailer. The point of reliance was positively linked to the mind-set towards the store, and inversely correlated to the perception of the threats concerned in buying from that store (Sirikka L. Jarvenpaa, 2000). (A. Vellido, 2000) proposed a model in which nine features concerned with the buyers view towards online shopping were extracted. Amongst those features the risk from buying online was established to be the chief discriminator between consumers buying online and consumers not buying from the online websites. Further discriminating aspects were; control over, and ease of, the shopping procedure, affordability of goods, consumer service and simplicity of use of the online shopping site. Another model talks about the manner and shopping behavior of the buyer towards online shopping in general. This model proposed by Jarvenpaa & Todd (1997) talks about numerous indicators of buyers attitude which are put in four categories such as the worth of the product, the shopping experience, the quality of service provided by the online site and the risk sensitivity of online shopping.

2.2 CONVENIENCE

The rural India is a potential market for the online marketers as it constitutes 70% of the total population of India. In a survey conducted in July 2010-11 around 3,311 cities in India were involved in e-commerce of which 1,267 were non-metro cities (K. Meetei, 2013). As there is a shortage of the brick-and-mortar stores in the rural India, online retailing is attracting many brand aware customers. E-commerce has provided an opportunity for the people of rural India to consume the same quality of branded products that are used by the people of the urban areas or upper class people without any discrimination. These marketers are trying to provide information about the product on the internet in their regional languages as in India there are more than 700 languages spoken which will help to tap a wider market. As India has a vibrant cash financial system, cash on delivery is the most preferred option by the customers. This method ensures monetary security as they pay the cash in exchange of goods.

2.3 WEB DESIGN

Shopping at the traditional physical stores is entirely different from purchasing the goods online. The store atmosphere or ambience is entirely diverse in terms of the store's physical appearance, color and odor, type of music, volume and arrangement of the products whereas these features cannot be found in an online website. To compensate a physical store, the designing of the website should be taken care of by making it simple and very easy to understand and also by offering various services that will gain an advantage over the physical stores (Eighmey, 1997)

The first thing that attracts the customer looking at the website is the design characteristics of the website. Many a times the design of the webpage influences the purchase decision of the customer. The appearance of the homepage of the online retail site is one of the basic forerunners of consumer satisfaction. Other factors such as logical support, technological advancement and other information of the product are the antecedents of satisfaction. The business to consumer websites should have four key features to gain consumer satisfaction that is information quality, design of the website, safety of the personal card details and privacy (C. Ranganathan, 2002)

2.4 SECURITY

When a consumer has to purchase a product online, he perceives a certain level of risk concerned in choice of a specific brand or product and how to purchase it. Perceived risk is an imperative model in consumer behavior towards online shopping. It is a primary model in consumer behavior that entails that customer's experience pre-purchase ambiguity as to the kind and level of anticipated loss resulting from the purchase and use of a good (Mohammad Hossein Moshref Javadi, 2012). The goods that are purchased by the customers online are mostly the ones which do not require physical assessment. The perceived risk involved in purchasing these kinds of products is very less as the customer is well aware about the product whereas if the perceived risk is more in case of certain products then the customer will shift to the traditional retailers where they can physically see, touch and observe the product (R.A. Peterson, 1997). The a large amount commonly cited perceived risks concerned with online shopping includes monetary risk (example: is my personal information of debit or credit card secure?), merchandise risk (example: is the merchandise of the identical quality as shown on the internet?), handiness or convenience (example: if the product is not suitable then the easy return policy of the company?), and non-delivery risk (example: What if the merchandise did not reach me?) (Amit Bhatnagar, 2000).

2.5 ONLINE BUYING BEHAVIOR

The growing online market has over a millions of users worldwide. A potential customer becomes a real customer only if the marketers provide them with a good quality service which results in the expected customer satisfaction of customers (Oliver, 1980). The chief objective of the marketing model is the theory of customer satisfaction. Satisfaction is imperative to each customer as it reproduces an optimistic result because the goods used in the past were not satisfying and it resulted in the unfulfilled needs. Satisfaction considerably influences consumer's attitudes and their intention to buy certain goods. The excellent service or the quality of the online retailing sites are the prevailing factors to consumer satisfaction inside the online shopping surroundings. The quality of the service of an online retailing website depends on four features such as website blueprint, trustworthiness, consumer service and security and confidentiality (M. Wolfinger, 2003). These factors are suggested when discussing about the measurement of the online website's quality.

3. THE THEORY OF PLANNED BEHAVIOR

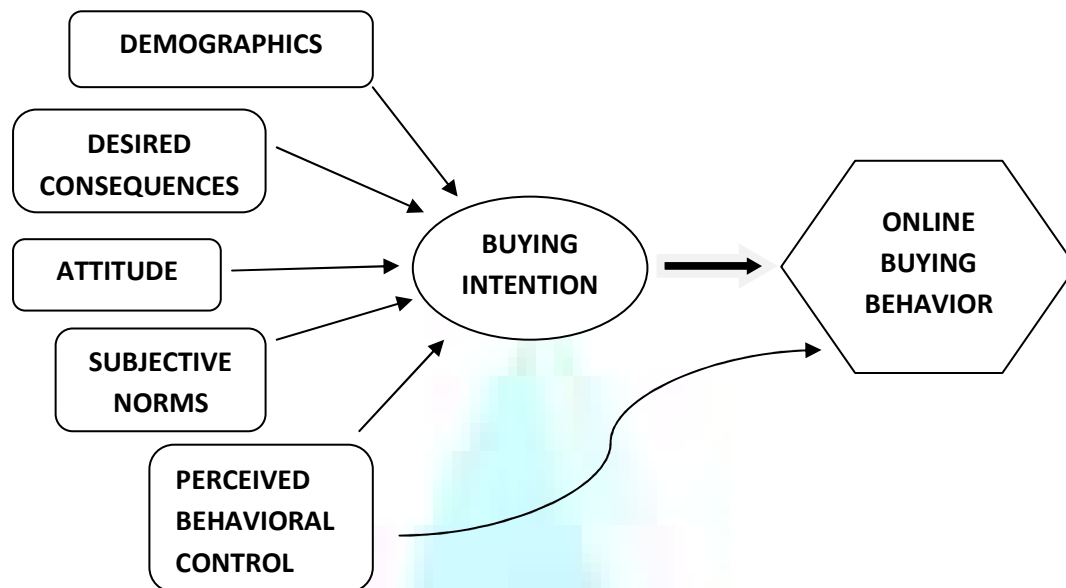
The TRA was developed after trying to study the difference between attitude and behavior. This TRA was linked to intentional behavior of individuals. Afterwards the behavior emerged as not wholly intentional and controlled which resulted in the accumulation of perceived behavioral control. Together the theory was known as the theory of planned behavior. The Theory of Planned Behavior (TPB) associates the beliefs of the consumer to their behavior and is designed to improve the predictive behavior of the consumers. With the help of this theory we can actually determine how human behavior is guided.

The demographic factors such as age, gender, income level, educational qualification in the TPB explains that the behavior leads to the intention to buy a product and which results in the end purchase by a consumer. Also, the desired consequences of individuals accelerate the buying intention which also results in the purchasing of goods.

The attitude in the direction of the behavior is an individual's overall assessment of the behavior. This theory also states that at times a consumer's intension towards executing a behavior is also controlled by the normative social beliefs apprehended by the customer. Subjective norms are an individual's own guessimate of the societal pressure to execute the objective behavior. TPB has one more determinant of Perceived Behavioral Control to identify behavior intensions. The human behavior is best predicted by people's intentions to carry out or not to carry out a particular behavior. Perceived behavioral control is the degree to which an individual feel that he or she would be able to pursue the behavior.

There are five factors that are used in this theory of planned behavior to identify the buying intension and online buying behavior of the consumers (Figure 1).

FIGURE 1: THEORY OF PLANNED BEHAVIOR



4. OBJECTIVES OF THE STUDY

- 1) To study the demographic profile of online shoppers in India.
- 2) To establish factors for customer shift from physical retail stores to online retail stores.
- 3) To identify the factors leading to positive consumer buying behavior.
- 4) To study online shopping behavior with reference to buying decision factors.

5. HYPOTHESIS

- H1: The online shopping intention of men significantly differs with that of women.
 H2: The online shopping intention of youth is significantly greater than other age groups.
 H3: The online shopping intention does not depend upon income level.
 H4: Consumer's attitude has no influence on positive online buying behavior.
 H5: Convenience of purchase has no influence on positive online buying behavior.
 H6: Design of the website has no influence on positive online buying behavior.
 H7: Time saved has no influence on positive online buying behavior.
 H8: Security has no influence on positive online buying behavior.

Independent variables in this study are:

- Consumer Attitude
- Convenience
- Website Design
- Time Saving
- Security

Dependent variables in this study are:

- Online buying behavior

6. RESEARCH METHODOLOGY

The purpose of the study is to analyze the factors that affect the consumer buying behavior towards online shopping in India. In this study, the method of pure research has been applied.

A quantitative research will be conducted with the help of conducting surveys. The descriptive research design is used in this research as conducting surveys falls under this category.

In this research the sampling design is made for the population of India, where the information will be collected from the respondents of the three different cities in India. The cities such as Delhi (tier-I), Bangalore (tier-I) and Jaipur (tier-II) are selected as the sampling design of India which are diverse in their population. Convenient sampling was done by mailing the questionnaires, online surveys or by getting the physical questionnaires filled. Sample size of the research is 100 respondents from Delhi, Bangalore and Jaipur. Data was collected for 128 respondents to come up with 100 usable response forms of people who have done online shopping in last 6 Months

7. DATA ANALYSIS METHOD

The demographic data will be analyzed using the basic statistical tool such as mean and the results will be displayed in a tabular form in order to analyze it. Analysis of variance (ANOVA) and 't' test are used to calculate the impact on online shopping behavior (dependent variable) on independent variables like consumer attitude, convenience, time saving, security and web design.

Starting from the demographic data, the male population has a more positive attitude towards online shopping with 68% males purchasing goods through e-commerce websites as compared to the females that is only 32% of total online shoppers. Therefore, the null hypothesis (H1) is accepted and alternate hypothesis is rejected. The youth respondents in the sample population are of age between 15 to 30 years which constitutes 55% of the e-shoppers population whereas the respondents of age group 30 to 45 years constitute 33% of e-shoppers population and the respondents of age group 45 and above constitutes only 12% of the e-shoppers population. Hence, the null hypothesis (H2) is accepted and the alternate hypothesis is rejected. The level of education also has a great impact on e-commerce as the students studying in high school comprise of 22% of e-shoppers, students pursuing bachelor degree represent 39% of e-shoppers whereas the individuals with qualification of master's degree comprise 26% of e-shoppers while only 13% of e-shoppers are represented by people holding a PhD and above. The income plays a vital role in the purchase of goods online as the people with a higher income group tend to purchase more actively online. The people with income less than 1 lakh rupees hold only 7% of the total share of e-shoppers, 28% of total e-shoppers represents people with income of 1 to 3

lakh rupees, people with income of 3 to 5 lakh rupees constitute 49% of the total share of e-shoppers whereas the people with income of 5 lakh rupees and more form 16% of the total e-shoppers. Hence, the null hypothesis (H3) is rejected and alternate hypothesis is accepted.

Almost 64% people have come to know about the e-commerce through friends and family while 13% came across advertisements whereas 23% got to know about online shopping through social media. Most used websites are flipkart and snapdeal.com comprising of 72% population followed by eBay, Jabong, Tradus, Myntra etc. 55% respondents buy products while shopping online, 60% people buy travel deals and travel tickets whereas 18% of individuals buy movie tickets online and only 8% respondents purchase deals online. 62% people have started to purchase online at least once in a month, 20% purchase online in every six months whereas 15% people purchase online twice in a month and only 3% people shop online occasionally.

TABLE 1: ANOVA FOR CONSUMER ATTITUDE RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73.976	8	9.247	407.611	2.0567
	Residual	2.064	91	.023		
	Total	76.040	99			

Consumer attitude has eight factors which influence the online shopping behavior. The ANOVA table shows the value of F greater than the significance value which means that the null hypothesis is rejected. Also, it implies that the attitude has a positive relation with consumer buying behavior.

TABLE 2: COEFFICIENTS FOR CONSUMER ATTITUDE RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.016	.101		.157	.875
	I think purchasing online saves time	.186	.057	.189	3.261	.002
	Shop online at anytime of the day	-.051	.074	-.047	-.688	.493
	Shopping online is risky	-.088	.050	-.117	-1.744	.085
	Online shopping can surpass physical stores	.129	.055	.148	2.349	.021
	I will shop online only if the goods are cheaper	.030	.049	.031	.623	.535
	Online shopping offers Convenient delivery of products	-.014	.044	-.016	-.320	.750
	Online shopping offers a wide variety of choice of products	.805	.074	.825	10.855	.000
I hesitate to share my credit/debit card details online	-.018	.049	-.026	-.367	.714	

As we can see from the above table the 't' value in the factors of attitude such as "shopping online at anytime of the day, shopping online is risky, convenient delivery of products and I hesitate to share my credit/debit card details online" is less than the significance value which implies that these factors are inconsistent with respect to the dependent variable that signifies a positive online shopping behavior. However, the factors such as "I think purchasing online saves time, online shopping can surpass physical stores, I will shop online only if the goods are cheaper and online shopping offers a wide variety of choice of products" the 't' value is more than the significance value which implies that these factors are consistent with respect to the dependent variable that signifies a positive online shopping behavior. The cumulative value of the eight factors which jointly make consumer attitude is positive. The null hypothesis is rejected and alternate hypothesis is accepted that implies consumer attitude has a positive influence towards online shopping behavior.

TABLE 3: ANOVA FOR CONVENIENCE RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.509	4	17.377	252.783	2.4862
	Residual	6.531	95	.069		
	Total	76.040	99			

Convenience has four factors which influence the online shopping behavior. The ANOVA table shows the value of F greater than the significance value which means that the null hypothesis is rejected. Also, it implies that convenience has a positive relation with consumer buying behavior.

TABLE 4: COEFFICIENTS FOR CONVENIENCE RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-.048	.160		-.301	.764	-.366	.269
	The goods are delivered on time	-.241	.058	-.361	-4.119	.000	-.357	-.125
	Product details are available	.405	.098	.449	4.113	.000	.209	.600
	Shop at anytime of the day	.269	.065	.304	4.132	.000	.140	.398
	It is easy to compare different products	.577	.094	.578	6.113	.000	.390	.765

As we can see from the above table the 't' value in the factor of convenience such as "the goods are delivered on time" is less than the significance value which implies that these factors are inconsistent with respect to the dependent variable that signifies a positive online shopping behavior. However, the factors such as "product details are available, shop at anytime of the day and it is easy to compare different products" the 't' value is more than the significance value which implies that these factors are consistent with respect to the dependent variable that signifies a positive online shopping behavior. The cumulative value of the four factors which jointly make convenience is positive. The null hypothesis is rejected and alternate hypothesis is accepted that implies convenience has a positive influence towards online shopping behavior.

TABLE 5: ANOVA FOR WEBSITE DESIGN RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.277	4	15.319	98.583	2.4862
	Residual	14.763	95	.155		
	Total	76.040	99			

Website design has four factors which influence the online shopping behavior. The ANOVA table shows the value of F greater than the significance value which means that the null hypothesis is rejected. Also, it implies that website design has a positive relation with consumer buying behavior.

TABLE 6: COEFFICIENTS FOR WEBSITE DESIGN RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	1.102	.155		7.114	.000	.795	1.410
Helps to search for the products easily	-.059	.178	-.065	-.333	.740	-.414	.295
Helps in choosing the right product	.388	.117	.463	3.326	.001	.156	.620
I believe the website should be made familiar before purchasing	.141	.156	.162	.900	.370	-.170	.451
Information available about the quality of product	.326	.135	.360	2.405	.018	.057	.595

As we can see from the above table the 't' value in the factors of website design such as "helps to search for the products easily and I believe the website should be made familiar before purchasing" are less than the significance value which implies that these factors are inconsistent with respect to the dependent variable that signifies a positive online shopping behavior. However, the factors such as "helps in choosing the right product and information available about the quality of product" the 't' value is more than the significance value which implies that these factors are consistent with respect to the dependent variable that signifies a positive online shopping behavior. The cumulative value of the four factors which jointly make website design is positive. The null hypothesis is rejected and alternate hypothesis is accepted that implies website design has a positive influence towards online shopping behavior.

TABLE 7: ANOVA FOR TIME SAVING RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	63.972	3	21.324	169.636	2.71915
Residual	12.068	96	.126		
Total	76.040	99			

Time saving has three factors which influence the online shopping behavior. The ANOVA table shows the value of F greater than the significance value which means that the null hypothesis is rejected. Also, it implies that time saving has a positive relation with consumer buying behavior.

TABLE 8: COEFFICIENTS FOR TIME SAVING RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.687	.181		3.791	.000	.327	1.047
Takes less time to purchase	.505	.084	.616	6.029	.000	.339	.671
It does not waste time	.246	.100	.211	2.462	.016	.048	.444
Less time to evaluate and select the products online	.108	.104	.124	1.033	.304	-.099	.315

As we can see from the above table the 't' value in the factor of time saving such as "less time to evaluate and select the products online" is less than the significance value which implies that these factors are inconsistent with respect to the dependent variable that signifies a positive online shopping behavior. However, the factors such as "takes less time to purchase and it does not waste time" the 't' value is more than the significance value which implies that these factors are consistent with respect to the dependent variable that signifies a positive online shopping behavior. The cumulative value of the three factors which jointly make time saving is positive. The null hypothesis is rejected and alternate hypothesis is accepted that implies time saving has a positive influence towards online shopping behavior.

TABLE 9: ANOVA FOR SECURITY RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	62.516	2	31.258	224.188	3.1111
Residual	13.524	97	.139		
Total	76.040	99			

Security has two factors which influence the online shopping behavior. The ANOVA table shows the value of F greater than the significance value which means that the null hypothesis is rejected. Also, it implies that security has a positive relation with consumer buying behavior.

TABLE 10: COEFFICIENTS FOR SECURITY RELATION TOWARDS ONLINE SHOPPING BEHAVIOR

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.792	.194		4.086	.000	.407	1.177
I feel safe in purchasing online	.394	.095	.346	4.152	.000	.206	.582
I only purchase from reliable websites	.453	.064	.592	7.095	.000	.326	.579

As we can see from the above table the 't' value in the factors of security such as "I feel safe in purchasing online and I only purchase from reliable website" is more than the significance value which implies that these factors are consistent with respect to the dependent variable that signifies a positive online shopping behavior. The cumulative value of the two factors which jointly make security is positive. The null hypothesis is rejected and alternate hypothesis is accepted that implies security has a positive influence towards online shopping behavior.

8. DISCUSSION

The theory of planned behavior stated five factors that are demographics, desired consequences, attitude, subjective norms and perceived behavior control which are used to support this research. The results of the demographic questions which were asked by the respondents through a questionnaire concluded that H1 and H3 are significantly supported. Thus, the men have considerably more online shopping intension then the women of India. Also, the youth of India that is from the age of 15 to 30 years has noticeably greater online shopping intension with respect to the other age groups. In these studies, online buying intension plays a vital role in attracting the consumers to purchase the goods online. The theory of planned behavior states that demographics lead to form intention to buy which results in the final purchasing of the goods. The income of the consumers is a major factor which is responsible to drive the purchasing of goods online. The results show that H2 is not significant and alternate hypothesis is accepted. People with a higher income tend to purchase more goods online whereas the people with lower income are likely to spend less on online retailing. Thus, the buying intension of the people is determined by income level. The respondents were asked about their overall perception towards online retailing, where most of the people answered that they have a positive attitude towards online shopping. The factor of desired consequence of the theory of planned behavior stated that it leads to develop an intension which will at last result in the final purchase of the product. Thus, the people of India have an overall positive desired perception towards online shopping. Online buying behavior is mainly affected by the attitudes of the individuals. The results showed that H4 is not significant and the attitude of the consumer has a positive influence towards the online buying behavior. Consumer attitude which had 8 factors under it showed an overall positive level of significance. The majority of the people are influenced by the subjective norms to purchase goods online. In the data analysis the greater part of the respondents came to know about the online

shopping by their friends and families which means more people recommend online shopping to each other. The theory of planned behavior points out the relation of perceived behavior control towards the buying intension. As all of behavior are not intentional and some of it is controlled which can directly result in the online buying behavior.

The results of the hypothesis showed that H5, H6, H7, & H8 are not significant and have a positive influence on the online buying behavior. Convenience in case of online retailing is one of the deciding factors for a consumer to purchase a particular good or not looking at the level of service the retailer provides. The design of the website is very crucial when deciding about purchasing a product as it is the only place where the consumer looks at the product virtually and gets information related to the product. Also, the time saved plays an essential role in purchasing products online. If the websites search & ordering process is such designed to take less time it will accelerate the online shopping behavior. Lastly, security affects directly to the online buying behavior. The people feel insecure to share their private details such as credit/ debit card details which will hamper the online purchasing cycle. If the online websites are more secure and people develop trust in them then it will result in boosting the online purchasing power.

9. CONCLUSION

In this research we have examined a few factors that affect the online buying behavior of the consumers of India. A conceptual theory of planned behavior was used to study the factors that lead to the intension to purchase the goods online. A method of analysis of variance (ANOVA) was used to measure the significance level of each of the factors with respect to the online buying behavior. The results of the hypothesis testing indicated that attitude; convenience, website design, time saving and security have a positive influence towards the online shopping behavior. The men and the youth have significantly a greater online buying intension. Also, the buying intension depends upon the income level of the consumers.

10. LIMITATIONS

1. Only 5 factors are taken into consideration in the study due to time and cost constraints, there are large numbers of other factors that can be studied in the future.
2. Survey method was used in the research; other methods can be used to have a more in-depth view of the customers.
3. Result of the study cannot be generalized to other countries as all countries have different characteristics and behaviors.

11. FUTURE RESEARCH

1. Research is conducted in 3 cities; to have a larger representation study can be conducted on a wider scale to come to more exact figures.
2. Study has found the relationship between factors and online shopping behavior further research can be done on ordinal scale to rank the factors according to importance level in buying decision process.
3. To have more exact results separate research can be conducted for tier I, II, III cities as consumer behavior will differ with urbanization and varied lifestyle.

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ANNEXURE

QUESTIONNAIRE

Dear Respondent,

This questionnaire is prepared for the purpose to study "Factors Affecting the Consumer Buying Behaviour towards Online Shopping in India". The information provided by you, will be kept confidential and used only for research purpose.

* Required

Gender:* Male Female

Age:* _____

Education:* _____

Income:* _____

Have you made an online purchase in the last 6 months?

- Yes
 No

How did you come to know about online shopping?

- Friends & Family

- Advertisements
- Social media
- Other: _____

Which website do you prefer the most?

- Ebay
- Flipkart
- Snapdeal
- Jabong
- Tradus
- Myntra
- Amazon
- Other: _____

What do you prefer to shop online?

- Deals
- Travel deals & tickets
- Movie tickets
- Products

What is the frequency of the purchase?

- Once in a month
- Twice in a month
- Every 6 months
- Other: _____

The questions are based on the consumer attitude about online shopping.
Please select one option

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I think purchasing online saves time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Shop online at anytime of the day	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Shopping online is risky	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Online shopping can surpass physical stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I will shop online only if the goods are cheaper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Convenient delivery of products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. online shopping offers a wide variety of choice of products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I hesitate to share my credit/debit card details online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The questions are based on the convenience in online shopping.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. The goods are delivered on time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Product details are available	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Shop at anytime of the day	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. It is easy to compare different products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The questions are based on the website design

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Helps to search for the product easily	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Helps in choosing the right product	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. I believe the website should be made familiar before purchasing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Information available about the quality of product	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The questions are based on time saving in online shopping

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. Takes less time to purchase	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. It does not waste time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Less time to evaluate and select the products online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Questions are based on the security in online shopping.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I feel safe in purchasing online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I only purchase from reliable websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Overall perception towards online shopping behavior.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I have a positive behavior towards online shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Thank you for completing this survey questionnaire. If you have any further comments please write down below.

TABLE 1: DATA COLLECTION OF DEMOGRAPHIC FACTORS

FACTOR	CATEGORIES	FREQUENCY	COUNT	PERCENTAGE
Gender	Male	100	68	68%
	Female		32	32%
Age	15-30	100	55	55%
	30-45		33	33%
	45-60		12	12%
Education	High school	100	22	22%
	Bachelor Degree		39	39%
	Master Degree		26	26%
	Ph.D & above		13	13%
Income	Less than 1 Lakh	100	7	7%
	1-3 Lakh		28	28%
	3-5 Lakh		49	49%
	5 Lakh & above		16	16%

TABLE 2: DATA COLLECTION OF FACTORS AFFECTING CONSUMER BUYING BEHAVIOR

VARIABLES	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
CONSUMER ATTITUDE					
I think purchasing online saves time	2	8	18	56	16
Shop online at anytime of the day	1	5	13	59	22
Shopping online is risky	17	44	15	17	7
Online shopping can surpass physical stores	4	13	48	20	15
I will shop online only if the goods are cheaper	1	13	26	49	11
Online shopping offers Convenient delivery of products	4	19	24	44	9
Online shopping offers a wide variety of choice of products	2	8	10	59	21
I hesitate to share my credit/debit card details online	18	35	19	18	10
CONVENIENCE					
The goods are delivered on time	16	13	10	47	14
Product details are available	2	12	13	53	20
Shop at anytime of the day	3	6	29	38	24
It is easy to compare different products	1	13	10	62	14
WEBSITE DESIGN					
Helps to search for the products easily	2	15	26	45	12
Helps in choosing the right product	5	18	27	36	14
I believe the website should be made familiar before purchasing	2	21	17	47	13
Information available about the quality of product	3	15	18	54	10
TIME SAVING					
Takes less time to purchase	2	19	5	49	25
It does not waste time	1	8	27	59	5
Less time to evaluate and select the products online	4	17	9	61	9
SECURITY					
I feel safe in purchasing online	2	6	23	63	6
I only purchase from reliable websites	5	15	18	39	23
ONLINE SHOPPING BEHAVIOR					
I have a positive behavior towards online shopping	2	8	10	62	18

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Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

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