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A STUDY OF INTERNET USERS' ATTITUDE AND PERCEPTION TOWARDS ONLINE SHOPPING**PARVEEN KUMAR GARG****ASST. PROFESSOR****UNIVERSITY COLLEGE OF COMMERCE & MANAGEMENT****GURU KASHI UNIVERSITY****TALWANDI SABO****DR. AMANDEEP SINGH****PROFESSOR****UNIVERSITY COLLEGE OF COMMERCE & MANAGEMENT****GURU KASHI UNIVERSITY****TALWANDI SABO****ABSTRACT**

E-tailing, a sub set of E-commerce, facilitates online shopping with fingertips. It has mushroomed with online shopping websites in past few years in India. Existing literature revealed that people are not switching from traditional "Brick & Mortar" shopping practice to online shopping practice with the same rate in developing countries as it is in developed countries. Researchers still striving hard to understand why online shopping is not a part of everyone's lifestyle. Therefore, the present study attempt to understand the attitude and perception of customers towards online shopping. In order to complement the title, the study focuses on two aspects, first what is frequency of online shopping with respect to Age, Gender and Income level of respondent. Second, what derives respondent to shop online and what make them reluctant in adopting it. In the present study an attempt has been made to analyze the attitude & perception of the people towards online shopping in Punjab. For the analysis of data descriptive statistics have been applied. Majority of the respondents assumed that transaction security, personal privacy, product price, product quality, convenience, accessibility, promotions and advertisement, delivery time, quality comparison and reputation of the company are the important variables in online shopping.

KEYWORDS

e-tailing, e-commerce, retailing, navigation, attitude, perception.

INTRODUCTION

Online shopping phenomena seems to be in its infancy stage in developing countries. Researchers had projected that it may appear as a common trend in developing countries. Today, online shopping has become massively convenient and offers wide range of products to be purchased (Vegiayan, K.D., Ming, C. W., & Harun, M. L. O. 2013) Therefore the question is still unanswered that why it is not a part of people's lifestyle if online shopping is a pleasure giving exercise. Enlarging numbers of people are moving towards more intensive use of the Internet as the accessibility of technology, the availability of information, and the ability to interact through the Internet increase and evolve. Obvious capabilities of the Internet include avenues for gathering information, purchasing a product, or rendering a service. The new invention in Internet technology allow for the expanding of shopping options beyond traditional methods that may be more time consuming. Issues with having to physically gather information with offline shopping methods are alleviated, and customers are better able to efficiently use their time. For instance, instead of having to physically visit different stores to compare prices or rely on circular pamphlets in newspapers, a consumer is able to search and retrieve needed information through the Internet (Changchiz, 2006).

The development of internet has created a paradigm shift of the traditional way people shop. A consumer is no longer bound to opening times for specific locations; he can become active at virtually any time and place and purchase of products or services. The number of internet users is constantly increasing which also signifies that online purchasing is increasing. The previous primary reason for shopping online was price, which has now changed to convenience. The importance of analyzing and identifying factors that influence the consumer when he or she decides to buy on the internet is crucial Since the internet is a new medium for there have been new demands set by the consumer. That is why it is crucial for the online retailers to know what influences the online consumer.

Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business (Shergill and Chen, 2005).

Consumers have different personalities, which may influence their perception and how they perceive their online shopping behaviours that can be classified in two main orientations of utilitarian and hedonic. Consumers who are utilitarian have goal-oriented shopping behaviours. Utilitarian shoppers shop online based on rational necessity which is related to a specific goal. They look for task-oriented, efficient, rational, deliberate online shopping rather than an entertaining experience. What they expect most from online shopping is to purchase in an efficient and timely way and to achieve their goals with the least amount of irritation. Since customers attach greater importance to the transaction related features of the website rather than the entertainment features. Consumers who are hedonist have experiential shopping behaviour. Hedonists not only gather information by shopping online but also seek fun, excitement, arousal, joy, festive, escapism, fantasy, adventure, etc. These experiential shoppers want to be immersed in the experience rather than to achieve their goals by shopping online and their perceived experiences also depend on the medium characteristics that induce enjoyable experiences. Hedonic (or experiential) shoppers are more attracted to well-designed online shopping sites that are easy-to-navigate and visually appealing (Narges, 2009).

Much research has been concentrated on the online shopping in the world. However, there is still a need for closer examination on the online shopping buying behavior in developing countries like India. Shore (1998) and Stiglitz (1998) reported that implementation of information system depends on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. While both established and new, large and small scale businesses are now using the Internet as a medium of sales of their products and services (for example Dell computer, Amazon.com, in the world and jobstreet.com, rediff.com). Still there is a huge research gap that exists not only between countries, especially between developed and developing countries, which may differ significantly between countries (Stieglitz, 1998; Shore, 1998; Spanos et al., 2002) that limit the generalization of research results from developed countries to developing country contexts (Dewan and Kraemer, 2000; Clarke, 2001). Dewan and Kraemer (2000) and Clarke (2001) argued in their study that findings from developed countries are not directly transferable to developing countries.

REVIEW OF LITERATURE

Vegiayan, K. D., Ming, C. W., & Harun, M. L. O. (2013). They wrote that the purchase quality (Wide range, Covers interest, Purchase Process, Adequate security and Safety) variable shows to have highest relationship with the customer. The study suggested that customer also do find, their inquiries regarding their purchases are not being answered promptly, some retailer takes a week or more to response to customers. Suggests retailers need to take this issue into consideration and

perform improvement. This also includes of elements increase the interest of the customer to make their purchase. Halimi, Anahita Bagherzad and Chavosh, Alireza and Choshaly, Sahar Hosseinihah and Esferjani, Pejman Sheibani and Doghezlou, Aliakbar Hozhabri (February 22, 2012) they presented the factor affecting consumers attitude towards online purchasing. The study revealed that the product characteristics has not any significant relationship with the customer's attitude towards online shopping in the case of Singaporean degree holders. Also, assured that they can obtain more success the if customers personal information would be kept safe and can increase their trust by providing facilities that provide more safe transactions for them when they do online purchasing. Suggested that E-retailers should design more user friendly websites. Hong, Weiyin and Thong, James Y.L. and Tam, Kar Ya observed that a good fit between the information format and the shopping task will result in significant improvements in online shopping performance. Their findings suggested that given the same information content, varying the information format is capable of influencing the consumers' online shopping behaviour. Tsai Janic, Cranor Lorrie, Acquisti Alessandro and Fong Christina (October 2006) found that most people have concerns when they are on the Internet and when they shop online, but most do not read privacy policies in their entirety. Instead, they tend to notice the presence of privacy policies more often than they read them. Nayyar, Ruchi and Gupta S.L.(2011) Age has also been found to have an influence on internet retailing adoption. Internet usage had not diffused uniformly amongst all age groups, hence the difference in attitude towards online purchase. And added that, education has not shown any significant association to internet retailing. Higher income motivates more online purchasing. Similar justification had obtained between position in the organization and internet retailing adoption with increases higher online retailing prospects. Sajjad Nazir, Arsalan Tayyab, Aziz Sajid, Haroon ur Rashid and Irum Javed (May 2012) According to their survey, online shopping is getting popularity in the young generation such as students and professionals. Students usually prefer to shop goods from its original source and they mostly prefer online shopping When a consumer to make purchases online to shop something, he or she is affected by assorted factors. The main influencing factors have been identified as, price, confidence, security, convenience, time, after sale service and discounted deals. They again found that people got petrified when their personal and account details are asked in online shopping Gagandeep Nagra, R Gopal wrote that the frequency of online shopping is relatively less in the country and testified statistically that gender does impact Possession of internet and Frequency of online purchase. Their study revealed that the respondents had perceived online shopping in a positive manner. They projected the growth of online shopping in near future on the basis of their results. Karve, Sunil (Jan 2014) He explored that most of the youth go for online shopping and unearth some of the habits of the youth while buying online like they purchase on monthly basis the most and also the mode of payment is preferred through credit card and spend moderately. He also discovered that Flip kart was ranked highest followed by Amazon by the respondent. 76% respondents felt that it was safe and secure to do online shopping. 67% respondents felt that there can be chances of being cheated while shopping online Delafrooz, Narges et al. (2010) analyzed that there were four main factors which influenced consumers' attitude towards online shopping. Those factors were utilitarian orientation, convenience, price and wider selection. He discussed that there were three more things which affected the sales of e-retailers. Those were personalities of consumers, online shopping perceived benefits and material of shopping sites. If a e-marketer wanted to utilitarian's as their consumers then they should be task oriented and if they wanted hedonics as their consumers, they should focus on the attractiveness and user friendly attributes of their shopping sites. Saprikis, Vaggelis et al. (2010) analyzed the perceptions of Greek University Student's on online shopping in terms of demographic profile, expectations of online stores, advantages and problems related to online purchases. He found that there were lot of differences regarding online purchases due to the various consumers' characteristics and the types of products and services. The results showed significant differences between the two groups of respondents, the adopters who were involved in the online shopping and the non-adopters who were not interested in online shopping. Adopters were having higher expectations from e-marketers on issues related to privacy policy and risk. The differences found were related to their particular perceptions on advantages and problems of online shopping. Syed et al. (2008) analyzed that there were four key factors which influenced the young consumers' perceptions towards online shopping. They found that those factors were website design, website reliability, customer service and privacy. They also discussed that there was no difference among the perceptions of various races towards online shopping in Malaysia. The most consistent factor that influenced buyer's behavior towards online shopping was found to be Trust. E-retailers need to add trust and reliability which is everything for the buyers. Asakawa and Okano (2007) analyzed the factors influencing consumers' perception of online shopping and explained how this perception affects their online-shopping behaviour. From the research, they found that those factors were convenience, anxiety regarding security and poor navigation. He found that convenience had a positive influence on online shopping whereas anxiety regarding security and poor navigation had a negative influence. Shergill and Chen. (2005), discussed the relationship between the factors affecting the buyers' behavior towards online shopping and the type of online buyers. They also investigated the different perceptions of different types of online buyers towards the online shopping. They found website design, website reliability, website customer service and website security or privacy were the factors which were influencing their buying behavior of different people. This research also found the different perceptions and evaluation criteria of the four types of online buyers; i.e., trial, occasional, frequent and regular online buyers. Khalifa and Liu (2007), analyzed a model named the information systems continuance model in the field of online shopping with the use of contingency theory which showed the roles of online shopping habit and experience of the same and found that they both were having positive effects, if there was satisfaction in the e-buyers due to these two factors. They analyzed that the effects of online shopping habit on online repurchase intention were mediated through satisfaction. The final outcome of this research was online repurchase intention was not only an outcome of a rational analysis of satisfaction, both habit and experience were also the factors which attracted the buyers. Adams et al. (2004) discussed the underlying factors related to personal online shopping in the workplace. They also gave the reasons for online shopping at work and those were boredom, connection speed, convenience, work life balance, efficiency etc. In their study they found that Americans were more fond of shopping online at workplace than Canadians. The main reason that they realized was faster connection. They said that corporate monitoring had an average effect on online shopping at workplace as job satisfaction was less or average at the place where monitoring was there. Changchit (2006), examined the perception of customers towards online shopping and the various factors which were perceived in different manners by those who were e-buyers and those who were not in online shopping. By this study he found that there were five factors which were perceived differently by the above mentioned two groups of consumers. Those factors were perceived risk with online shopping, past experience with online shopping, perceived benefits of online shopping, perceived ease of online shopping and perceived uncertainty of online shopping.

LIMITATION

Almost every study has some limitations and so as in our study. One of the limitations in this study is time limit. At the same time cost is also another limitation in our study. Another limitation in our study is the convenience sampling.

OBJECTIVES OF THE STUDY

Much research has been concentrated on the online shopping in the world. However, there is still a need for closer examination on the online shopping buying behaviour in developing countries like India.

To understand the attitudes & perception of customers towards online shopping.

HYPOTHESIS OF THE STUDY

H₀1: There is no association between attitudes & perception of customers and online shopping.

RATIONALE OF THE STUDIES

There are millions of people online any time and they all are a potential customer in the online market. Since there are so many providers, the most important thing for organisations is to understand what are customer wants and needs in this competitive business environment. In the Internet shopping market since there is no face-to-face contact, analysing and identifying factors that influence the customer is vital. Moreover, customer have new demands in the Internet medium. Therefore, it becomes more important to answer customer's demands to retain the customer. Being aware that customers are performing a major role in marketing, finding out how the factors that are essentially affecting the purchasing intentions are important. Analysing the process of shopping activities, how consumer decide and make purchasing over the Internet and what they buy need to be identified by online providers in order to satisfy and succeed in the competitive

business environment. Customer behaviours are influenced by different factors such as culture, social class, references group relation, family, salary level and salary independency, age, gender etc. and so they show different customer behaviours.

METHODOLOGY

RESEARCH DESIGN

In this study, it is based on descriptive research.

DATA SOURCE

Primary data source is data collected through Survey method by using self administered questionnaire with likert scale, multiple choice.

The secondary data has been collected through following sources:

- Data through Internet sources
- Data through E-books

SAMPLE FRAME AND COMMENTS ON DATA

The target sample was of 500 respondents of selected regions of Punjab. For this study, it consists of students and working professionals, Business men who have done Online Shopping. Respondents have been drawn from the 5 districts to a manageable handling limit of 500, of which 350 responded completely. The selection of these respondents is at random and rest of the response of 150 responded has been received through face book friends. The cities covered are Bathinda, Patiala, Ludhiana, Mohali, Amritsar.

The non-probability convenience sampling (Sekaran, 2000) was chosen as the sampling design in this study. This was because convenience sampling is most often used during the exploratory phase of a research project and in perhaps the best way of getting some basic information quickly and efficiently.

ANALYSIS

In order to analyse the data collected, all the figures and variables were tabulated on excel and statistical tool chi square test was applied using SPSS version 22. Apart from that demographic information, respondents were asked to rate their opinion according to five point Likert rating scale, with rating five being "Strongly Agree" and one being "Strongly Disagree".

DEMOGRAPHIC ANALYSIS

In this section, demographic analysis was performed for the variables Age, Gender, Marital Status, Monthly Income, Occupation category & Education category among all 500 respondents those who participated in research. The following table gives the frequency distribution of the respondent for different categories of each demographic variables discussed.

The analysis of below table showed, among 500 respondents, 93% of respondents belongs to age group (20-40), only 3.6% belongs to age group (40-60) & only 3.4% belongs to age group (> 20). Male (80.6 %) were more than the female (19.4%) but among all majority i.e. 16 % of the respondents were married and compare it to 84% were found to be single.

TABLE 1: SUMMARY OF DEMOGRAPHIC PROFILE (AUTHORS' OWN FINDING)

		Frequency	Percentage %
Age	>20	17	3.4
	20-40	465	93
	40-60	18	3.6
Gender	Male	403	80.6
	Female	97	19.4
Marital Status	Single	420	84
	Married	80	16
Average Monthly Income	No Income	28	5.6
	15000-25000	78	15.6
	25000-35000	338	67.6
	35000-45000	48	9.6
	45000 and above	8	1.6
Occupation	Business/Self Employed	33	6.6
	Service/Executive	429	85.8
	Student	29	5.8
	any other, specify	9	1.8
Education Level	High school degree or Less	8	1.6
	Bachelor degree	75	15
	Master degree	408	81.6
	Ph.D degree	9	1.8

In average monthly income 67.6 % described themselves from (25000-35000), 15.6% (15000-25000), 9.6% (35000-45000), 5.6 % (No income), 1.6% (45000 and above).

In occupation category, 1.8% of the respondent classified themselves to others category as compare to 85.8% (Service/Executive) category & 6.6% (Business Class) & 5.8% (Student).

In education category, 1.6 % of the total respondents were up to the school level of their education compare to 1.8 % (doctorate), 15 % (Graduates), 81.6 % (Post graduates).

The following were the pictorial distribution of the demographic variables Age, Gender, Marital Status, Monthly Income, Occupation category & Education category. The information provided by the above table was supplemented in below charts for each variables category.

FIGURE 1: AGE OF RESPONDENT

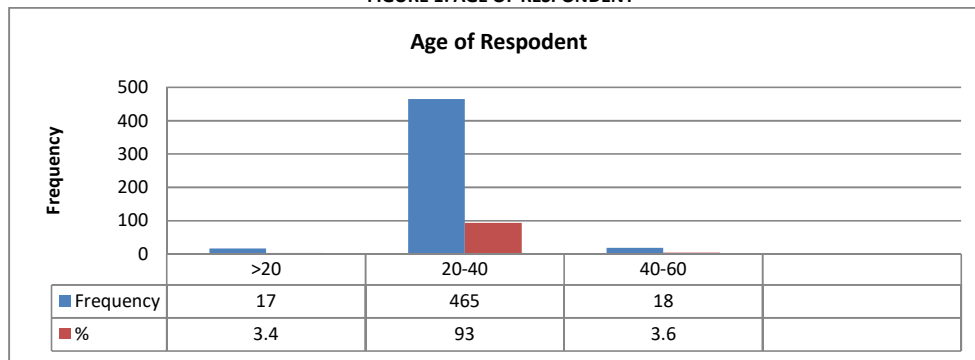


FIGURE 2: GENDER OF RESPONDENT

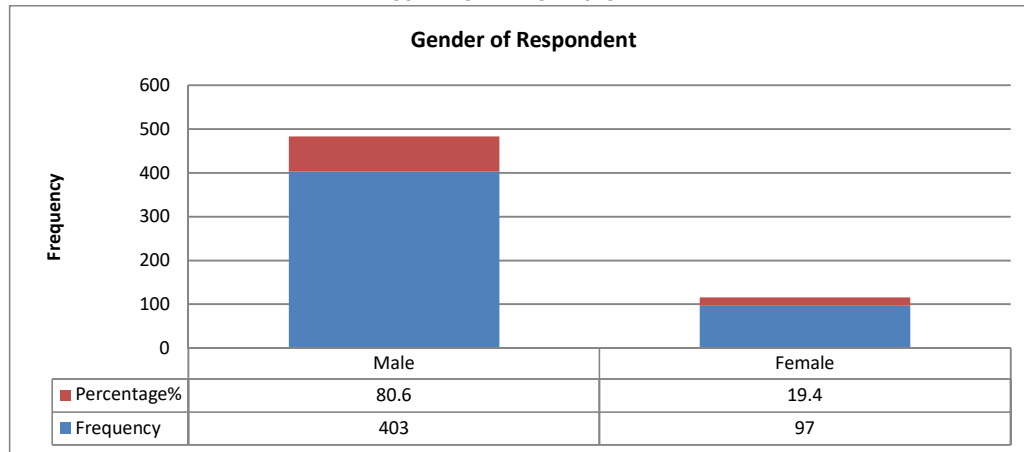


FIGURE 3: MARITAL STATUS OF RESPONDENT

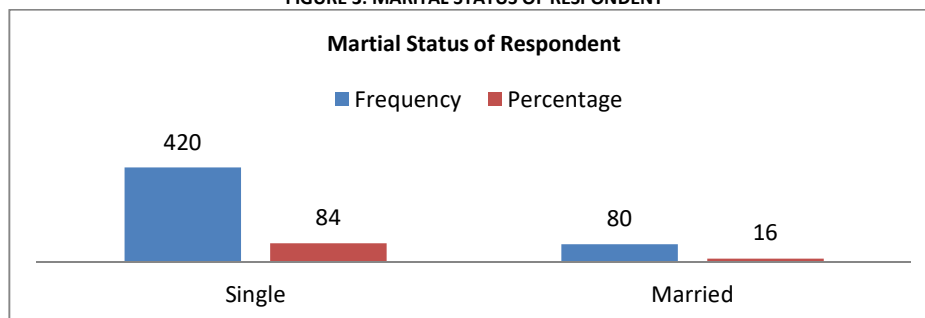


FIGURE 4: INCOME OF RESPONDENT

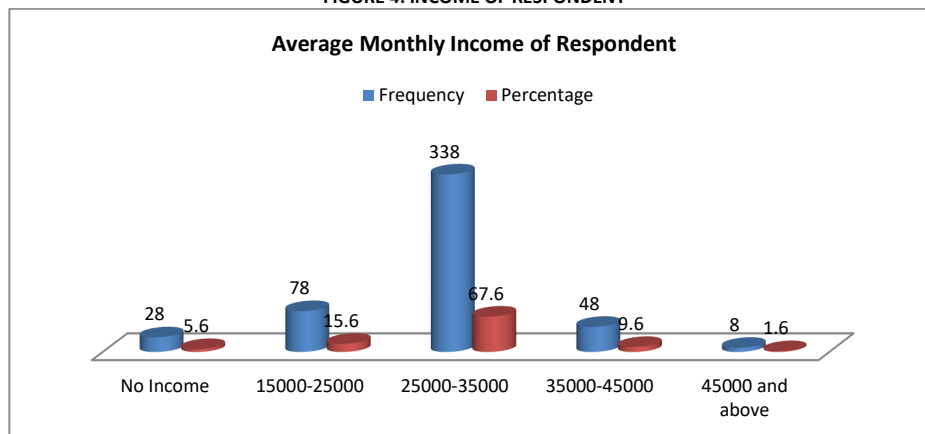


FIGURE 5: OCCUPATION OF RESPONDENT

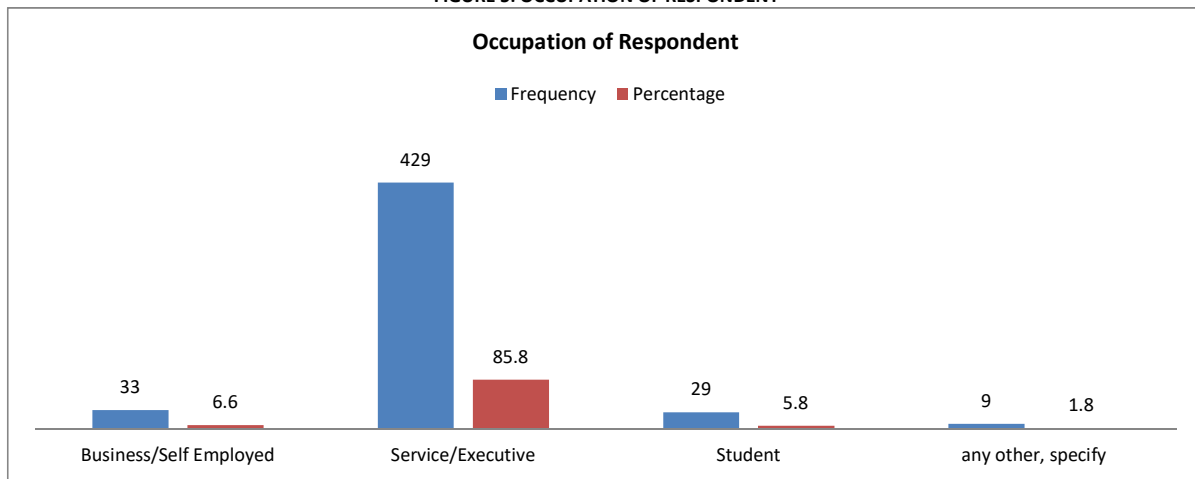
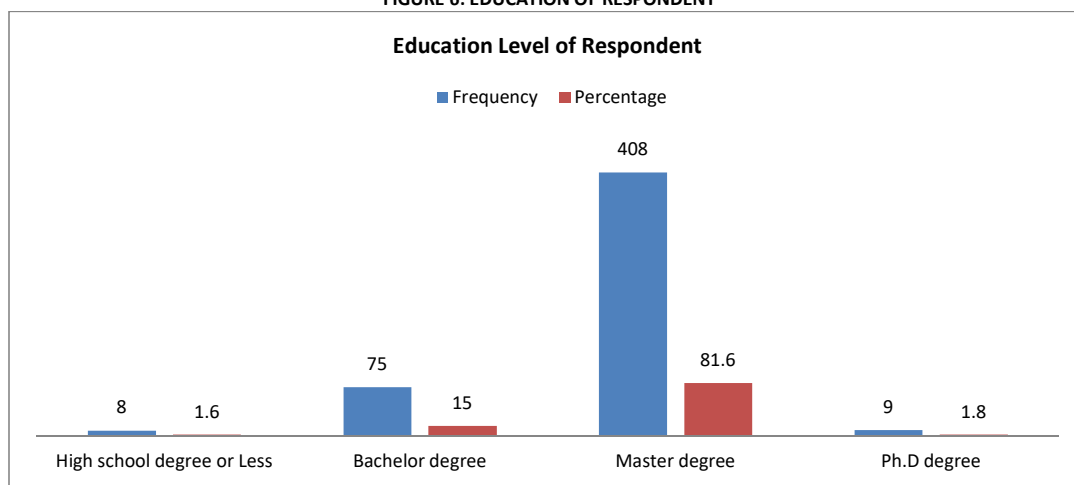


FIGURE 6: EDUCATION OF RESPONDENT

**RELIABILITY ANALYSIS**

To assess internal consistency of the items for each of the theoretical concepts, a Cronbach's Alpha was computed for each factor assessing that the items were measuring the same concept. While desired α levels were 0.70 (Stevens, 2002; Vogt, 1998).

TABLE 2: RELIABILITY STATISTICS (AUTHORS' OWN FINDING)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.742	.741	9

In the table 2, it has been shown that Cronbach's alpha value is greater > 0.70 . This study has overall construct Cronbach's alpha (α) = 0.742 where is considered as acceptability and reliability.

CHI-SQUARE TEST

A Chi-square test is designed to analyze categorical data. That means that the data has been counted and divided into categories. It will not work with parametric or continuous data (such as height in inches).

TABLE 3: CHI-SQUARE ANALYSIS (AUTHORS' OWN FINDING)

Factor*	Asymptotic Sig-nificant (2-Sided)	Significant / Not Significant	Asymptotic Sig-nificant (2-Sided)	Significant / Not Significant	Asymptotic Sig-nificant (2-Sided)	Significant / Not Significant
Internet shopping is easy to do for Respondent	.000	Not Significant	.042	Not Significant	.000	Not Significant
Respondent enjoy shopping on the Internet.	.010	Not Significant	.006	Not Significant	.000	Not Significant
Online shopping is a way where Respondent like to spend his leisure time	.400	Significant	.000	Not Significant	.000	Not Significant
When the Internet retailers are not fully identified, Respondent worry about whether they are reliable.	.120	Significant	.361	Significant	.000	Not Significant
Internet shopping provides a better quality product to Respondent	.000	Not Significant	.162	Significant	.000	Not Significant
Internet shopping provides more variety of products to the Respondent	.958	Significant	.002	Not Significant	.000	Not Significant
Traditional retail stores offer to Respondent better services than online stores.	.000	Not Significant	.015	Not Significant	.000	Not Significant
When shopping on the Internet, the store's reputation concerns to Respondent.	.057	Significant	.000	Not Significant	.000	Not Significant
Respondent would be more likely to shop online if more extensive descriptions of items were included	.000	Not Significant	.400	Significant	.000	Not Significant

* Age, Gender, Income

TABLE 4: SUMMARY OF HYPOTHESIS

S.No.	Demographical Factor	Hypothesis
1	Age	Rejected H ₀ 1
2	Gender	Rejected H ₀ 1
3	Income	Rejected H ₀ 1

FINDING OF THE STUDY

1. Chi square testified that relation of age, gender & income factor with internet shopping is very strong positively.
2. In this study declared that by considering age, gender, income factor for online shopping, respondent is enjoying very much.
3. Respondent like to spend leisure time while shopping online more by considering factor gender & income.
4. In case of reliability of internet marketers, respondent is worried in age, gender factor but not in income factor.
5. Respondent is agreeing, in case of online shopping, it provide better quality product according to age, income.
6. It provides variety of product according to gender & income.
7. Traditional retail store provides better service than online store according to age, gender & income factor.
8. Online store reputation concerns for gender & income factor.
9. According to age & income factor, detail of items is important for online shopping.

CONCLUSION

Based on the above study it has been concluded that there is association between age, gender, income and attitudes & perception of customers and online shopping.

MANAGERIAL IMPLICATION

The study will basically focus on the gap between attitude & perceptions of customer towards online shopping with respect to Punjab state by identify the parameters like customer factors, marketing factors, technological factors. So to make a boom in the online shopping, online vendors should take corrective measure based on the gap analysis to improve their service quality and satisfying the customers.

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