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A STUDY ON PURCHASE BEHAVIOR OF CONSUMERS TOWARDS E-RETAILING

DR. G. PRAKASH RAJ
ASST. PROFESSOR
SACRED HEART COLLEGE
TIRUPATTUR

DR. A. PAPPU RAJAN
ASST. PROFESSOR
ST. JOSEPH'S INSTITUTE OF MANAGEMENT
ST. JOSEPH'S COLLEGE (AUTONOMOUS)
TIRUCHIRAPPALLI

DR. J. MICHAEL SAMMANASU
ASSOCIATE PROFESSOR
ST. JOSEPH'S INSTITUTE OF MANAGEMENT
ST. JOSEPH'S COLLEGE (AUTONOMOUS)
TIRUCHIRAPPALLI

ABSTRACT

Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the decision making process of buyers, both individually and groups. It studies characteristics of individual consumers such as demographics and behavioral variables in an attempt to understand people's wants. In this paper the researchers examined the usefulness of analytical techniques and tools in analyzing the purchase behavior of online shoppers, influencing factors for purchase, and the expectations of consumers purchasing from different e-tailing websites.

KEYWORDS

internet usage, online shopping, purchase behaviour, e-retailing.

1.0 INTRODUCTION

E-commerce in India has come a long way from a timid beginning in the years 1999-2000 to a period where one can sell and find all sorts of stuff from a high end product to a meager peanut online. Computers and the Internet have completely changed the way one handles day-to-day transactions; online shopping is one of them. The Internet has brought about sweeping changes in the purchasing habits of the people. The number of users logging on to the Internet is growing by leaps and bounds. The number of Indians who are online has touched 240 million as revealed by a study undertaken across 32 emerging economies of the world in March 2015. This is 8.33% of the world population using internet making India the 3rd country with the largest number of internet users. Online shopping has become the latest trend among shoppers. Indians are becoming more comfortable with e-commerce. The consumer's attitude has been evolving towards online purchases.

2.0 REVIEW OF LITERATURE

Jarvenpaa et al. [2000] tested a model of consumer attitude towards specific web base stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer.

In the research conducted by Vellido et al. [2000], nine factors associated with users' perception of online shopping were extracted. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online.

Harun R Khan [2014], in this article titled as Digital India: Emerging challenges and Opportunities for the banking sector discussed the migration from cash to electronic payments. RBI conducted number of awareness programs to increase mobile banking users. The plan of digital India is to connect all the Gram Panchayat through broadband network by 2014.

James Taylor [2014], Predictive analytics is the use of data, statistical algorithms and machine-learning techniques to identify the likelihood of future outcomes based on historical data. Most modern organizations use predictive analytics to determine customer responses or purchases, as well as promote cross-sell opportunities. Predictive models help businesses attract, retain and grow the most profitable customers and maximize their marketing spending.

3.0 RESEARCH DESIGN**3.1 RESEARCH OBJECTIVE**

1. To study the purchase behavior of consumer towards e-tailing

3.2 SPECIFIC OBJECTIVES

1. To find out the reasons behind customers preferring to purchase products online
2. To do a frequency analysis of the products purchased online
3. To identify the influencing factors for purchase
4. To find out the expectations of consumers purchasing from different e-tailing websites
5. To give suggestions on customer retention to online e-tailing sites.

3.3 RESEARCH FRAMEWORK

In the first phase of the study different factors influencing the online purchase behavior were identified by studying the existing models of consumer's purchase behavior. In the second phase of the study a model was proposed using the predicative analysis tools enlisting various factors that lead to online shopping. The data was collected only through Questionnaires. The questionnaires were administered both Paper-and-pencil and Computer-assisted web interviewing.

3.4 DATA COLLECTION METHOD

Primary data collection method is used to collect data. The questionnaire was used mainly to test the model proposed for consumer perception towards online shopping. Likert five point scales were used for ranking the perceptions of the respondents in all Questions. The data collection was done over a period of 8 weeks. The questionnaires were administered both personally and through emails.

3.5 SAMPLING

The sample size for the study is 200 respondents and the method of sampling is Non-Probability Sampling.

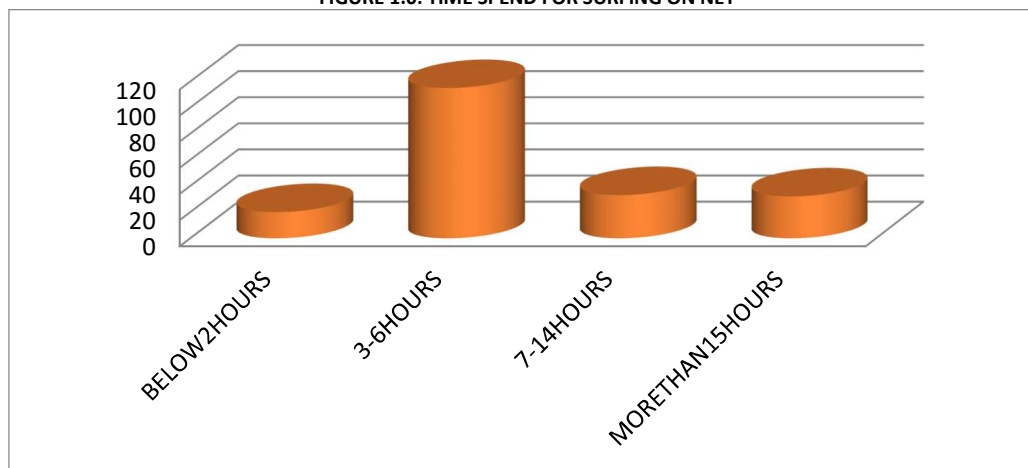
3.6 TOOLS USED

The data collected were analyzed using MS EXCEL 2013 and SPSS Version 21.0 The tests used for analysis are Cross tabulation analysis and Friedman's test.

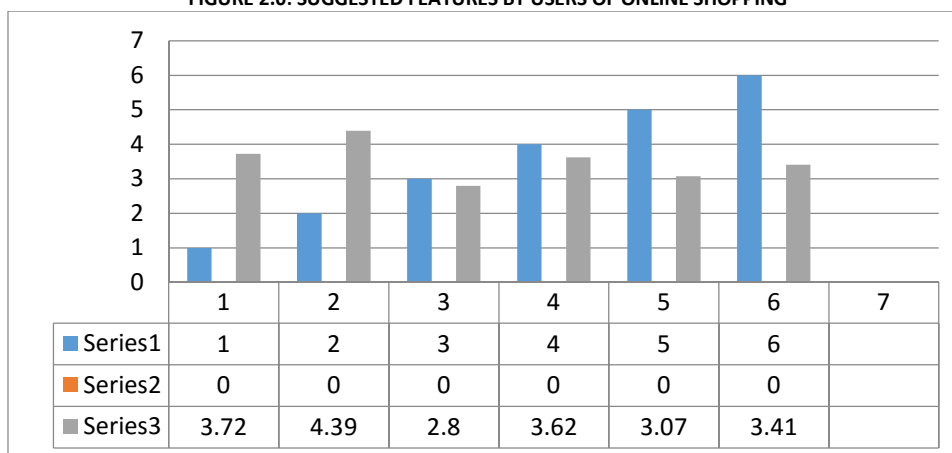
4.0 RESEARCH DATA ANALYSIS AND INTERPRETATION**TABLE 1.0: INTERNET PROFICIENCY OF THE RESPONDENTS**

Internet Proficiency	Frequency	Percent
Novice	90	45
Intermediate	93	46
Advanced	17	9
Total	200	100

The Table 1.0 shows the users internet proficiency. The researcher comes to know that 45 percent of the respondents (90 respondents) are novice in using the internet, 46 percent of the respondents (93 respondents) are intermediate in using internet and 9 percent of the respondents (17 respondents) are advanced in using the internet. Therefore, most of the respondents are in the intermediate level in using the internet.

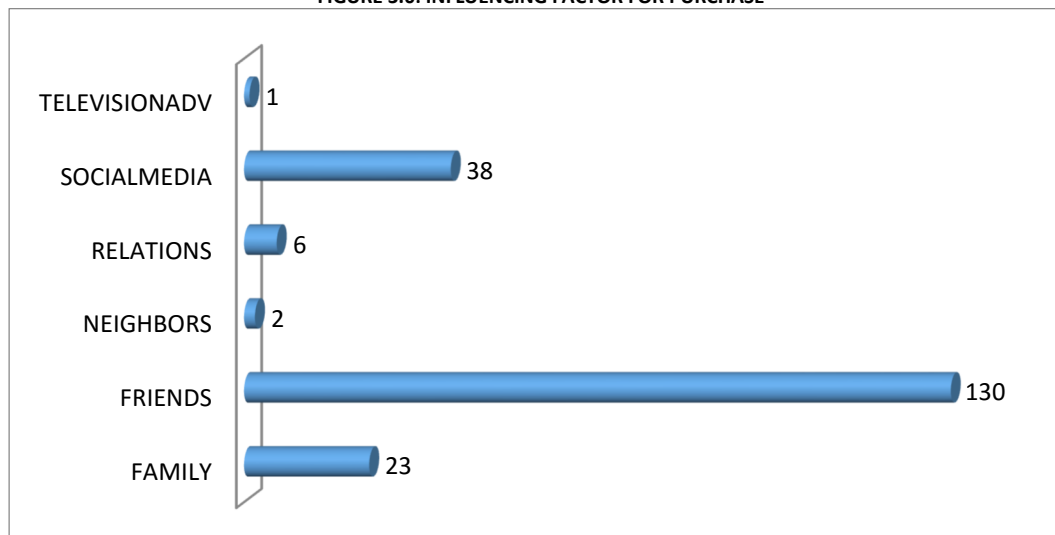
FIGURE 1.0: TIME SPEND FOR SURFING ON NET

The Figure 1.0 shows the time spent by the respondents on web in a week. The researcher comes to know that 9.8% the respondents (20 respondents) spend less than 2 hours on usage of internet per day, 56.4% of the respondents (115 respondents) spend their time in using of internet for 3-6 hours per day, 16.2% of the respondents (33 respondents) spend 7-14 hours using the internet per day, where 15.2% of the respondents (32 respondents) spend more than 15 hours using the internet per day.

FIGURE 2.0: SUGGESTED FEATURES BY USERS OF ONLINE SHOPPING

The figure 2.0 shows the results of Friedman test for suggested features by users of online shopping. From the Figure 2.0 the researcher comes to know that the Integration of social networking with the online shopping websites is the feature that will increase the business of e-tailing sites (4.39%). The second prominent suggestion was the provision of multiple payment gateways (3.72%). This is because of the fact that some payment gateways were not accessing 3.62% users have suggested that better privacy and secure checkout options should be offered to the shoppers while shopping online. 3.41 % of the respondents have suggested for the customer friendly sites for online shopping, because the users were difficult to search the categories in some online sites. 3.07% of the respondents were suggested that design should be improved so that the online sites will attract the users while surfing, and only 2.80% of the respondents have suggested more credibility for online shopping users.

FIGURE 3.0: INFLUENCING FACTOR FOR PURCHASE



When it comes to influencing factor the above Figure 3.0 shows that 11.3% of the respondents says that family influences them to purchase, 63.7% says that friends influence them, 1% says that neighbor, 2.9% says that relations, 18.6% says that social media influences them, 0.5% says that they get influenced by television advertisements.

4.1 MAJOR FINDINGS

- Internet plays a critical role in determining the choices of people in today's scenario. Almost all people except very few access the internet in order to know about the products which they want.
- People use internet for the basic purpose and at the least they use internet to solve some complicated issues. People use internet to cope with their basic and next level needs
- The usage of the internet has become a part in the day to day life of individuals and as day passes internet attracts more users.
- A part from spending time in day to day activities individuals also spend notable time in internet by going online
- Internet have various purpose and reasons to deal with normally individuals use internet for certain purposes like getting information about a product surfing, social media, job searching, internet shopping
- Number of people preferring internet shopping to traditional shopping is increasing.
- Among the factors restricting the internet users to do online shopping, fear of losing money, lack of awareness of the benefits are identified as the most important ones.
- Online shopping is used by individuals for personal purpose rather than business and other purposes
- Friends, family and social media peer groups were found to influence an individual in choosing the method of shopping. Friends and Family are considered to be the most powerful group that influences the choice of an individual regarding the online or traditional shopping followed by social media peer groups
- Laptops and mobile phones are considered to be the most preferred medium for online purchasing because of the comfort and security they provided during the transactions.
- When it comes to online shopping it was found that people tends to purchase certain types of products more through online e-tailing services. The products that are frequently purchased online are apparels, books, mobiles, bags, belts, wallets, watches, and cameras. Other products like laptops, tablets, kitchen items, sun glasses, are also purchased through online but not as frequently.
- The most expected feature from the shopper's point of view is the social media integration and the provision of multiple payment gateways.
- When it comes to payment in the online shopping through e-tailing websites, shoppers mostly prefer cash on delivery. Debit cards and Credit cards have been only the secondary options and only few shoppers prefer bank transfers and third party transfers. They prefer more cash on delivery in order to minimize the risk.
- Many of the online shoppers agree that shopping online saves their time. They feel that online shopping enables us to shop during their convenient times. Availability of different payment options is another advantage pointed out by the respondents. Most of the shoppers feel that the delivery of products takes more time and they prefer online if only the price in online shopping is lesser than the offline shopping.
- Waiting time for receiving the ordered product, risk in getting the correct product for which the shopper pays for, difficulty in returning the faulty product, privacy of bank details are some factors that the online shoppers use in deciding their preferred e-tailing website.

5.0 SUGGESTIONS

Today traditional shopping is at the downfall. Brick and motor stores are seeing a hit. People are moving towards online shopping. To keep up the momentum the e-tailing websites should concentrate on the attributes like user friendliness, multiple and easy payment gateways, and faster delivery return arrangements and availabilities of products so that they will be preferred. Today online shopping service is getting popular day by day and it is getting the attraction of the customers. As the customers' preferences are fast changing it is suggested for the traditional shops to have online presence also in addition to the shops they already have. This is important if they don't want to be completely overtaken. The E-tailing websites may make their services more personalized by developing their own applications across various platforms to make the shopping experience more comfortable. The E-tailing service providers should continuously innovate to retain their customers. They should integrate the shopping experience with the social media and provide multiple payment gateways for their customers.

6.0 CONCLUSION

It is believed that electronic commerce will become a huge industry in the coming years and online shopping is now becoming a significant part of the consumers' daily life to meet their never ending requirements in a convenient way.

More consumers are indulging into Internet shopping as shown by the various research studies because of the value proposition it offers to a customer such as convenience, 24x7 shopping, doorstep delivery, broad product selection and the ever-expanding range of unique and unusual gift ideas as well as increased consumer confidence in shopping on the internet. The main motivating factor seen during the research was the convenience and customer service which drives the people to online shopping. In the coming days the Government should take efforts to increase the broadband penetration in the country which will take the online shopping to the next level.

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