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## CONSUMER BEHAVIOUR TOWARDS DIGITAL MARKETING & E-SHOPPING (AN EMPIRICAL STUDY ON THE CITIES OF WESTERN UP, INDIA)

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#### ABSTRACT

The World Wide Web has brought about unprecedented changes in the conditions and behavior of people around the world. Thanks to this blessing, online shopping has already affected the lives of ordinary citizens. Online shopping has also been launched in India, but the highest percentage buyer is less likely to shop online more often. This study was conducted to understand the performance of online consumers using a self-administered questionnaire of 150 respondents from western cities and UP. Research shows that consumers shop online to save time, as well as the types of products and services available. Both man and woman both have similar behaviors in relation to the likes and dislikes; they love the delivery home and don't like the inability to touch and feel the product so much. They find online shopping information on websites especially on the social network and buy clothes, accessories especially in cash through payment delivery. Most consumers are concerned about the security of the payment system, and their satisfaction with online shopping is included.

#### **KEYWORDS**

online shopping, e-commerce, e-marketing, consumer behaviour.

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#### 1. INTRODUCTION

hopping online is the easiest solution to a busy life in today's world. Over the past decade, there has been a dramatic change in the way customers shop. Without the consumer's continued shopping in the real store, the consumer feels much easier to shop online. Shopping online saves valuable time for modern people because they become so busy that they are not able or unwilling to spend much time shopping.

In the 21st century, commerce and commerce have become so diverse that many channels have taken place and online shopping has increased dramatically around the world (Johnson, Gustafsson, Andreassen, Lervik, & No, 2001). Globally, e-commerce is creating a market of \$ 2.29 trillion (John, 2018) and is expected to reach \$ 4 trillion by 2020 (Marketer, 2016) due to double sales growth (15%) and order (13%) (at Marketer, 2018) on all forms of e-commerce such as business-to-business (B2B), business-to-consumer (B2C) (Zuroni & Goh, 2012).

The Asia Pacific region is leading the growth of online shopping compared to mature markets such as the US, UK, Japan and European countries. Asia Pacific recorded great growth, especially in China. By 2020, the Asia Pacific region is making about \$ 1 trillion in online sales and the majority from China is making about \$ 899 billion (Marketer, 2020). With the increasing popularity of the Internet and its benefits, online shopping is gaining popularity and gaining popularity among a group of consumers looking for a better price proposal in terms of information, ease of use, cost, selection. Like other young Asian citizens, young Indians are experimenting with new shopping methods that have led to the popularity and growth of online shopping in India.

Unlike a physical store, all goods in online stores are defined by text, images, and multimedia files. Many online stores will provide links to more information about their product. On the other hand, some online buyers are eager explorers, pleasure seekers, shoppers, and others who are technically negligent, who hate to wait for a product to be shipped. As a result, online consumer performance (user action during search, purchase, use of products) became the subject of modern research with a growing number of researchers to understand this unique type of online shopping.

The main purpose of a business is to provide products and services that better serve the needs of their customers. A business that caters to customer needs with greater satisfaction is more successful than its competitors as satisfied consumers tend to buy more often. Moreover, in India, online shopping was rapidly evolving and has the potential to grow significantly in the future, as Internet penetration spread far and wide in rural areas. However, it is also true that Indians traditionally keep their way of shopping because of modernity and fast living, reliance on online shopping will increase. Therefore, the purpose of this study is to understand how consumers behave when shopping online, their likes, dislikes, and level of satisfaction.

#### 2. OBJECTIVES OF THE STUDY

- 1. To understand how the digital marketing affects consumer behavior.
- 2. To understand the consumer pattern towards online purchases in northern India specially in western U.P.
- 3. To know the consumer experiences of online shopping.
- 4. To understand the reason behind the high growth of the business of Online shopping.
- 5. To understand the factors of liking and disliking online shopping.

#### 3. METHODOLOGY

To understand the consumer performance of new online purchases in India, we have conducted a descriptive study of the research by creating a list of self-created questions based on the purpose of the research. A five-point Likert scale ranging from a firm confession to a firm argument was used to gather a quick response from respondents.

A simple sampling method was used in this study to obtain data from respondents in Meerut, Saharanpur, Moradabad, Muzaffarnagar and Bijnor City where about 50% of commerce customers reside in western UP. The simple sampling method is easy to use and inexpensive and is very common in IS research which has a high response rate. We targeted 200 respondents of all ages, students, service managers, entrepreneurs and homeowners with various experience in online shopping

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in a personal interview and 179 participated in the study which resulted in a 90% response rate. However, after filtering 160 useful and effective responses were used for further analysis. The data collected was analyzed through Microsoft Excel.

#### **4. LITERATURE REVIEW**

**Corina SERBAN (2011)** finds new opportunities for social marketing to address society's problems and supports the integration of the online communication tool in the competition strategy. The author tries to examine the relationship between competition in the non-profit world and the online environment. The study describes the nature of the relationship and analyzed the impact of four independent variables i.e. credibility, attractiveness, persuasion and promotion on website competition.

Richard R. Klicki, (2011) finds that when a company wants to market the business digitally, it is important to make sure, that you treat their audience with respect. On social media Kelly Bolyard said, "treat your followers as guest not as an advertising audience". The other author said, "Value yourself and show value to your audience". The company should make message fast and specific because readers attention span online is very short. People inherently learn and remember things better through a multisensory approach, so it is important that your marketing strategy maintain traditional, tangible aspects.

**S. Lesidrenska, Ph Dicke, (2012)** talks about the social media platforms which has being grown over the last year dramatically and companies should not ignore them or not being part of them. With the new development, companies that they do not only present their new product online but importance are building up a relation with potential customers in a very early phase of the product development. Social media platform offers only beneficial effect with the viral marketing factor 'to pass something on or to share something' inside the customer's validation process and without a extra efforts by passing on the news with the help of the 'I like' button this will speeds up the spread of the news and helps companies to promote their product and brand.

**Cristian, Morozan, (2012)** talks about the presented and argued the reasons why brands are turning to digital environment and to their communities, in order to apply new marketing strategies, offering consumers the grounds to belong to the respective communities. Thus, through digital media, the management of organizational communication becomes more efficient, both internally and especially, abroad. From this point of view, the greater the power of online technologies, the more open and transparent the organizations can be when they want to be understood within certain groups of consumers.

E Josephine Mary, P Revathi, K. Vetrivel. (2012) was focusing around the Rapidly changing technology is continually bringing new goods & services to the market accompanied by new strategies to sell them therefore it may also conclude that new ethical issues related to business will emerge. New ethical issues must be identified and immediate steps and action should be taken. E-commerce provides tremendous opportunities in different areas but it requires careful application for consumer protection issues.

**Gheorghe Orzan- Otilea-Elena Platon, (2012)** finds that Web 2.0 was an important step in expanding way to communicate on the internet. Social networks are proving to be a core partner in promotional and communication activities for the companies interested to take by surprise the audience, providing that it has access all the source of information, the company is able to reap the full benefits of promoting through social network while minimizing the disadvantage and the interest may prove to be the most convenient form of action for the company in its alternative marketing solution.

**S.Kowalski, (2012)** finds that the purpose of the use of social networking site for the club is making interest in the surrounding that's why the club should transfer the information on the internet. There is a lack of current and short-term action, sponsors visibility, expanded galleries on the page. The website is overloaded with meaningless information. The page does not encourage a person to stay on it and share information with others. In such communication process the importance is to create a transparent and understandable page for to a potential client.

Sajjad Nazir, Arsalan Tayyab, Aziz Sajid, Haroon-Ur-Rasheed, (2012) discovered the effects of online shopping towards the attitude of consumer buying behavior in Pakistan. Online shopping is getting more and trendier in Pakistan as well as in rest of the world but the velocity of online shopping in Pakistan is slower as compared to the entire world. According to the survey, online shopping is getting popularity in the young generation such as students and professionals. Students usually prefer to buy goods from its original source and they mostly prefer online shopping.

Sumit Goyal, (2012) finds that Face book, Twitter, Google+ are some of the most popular social networking websites that are popular and demanding in today's youth, people cling to these social networking sites for different purposes such as making friends, meeting old friends and relatives, getting information, expressing thoughts, sharing photos, videos, text and video chat to build forums, having a commercial and business interest. The graph of these social networking sites is growing. Thanks to amazing success new social networking websites are born.

Talpav A, Vierasu, (2012) finds that Apart from global trade and without global imitation the internet has costs and competitions vary greatly from one place to another via the internet. An organization needs to be well-organized for its target market, continuously monitoring its direct competitors and needs to be able to keep up with the best online marketing strategies with great potential.

**Iulia-Adina Zara, Bogdan Calin Velicu, (2012)** finds that every company needs to stay competitive using analytics to understand their customer. The company needs content, design and advertising to improve the target audience. Sometime analytics reports are not so complete and therefore require special advice to develop an online business and convert visitors into consumers. Metrics should be developed for better customer understanding.

Wafa Elmannai, (2013) explained the idea of building an online business using the social networking site "Face book". This concept is based on the need for specific and important service required by students at universities which is "Online Tutorial". The authors clearly show how easy it is to take advantage of these free pages and make an online business without profit or money. Last year the growth of online business could be as much as the digital world.

**M.** Bala, **D.** Verma (2018) studied the effective online marketing methods, basic comparisons between traditional and digital marketing, to know the most preferred online method, and to know that companies prefer online marketing over traditional marketing. The authors conclude that businesses can really benefit from Digital marketing such as using search engine optimization (SEO), search engine marketing (SEM), content marketing, influential marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media production, direct email marketing, display advertising, e-books, optical discs and games and are becoming increasingly common in our development technologies. Vogus (2011) also determined that large companies view social networking sites as strategic tools and that some businesses even hire employees to look at their social media pages. Mangold and Faulds (2009) recommend that social media should be considered an integral part of an integrated marketing strategy and should not be taken lightly.

#### **5. ADVANTAGES OF ONLINE SHOPPING**

Save Time: If someone has a specific shopping list of what they want to buy, they can immediately buy it with just a few clicks of a mouse from the site and can move on to another important activity. Thus, it can save him time.

Save Power: Online shopping saves energy because one does not have to go to a real store by wasting one's energy on shopping.

**Price** Comparison: It is practical and straightforward to make price comparisons from one online shopping site to another. With just a few clicks the advanced search engine optimization allows everyone to check the price and compare.

24/7 Availability: Online Shopping gives a person the freedom to shop at their own pace and convenience because an online store is open 24/7, 7 days a week and 365 days.

**Remove wait queue:** Every online store is designed with a single unique order feature for purchase so that no long queue continues when you buy from online. Therefore, shopping online reduces the bad habits of standing in a long line and waiting.

**Overcome the Location Limit:** Anyone can purchase their desired products or services anywhere in the world without being physically present there by shopping online. Therefore, shopping online helps to overcome the local limit of shopping.

Save Fuel: No need to relocate to buy online, so there is no need for a car. Therefore, shopping online saves on fuel and fuel costs.

#### 6. DISADVANTAGES OF ONLINE SHOPPING

Despite the success of online shopping, there are still some issues that some people are constantly complaining about.

**Deafness and Deafness:** An online store only shows pictures and product descriptions. So those who want to touch, see and test products before buying, cannot do so in online shopping.

Fraud and Security Concerns: Consumers are at high risk of fraud by sellers due to the inability to check pre-purchase sales. Using a stolen credit card or fraudulent refusal to make online purchases also includes merchants and fraudulent purchases.

**Privacy:** Privacy is a major problem for some consumers. Many consumers want to avoid spam and telemarketing that may result from providing online merchant contact information. Many websites and the Brick and Mortar store keep track of consumer buying habits to promote an item or other site you can visit.

Although different management has different rules regarding consumer privacy and a different level of enforcement of online purchases raises privacy concerns. Lack of Full Cost Disclosure: It is easy to compare the best price of an item online, but it is not so easy to identify the total cost (including additional fees, shipping, taxes, etc.) of an online item. Lack of full disclosure of total costs is one of the concerns about online shopping. This problem is most evident in border purchases.

Short-Term Satisfaction: One can use the product immediately after purchasing it from a real store, which can be fun. However, shopping online requires patience to wait for the item to arrive (approximately 6/7 hours or more), which can reduce the level of satisfaction.

#### 7. OVERVIEW OF ONLINE SHOPPING IN INDIA

The proliferation of ICTs especially the Internet is forcing the global business community to focus on business. Online shopping gives consumers access to global markets, enabling them to compare prices across the region and different locations, find that prices vary by order of order, and get information on different products. As a result, marketers ensure that they expose themselves to the cyber world through their websites and websites. Retailers as consumers also benefit from the increase and greater access to the global market via the Internet.

Over the past several years, UNCTAD (United Nations Center for Trade and Development) has emphasized the importance of e-commerce, especially the online shopping of developing countries (UNCTAD, 2017). To facilitate the development of developing countries in all e-commerce sectors, UNCTAD has special programs in place. UNCTAD has also developed rules and guidelines for all forms of e-commerce worldwide. The private sector in India must be well-prepared to meet the needs and expectations of customers and also stand out from the competition of domestic and international competitors due to global expansion (M.Bala, D. Verma 2018).

In such a case, businesses need to develop their own internal and ICTs system in order to be more competitive and global. Also, businesses need to be present and active in the cyber world. In particular, these two issues are becoming increasingly important in the Indian corporate sector.

There is a growing maturity with the way Indians use the Internet. It's a common curve. An online user usually starts via email, communicating with people gradually progressing through browsing news, information, entertainment, and finally, completing shopping and doing business online. In the UNCTAD (2017) B2C e-commerce index report, India ranked 71st out of 144 countries studied.

Today there are more than 19000 web-based e-commerce companies and social media and among the most popular are Flipkart, Amazon, AJIO, MEESHO, MYNTRA PayTM, Limeroad, Shopclues, Naaptol, TATA CLiQ, MakeMyTrip, Yatra. Interestingly, those styles are not limited to the Western UP, but also to urban areas in the country and to a certain extent, as well as in rural areas.

Seeing the popularity, foreign investors are coming to the Indian market. However, customer behavior analysis is especially important in the case of online consumers who do not receive and feel the product itself at the time of purchase. The findings of this study may shed some light on the subject.

### 8. FINDINGS AND DISCUSSION

#### DEMOGRAPHICS OF THE RESPONDENTS

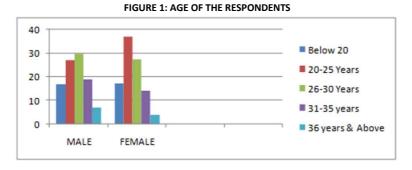
The respondents were categorized into several factors, such as gender, age, occupation, income.

#### GENDER

Among the respondents, we found 62.5% were male, and 37.5% were female.

#### Age

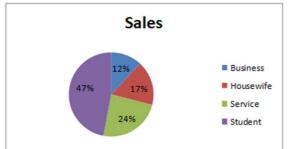
From **Figure 1**, we can interpret that the majority of respondents were under 36 years of age. 17% of male respondents were under 20 years of age, 27% were between the ages of 20-25, 30% were between the ages of 26-30, 19% were 31-35 years old and 7% of male respondents were 36 years of age or older. While 17.33% of female respondents were under 20 years of age, 37% were between the ages of 20-25, 27.33% were between the ages of 26-30, 14.34% were 31-35 years old and Only 4% of women are 36 years of age or older.



#### Occupation

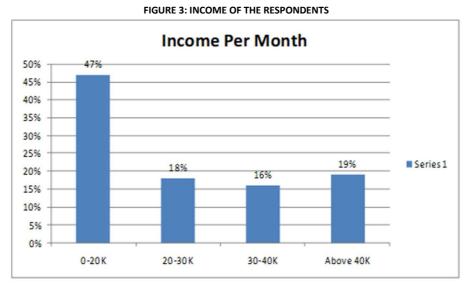
When it comes to work, 47% of them were students, 24% of them were service owners, 17% were homeowners, and some were doing business (see Figure 2).

#### FIGURE 2: OCCUPATION OF THE RESPONDENTS



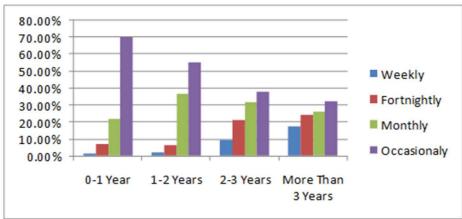
#### Income

From Figure 3 we see that approximately 47% of the respondents per month fall to Rs. For the categories 0-20,000, 18% of the monthly respondents entered Rs. 20,001-30,000, 16% received Rs. 30,001-40,000, and 19% of respondents have more than Rs. \$ 40,000 a month.



#### Experiences of online shopping versus online shopping frequencies

Approximately 41.88% of respondents have less than 0–1 years of online shopping, 36.25% of those with 1-2 years of experience, 14.37% of them with 2 to 7.5% of experienced respondents also in online shopping for more than 3 years. Of those who responded, 49.01% of them periodically shop online, 29.02% shop once a month, 14.49% of respondents shop online every two weeks, and only 7.48% shop online weekly all.



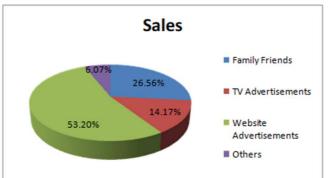
#### FIGURE 4: EXPERIENCE IN ONLINE SHOPPING VERSUS ONLINE SHOPPING FREQUENCIES

From Figure 4, it is evident that 70.25% of online shopper with 0-1 experience shopping from time to time, 21.89% buy monthly, 6.7% buy every two weeks and 1.16% do so weekly. 55.35% of experienced 1-2 year buyers make occasional purchases, 36.75% are monthly internet buyers, 6.3% of shoppers every two weeks and only 1.6% buy online weekly. 38.13% of shoppers with 2–3 years of online experience are regular customers, with 31.43% of respondents coming out monthly, 20.94% buying online every two weeks and 9.5% being online consumers every week. Among respondents with more than 3 years' experience, 17.67% make weekly purchases online, 24% for two weeks, 26% monthly and 32.33% make occasional transactions.

#### Sources of online shopping information

By selling and promoting products online, it is important to inform the consumer about online shopping, the pros, cons and the associated website address. Approximately 53.20% of respondents are aware of online shopping from websites especially on various social media platforms such as Facebook, Twitter, Linkedin, Instagram, etc. About 26.56% of them receive information from friends and family members. 14.17% of them come from TV commercials and 6.07% of them from other sources such as billboards, signboard, newspaper, magazine, etc. (See Figure 5).

#### FIGURE 5: SOURCES OF ONLINE SHOPPING INFORMATION

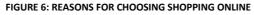


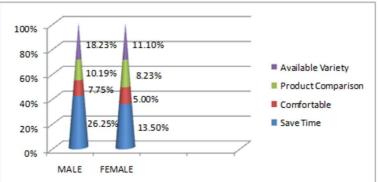
Additionally, website advertising, friends and family members are the main sources of online shopping information for the online consumer. This result confirms the findings of Hajli (2014) and Alsubagh (2015). The distribution of various websites (especially Facebook) will be of great help to organizations to promote their sites and products for online shopping.

#### Reasons for choosing online shopping

Both the men and women who responded confirmed that there were certain reasons for choosing to shop online. 39.75% of respondents (26.25% males, 13.5% males) mentioned their time to choose to shop online and about 29.33% (18.23% male, 11.1% female) surveyed choose to shop with -the Internet due to the availability of various products. Approximately, 18.42% (10.19% male, 8.23% female) respondents prefer to shop online because product comparisons are much easier to shop online and 12.75% (7.75% male, 5% female) they chose a good cause (see Figure 6).

The time-saving and available types of products are the main reasons for online shopping. All four of these factors motivate an online consumer to shop online. Therefore, companies need to develop strategies and develop product types to attract and retain an online shopper. These findings also confirm the findings of Gong et al. (2013) and Hoque et al. (2015), in which respondents found using e-commerce to be useful.





#### Preference for product/service

When respondents were asked to be aware of the goods and services provided, 33.75% of respondents chose Apparels (19.76% male and 12.73% female) and accessories 31.29% (18.17% male and 13.12% female). 23% (16% male and 7% female) respondents prefer to shoot tickets online. Approximately 11.55% (6.23% male and 5.32% female) surveyed chose health care and fitness products and only 1.67% (0.88% male and 0.79% female) responded to the literature (see Figure 7)

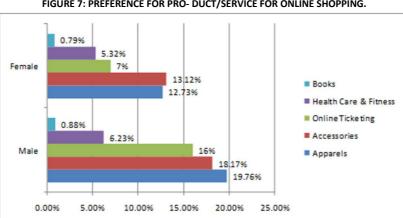


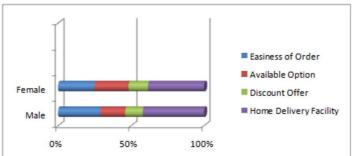
FIGURE 7: PREFERENCE FOR PRO- DUCT/SERVICE FOR ONLINE SHOPPING.

Clothing, accessories, and online tickets are the top three categories that bring a culture of online shopping to online shoppers. Online shopping tends to grow in the coming years as consumers want to buy more in the future. Vendors need to come up with new ways to grow other categories of goods and services. Factors for liking online shopping

Figure 8 shows, among male respondents, 42% are similar to online purchases due to the delivery center, while about 29% of male respondents say it is easier to order what they would like to buy online. 12% of male respondents such as discount contribute significantly to online shopping and 17% of male respondents as available purchase options and payment methods. On the other hand, 38.34% of women respondents also shop online at the delivery center, 25% make light orders, 23.33% female respondents such as discount offers and 13.33% of options available respectively.

Both respondents' men and women have a similar attitude towards liking shopping items online. They both love the home delivery scene. However, female preferences offer more than masculine. These findings confirm the research of Rastogi (2010) and Katawetawaraks and Wang (2011), in which online consumers also preferred online shopping to facilitate the use and diversity of products.





#### Factors for disliking online shopping

We also asked respondents if there were any concerns that hindered them from making an online purchase decision. Figure 9 shows that 46.5% hate the inability to touch and feel or factor in trying to shop online, while about 25% of men say it is the high price of products or services they are less interested in shopping online. 17.5% male respondents dislike behind online retail services and 11% male respondents dislike negative return policy.

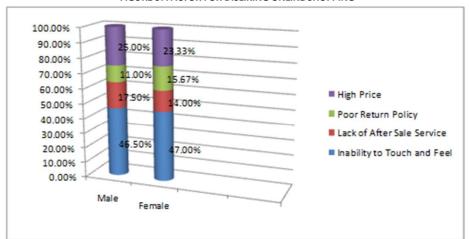


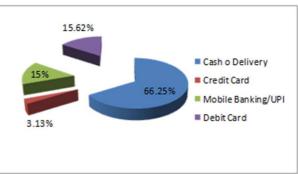
FIGURE 9: FACTOR FOR DISLIKING ONLINE SHOPPING

Among female respondents, 47% do not like to shop online because of the inability to touch and feel something. 23.33% do not like the high price of products and services. 15.67% and 14% of female respondents hate the poor return policy and the lack of after-sales service respectively.

The inability to touch and feel the product or trust is still the most popular form of online shopping, or we can say the main obstacle to online shopping confirming the study of Chen and Barnes (2007), Heijden et al. (2003) and Huseynov and Yıldırım (2014). The high price of goods and services is another major problem for consumers. Advertisers need to develop better return policies, improve product quality and after sales services and charge the right amount to encourage online shopping.

#### Modes of Payment

Figure 10 indicates the different fee alternatives for customers that is a completely important phase for getting choice. sixty-six. 25% of the respondents are doing transaction through cash on shipping facility whereas 15. sixty-two% of the interviewees is paying thru a debit card. 3.thirteen% respondent pay through credit card and 15% via mobile banking or UPI. maximum of the purchasers chooses coins on delivery as a mode of charge for online shopping. This locating confirms the study of Rastogi (2010) but contrasts the findings of Liao et al. (2012), where the online customers in general choose to pay via credit score or debit playing cards. The evaluation may be due to the much less developed monetary sector of India, in which credit score cards are less to be had than that during developed international locations.



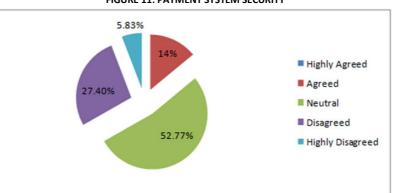
#### FIGURE 10: MODES OF PAYMENT IN ONLINE SHOPPING

#### Payment system security

From the survey it was found that (Figure 11) none of the respondents strongly agreed with the fact that the online payment system is very secure in India. 14% of respondents agreed with the fact that the online payment system is highly secure when 27.4% of respondents disagree. 52.77% of respondents remained neutral regarding the truth, and 5.83% strongly disagreed.

Above all, secure payment is the most important thing in India. Most consumers believe that the online payment system is not secure. Usually, they do not want to use their credit or debit card when shopping online. Companies need to introduce new advanced technologies to create and build confidence in the payment system among consumers.





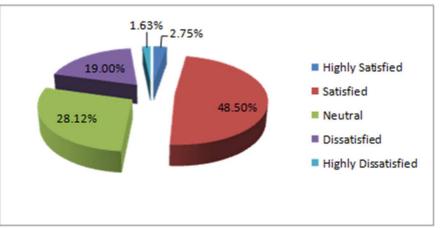
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#### Satisfaction with online shopping

48.5% of regular online consumers are satisfied and 19% are dissatisfied. 28.12% of them are dissatisfied or dissatisfied. Only 2.75% of average online consumers are very satisfied while 1.63% are very dissatisfied (see Figure 12).

Satisfaction level plays a major role in online shopping. Satisfied shoppers tend to shop online more often. After analyzing the data, we found that about half of the respondents were satisfied with their overall online shopping experience. It should be noted that only 2.75% of the online shopper is highly satisfied indicating that there is still concern, which prevents the consumer from using online shopping regularly. Companies must make adjustment decisions so that the dissatisfied and impartial class of online consumers can go to the most satisfied or satisfied category and shop online more often and should be made with better information quality, quality service during and after purchase (Vegiayan et al., 2013).





#### 9. CONCLUSION

Online shopping is heavily driven by the development of Information and Communication Technology (ICT) infrastructure, online payment systems and the Internet access rate in India. Previous studies have shown that unlike brick and mortar store behavior, online store behavior is influenced by online communication, website aesthetics (Constantinides, 2004), security, consumer information, age and learning age, etc.

Learning these different aspects of online shopping and consumer behavior for online consumers can benefit technology entrepreneurs and policy makers to make their strategies more effective in the market. This study reveals the strength of online consumerism in India.

Indian online shoppers most of them are still young (especially under 40) like other parts of the world. They shop online because it saves their precious time, offers delivery at home, offers easy shopping and offers a wide range of clothing products, accessories, and tickets etc rather than the visible market and other retail stores. They rely heavily on price and experience as the basis for quality judgment of items in online purchases and in the payment system they prefer COD options. Most consumers get information especially on Facebook and other social media ads followed by friends and family by following their "oral" communication. However, privacy and the inability to touch and feel are things that are most unpopular with online consumers. These findings from our study have implications for vision and performance.

#### **10. THEORETICAL IMPLICATIONS**

This study provides the basis for future researchers in studying consumer behavior among Indian online consumers especially in rural areas. Further research is possible by increasing the sample size including many locals who can reflect the overall consumer behavior of online shopping in India. In addition, the variables identified in this study may not be sufficient than most variables to be considered in future research. Investigators can also look at factors that influence online shopping behavior, customer satisfaction, and honesty.

#### **11. MANAGERIAL IMPLICATIONS**

The findings of the paper provide management's guidance on the characteristics to be included in their products and service quality, delivery method, payment gateway, security, reliability, and pricing strategy. Managers should choose a social network for advertising. As, so far online credit card payment systems are not widely available, managers must keep money in the delivery system in order to gain trust among customers. To increase the touch and feel uncomfortable, managers can send other products to customers to choose from and pay after choosing one. If management considers these factors, they are more likely to be competitive in the market place.

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