INTERNET SHOPPING: CONSUMERS' ATTITUDE AND BEHAVIOUR TOWARDS ONLINE SHOPPING WITH REFERENCE TO COIMBATORE

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Abstract

The Internet and the worldwide have been the most exciting developments in the field of information and communications technology in recent years. Internet and Web technologies have fundamentally changed the way businesses interacted, transacted and communicated with consumers. It has become a dynamic virtual medium for selling and buying of information, products or services, because of the growth and development of retail brands has experienced considerable change over the last few decades. A few years back, when online shopping was in its nascent stage, there were very limited sales as well as purchases on the online shopping arena. But with the passage of time, this scenario has improved tremendously as people have started gaining confidence about purchasing products online and it has become an integral part of modern life across the world. There are around 71 million Internet users in India (IAMAI, 2009). Tamilnadu is an Indian state that lies in the southern part of India. With this Coimbatore is the third largest city in Tamilnadu with a population of more than 30 lakhs. Due to large number of online shoppers in India, the present study helps to identify the attitude and behaviour of consumers towards online shopping.

Keywords: Online shopping, consumer attitude, consumer behaviour, internet shopping, empirical study

Introduction

The Internet and the worldwide have been the most exciting developments in the field of information and communications technology in recent years. Internet and Web technologies have fundamentally changed the way businesses interacted, transacted and communicated with consumers. It has become a dynamic virtual medium for selling and buying of information, products or services, because of the growth and development of retail brands has experienced considerable change over the last few decades. For many retailers the strategy of offering lower quality and lower price on brand alternative has changed to a policy of directly competing with manufacturer brands in terms of quality, design and packaging. The Internet has also changed the way we consume products and our means of satisfying the demands for our comfort. The Internet has made it easier for us to acquire the goods. Internet commerce exploded and became a normal part of day to day life of consumers. It provides both organizations and consumers, with endless options to choose from, for various transactions. Online commerce has many advantages when compared to

regular shopping. The most fundamental advantage is the convenience. The Internet was popularized in the 1980s when Microsoft and IBM came out with the personal computers. The era of online shopping totally transformed the computer in ways few would have imagined in the early 1980s. The first bank was opened in 1994 and a Pizza Hut website also went online. In the late 1990s and early 2000s online shopping became more accessible for a lot of people and its popularity surged the consumers. In today's society, people are doing all kinds of their financial transaction ranging from buying holiday gifts to buying cars and paying their bills over the net. According to UCLA Center for Communication Policy (2001)[1], online shopping has become the third most popular Internet activity, immediately followed by e-mail using/instant messaging and web browsing. Online shopping can be done at home and one need not have to worry about traffic congestion, long lines and other traditional aspects. With increasing Internet access, the use of e-commerce services by the population is booming globally and locally in India. The most recent estimate of e-commerce spending in India (taken in August 2012) is 7 billion dollars [mavenclickz.com] and 3rd largest internet market in the world.

Online Shopping: An Indian Perspective

A few years back, when online shopping was in its nascent stage, there were very limited sales as well as purchases on the online shopping arena. This was due to many reasons such as lack of internet friendly population, low penetration of computers and internet connections in India, low percentage of credit and debit cardholders, as well as non willingness of people to use their credit card on the internet due to the fear of being scammed. But with the passage of time, this scenario has improved tremendously as people have started gaining confidence about purchasing products online and it has become an integral part of modern life across the world. In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping people's informational and social needs. There are around 71 million Internet users in India (IAMAI, 2009)[2]. Consumers on one hand have the ease of choice, the comfort of shopping from home and an endless variety of products, while saving time and money.

Organizations, on the other hand, are exploiting the unlimited shelf space the internet offers, operational timings and geographical boundaries unconfined by them and the opportunity it created to cater to wide markets at a comparative miniscule cost. As a result customers and organizations are having a much fuller relationship than ever before. As Indian consumers turned to the Internet to tap into this explosion, Internet commerce indeed became an important business initiative. Organizations became more serious about their Internet operations witnessing a sharp rise in online retailing activity. According to BMI India Retail Report[3] third-quarter of 2010 indicates that the total retail sales will grow up from US$ 353 billion in 2010 to US$ 543.2 billion by 2014. In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to reach existing and potential consumers more efficiently.

In the Context of Tamilnadu

Tamilnadu is an Indian state that lies in the southern part of India. It is the fifth largest contributor to India's Gross Domestic Product (GDP) and the most urbanized state in the country with the highest number of Business enterprises, pegged at 10.56%, compared to the overall population share of 6%. With this Coimbatore is the third largest city in Tamilnadu with a population of more than 30 lakhs. There are more than 30,000 tiny small, medium and large scale industries and textile mills. According to eBay.in results, over 2427 cities[4] did

online transactions in 2009. The major IT Hubs are almost all over India. Tamilnadu and Karnataka were the most wired states of India with the maximum number of towns from where from eCommerce originates. The survey results indicate that Coimbatore occupies 15th place of online shopping in Tamilnadu.

Statement of the problem

Due to the rapid development of the technologies surrounding the Internet, companies are interested to sell their products through their website even though buyers and sellers can be thousands of miles apart, they may belong to different parts of world, or they might even speak different languages. Since Internet is a new virtual medium with many potential consumers, the online retailers must understand the wants and needs of such consumers. The importance of analyzing and identifying the factors influencing the consumer when he or she decides to purchase on the Internet is vital because new virtual market will bring significant differences to the consumers. Analyzing consumer behaviour is not a new phenomenon. Many theories have been used for many years not only to understand the consumers' attitude, but also create a marketing strategy that will attract the consumer efficiently. However, some distinctions must be made when considering traditional consumer behaviour and online consumer behaviour. Even though there are many research topics in the field of business to consumer in the context of Internet business, online retailing is a new retailing medium and online consumer behaviour is diverse from traditional consumer behaviour, one must identify what influences the online consumer. Therefore, if the consumers like to do shopping, a study of the factors that will influence them to do so online is quite meaningful. These factors need to be identified and taken into account by online retailers in order to satisfy the consumer demands and compete in the online market. From this background the researchers work is primarily to identify and get insight of the main factors that are affecting consumers when purchasing products and services through online.

Objectives of the study

The following objectives are drawn to fulfill the aim of the study:
1. To study the factors influencing the consumers preference for online shopping.
2. To assess the attitude of the consumers towards online shopping.
3. To analyze the consumers satisfaction towards online shopping.
4. To study the problems faced by the consumers towards online shopping.
5. To offer suitable suggestions for enhancing consumers satisfaction through online shopping.

Review of Literature

The references for the literature review used for the problem in hand are as follows:

As Internet usage is increasing, so is online shopping particularly in those countries whose marketing infrastructures are well developed. Customers can shop at anytime and have access to products not available in their geographic region. Moreover, they are now able to access the Internet, not only from their personal computers, but also from advanced electronic devices such as tablets, Palmtops and mobile phones. The growth of Internet technology in India has enormous potential as it reduces the costs of product and service delivery and extends geographical boundaries in bringing buyers and sellers together. However, not all consumers are turning to the Internet for shopping. While the number of Internet users who have made a purchase at one time is more than half in the United States, this does not explain

the disparity between the number of visits websites recorded and the number of actual purchases made online.

To understand the driving forces towards online retailer and consumer relationship, it is important to understand how consumers make their purchase decisions. The classical model of the consumer purchase decisions has become generally accepted in the study of marketing and consumer behaviour.

Dinesh, Amit, and Raghav Rao (2008)[5], in their study compared online store rating with other e-store loyalty factors. It was found that the number of years on the web has the least impact on repurchase intention. This has significant implications for managers of online stores because it suggests that stores would attract more customers by having positive customer reviews. The amount of time the store has been in business does not seem to affect the repurchase intention of consumers. "Word of mouth" remains the most powerful customer acquisition tool and impact on the trust that the customers have.

Purva Bhathia and Surbhi Goel (2008)[6], studied about the internet users in India as on 2008. It was found that 49 million users have logged on to the internet in the year 2007-2008 and 70 percent of the internet users reside outside metros. Internet penetration in urban India is at 12% in the year 2007 – 2008 compared to 9 percent in the year 2006-2007. Further, it was found that urban netizen has increased from 30 million to 40 million in the year 2007-08 and 70 percent of users are between 19 – 35 years of age.

The bond of trust, especially in the depersonalized setting of Internet commerce, is very fragile. If that trust is broken it would be very difficult for online retailers to realize a sale. The success of online retailing will in turn depend on the extent to which online retailers nurture their relationships with consumers and strengthen their bond of trust.

Trust and risk are closely interrelated. Trust is a social lubricant that allows consumers to transact with merchants who are not part of their immediate network. Trust in a merchant mitigates the consumers perception of the risks involved in a purchase situation. The higher the initial perception of the risk, the higher the trust needed to facilitate a transaction.

Research Methodology

The methodology includes area of the study, sources of data, sample size and statistical tools used and other related matters. The study uses only primary data, for which purpose, 600 questionnaires have been prepared and collected from consumers of Coimbatore using simple random sampling technique.

Statistical Analysis

The various statistical techniques that are used to determine consumer attitude of the respondents, such as percentage analysis, Chi-square analysis, and five point scaling techniques, factor analysis and regression analysis. The few results are:

Table – 1: Gender wise distribution of the respondents

S.No	Gender	No. of respondents	Percentage
A	Male	388	65
B	Female	212	35
Total		600	100

From the above table it is known that out of the total consumers taken for study, 65 percent of the consumers are male and 35 percent of the consumers are female. It is

concluded that majority of the respondents using online shopping for purchasing products and services both for self and their family are male. Form the above percentage; it is also clear that female consumers' preference for online shopping is comparatively less.

Table – 2: Family size of the respondents

S.No	Family Size	No. of respondents	Percentage
a	Up to 2	39	6.5
b	3	129	21.5
c	4	243	40.5
d	5	116	19.5
e	Above 5	73	12.0
	Total	600	100

It was observed that 40.5 percent of the respondents have 4 members in their family, 21.5 percent of the respondents s have 3 members in their family, 19.5 percent of the respondents have 5 members in their family, 12.5 percent of the respondents have more than 5 members in their family, 6.5 percent of the respondents have up to 2 members in their family. Therefore, majority of the respondents are having 4 members in their family. It can also be concluded that when the frequency of purchase and quantity purchased increases the consumers find online shopping comfortable.

Table - 3: Educational qualification of the respondents

S.No	Educational Level	No. of respondents	Percentage
a	Professional Degree	127	21
b	Post Graduation	290	48
c	Under Graduation	133	22
d	Diploma	13	2.5
e	Schooling	24	4.0
f	Others	13	2.5
	Total	600	100

The above table shows that out of the total respondents taken from the study, 48 percent of the consumers are post graduates, 22 percent of the consumers are under graduates, 21 percent of the consumers are professional, 4 percent of the consumers have completed school level education, 2.5 percent of the consumers had completed diploma and other 2.5 percent of the consumers have other educational qualifications. It can be concluded that majority of the respondents preferring online purchase are Post Graduates. Rest of the respondents doing online purchases are very less compared to post graduates because of their experiences, decision making, analyzing the products features and some other reasons.

Table - 4: Internet access of the respondents

S.No	Internet Access	No. of Consumers	Percentage
a	House	219	36.5
b	Working Place/ Office	159	26.5
c	Cyber Café	113	19
d	School / College / University	109	18
	Total	600	100

From the above table it is understood that out of the total consumers taken for study, 36.5 percent of the respondents are accessing internet from their house, 26.5 percent of the respondents are accessing internet from their working place / office, 19 percent of the respondent's from cyber cafés and 18 percent of the respondents are accessing internet from their school or college or university. Based upon the study, the majority of the respondents are accessing Internet from their house itself. This would be helpful for easy decision making because they can discuss with their spouse and family members.

Table - 5: Influence to purchase products and services of the respondents

S.No	Influenced to Purchase	No. of respondents	Percentage
a	Self	332	55
b	Husband	38	6
c	Wife	17	3
d	Children	28	5
e	Friends & Relatives	185	31
	Total	600	100

From the above table it is understood that out of the total respondents taken for study, 55 percent of the respondents are decide to purchase products on their own, 31 percent of the respondents are influenced through friends and relatives, 6 percent of the respondents are influenced by their husband, 5 percent of the respondents are influenced through their children, and 3 percent of respondents are influenced through their house wife's. Therefore, majority of the consumers are influenced or decides to purchase products and services on their own.

Table - 6: Payment method of the respondents

S.No	Payment Method	No. of respondents	Percentage
a	Credit Card/ Debit Card	416	69
b	Online Bank Transfer	36	6
c	Cash on Delivery	137	23
d	Online Money Transfer	11	2
	Total	600	100

From the above table it is understood that out of the total respondents taken for study, 69 percent of the respondents are using credit card / debit card for their payments, 23 percent of the respondents are using cash on delivery method for their purchases, 6 percent of the respondents are using online bank transfer for their payments and 2 percent of the respondents are using online money transfer for their payments. Therefore, majority of the respondents are using credit card or debit card for their online purchases through Internet, of course important considerations like security of data is to be given importance.

Table: 7: Regression analysis for consumer attitude towards online shopping
Dependent Variable: Attitude towards online shopping score

	Regression Coefficients (B)	Std. Error	t	Sig.
(Constant)	41.970	2.472		
Gender	-.200	.535	-.374	Ns
Age	.612	.415	1.475	Ns
Marital Status	-.559	.565	-.989	Ns

Family Members	0.0590	.219	.270	Ns
Educational Qualification	-.691	.212	-3.253	**
Annual Income	-0.0374	.164	-.228	Ns
Time Spent	-.488	.215	-2.269	*
Purchase frequency score	1.344	.309	4.346	**
I. Pre-Purchase Decisions score	-0.0686	.055	-1.255	Ns
II. On Purchase decisions score	-0.00804	.086	-.093	Ns
III. Post purchase decisions score	.208	.082	2.549	*
IV. Others factors	0.0781	.050	1.549	Ns

R	R Square	F	Sig.
.310	.096	5.184	**

(**Significant at 1% level)

It is observed from the above table that the multiple correlations between the selected independent variables and dependent variables (Attitude) was 0.310, which indicated that there was a moderate level of correlations between the independent variables and the dependent variables. The F-test value was significant showing 5.184. The R^2 value (0.096) indicated that 9.6% of variation in attitude was influenced by the related independent variables. Individually, from the regression co-efficient it was found that age, family members, pre-purchase decision score and post-purchase decision score had a positive effect on the attitude towards online shopping whereas the other factors are negative aspects on the attitude. However independent variables like educational qualification, time spent, purchase decision score and post purchase decision score had significantly affected the consumer attitude as indicated by T-test results.

Table: 8: Regression analysis for consumer satisfaction towards online shopping
Dependent Variable: Online Shopping Satisfaction score Coefficients

	Regression Coefficients (B)	Std. Error	t	Sig.
(Constant)	14.914	2.675		
Gender	1.733	.579	2.993	**
Age	-0.0753	.449	-.168	Ns
Marital Status	-1.017	.611	-1.664	Ns
Family Members	.808	.237	3.412	**
Educational Qualification	-1.232	.230	-5.361	**
Annual Income	0.0022	.178	.013	Ns
Time Spent	-.284	.233	-1.222	Ns
Purchase frequency score	1.302	.335	3.890	**
I. Pre-Purchase Decisions score	.537	.059	9.080	**

II. On Purchase decisions score	.506	.093	5.426	**
III. Post purchase decisions score	.103	.088	1.167	Ns
IV. Others factors	.385	.055	7.054	**

R	R Square	F	Sig.
.756	.572	65.393	**

**Significant at 1% level

It is observed from the above table that the multiple correlations between the selected independent variables and dependent variables (Online shopping Satisfaction Score) was 0.756, which indicated that there was a high level of correlations between the independent variables and the dependent variables. The F-test value was significant showing 65.393. The R^2 value (0.572) indicated that 57.2% of variation in attitude was influenced by the related independent variables. Individually, from the regression co-efficient it was found that gender, family members, educational qualification, pre-purchase frequency score, on-purchase frequency score and other purchase decision factors had positive effect on the consumer satisfaction whereas the other factors are negative aspects on the satisfaction level. However independent variables like gender, educational qualification, purchase frequency score, pre-purchase decision score, on-purchase decision score and other factors score had significantly affected the consumer satisfaction level.

Table - 9: Reasons for non-willingness to purchase through online

S.No	Factors	No. of respondents	Percentage
a	Lack of security on payments	284	10.88
b	Worrying about the deal is a cheat	214	8.19
c	Difficult to judge the product quality	274	10.50
d	Risk of late delivery	279	10.68
e	Inability to touch or examine the goods	248	9.50
f	Higher cost compared with traditional shopping	236	9.00
g	Problems in goods return	186	7.12
h	Fraudulent suppliers	236	9.00
i	High delivery charges	247	9.46
j	Releasing personal information	169	6.47
k	Service quality not up to the mark	237	9.00

It is found from the above table, 10.88% of the respondents clearly state their non willingness to purchase products online; reason being lack of security on payments. 10.68% of the respondents pointed out risk of late delivery. 10.50% of the respondents state their difficulty to judge the product quality. 9.50% of the respondents are expressed their inability to touch or examine the goods. 9.46% of the respondents pointed out high delivery charges. 9.0% of the respondents have sated higher cost compared with traditional shopping, fraudulent suppliers and service quality not up to the mark. 8.19% of the respondents have stated their worries about the deal being a scam. 7.12% of the respondents mentioned the problems in returning goods and 6.47% of the respondents have stated the fear of releasing personal information. It conclude that majority of the respondents stated their non willingness

of making purchases online because of lack of security on online payments. The other problems stated above are also responsible for the respondents' non-willingness and hence these problems are to be rectified so as to yield more consumers to shop online.

Table - 10: Creating Consumer confidence in online shopping

S.No	Factors	No. of respondents	Percentage
a	Improvements in Security of online payment systems	547	26.34
b	Creating awareness of online security	328	15.80
c	Detailed information about vendor company	196	9.44
d	Better consumer awareness of their rights	267	12.85
e	Harsher penalties for fraud	375	18.05
f	Regulated by recognized bodies/ tighter regulations	129	6.21
g	Delivery methods	235	11.31

It is found from the above table that, 26.34% of the respondents have clearly pointed out their confidence level for purchasing products would increase online only by improving different security measures for their payment system. 18.05% of the respondents want harsher penalties to be implemented for fraudulent transactions. 15.80% of the respondents suggested creating awareness of online security to the consumers before making their purchases online. 12.85% of the respondents are suggested better consumer awareness to be created for their rights. 11.31% of the respondents opined delivery methods and procedures to be improved. 9.44% of the respondents suggested detailed information about Vendor Company should be provided and 6.21% of the respondents have suggested tighter regulations should be regulated through proper laws. It is concluded that, the majority of the respondents have suggested improving security measures for their online payment system. This will increase the confidence level of consumers in purchasing of products and services online.

Findings, Suggestions & Conclusion

This section is to express the findings; suggestions and conclusion of the study based on statistical tools are applied to analyze the data. It includes the result of each and every table and test.

The following are the major findings of the study relating to consumers

Majority of the respondents are male (65%) belonging to a age group of 25 to 35 years (70%) with a family size as four (40.5%).On an average,48% of respondents are qualified with a post graduate level of education, 52% are private employees and 45% of respondents are having an annual income of 3-4 lakhs. Majority of respondents (36.5%) access internet from home and (48%) respondents are access internet less than 2 hours per day. From the study, (55%) respondents purchase products and service online as per their own decision, on the whole (69%) of respondents use credit/debit card for payment. From the regression analysis factors like age, family members, pre-purchase decision score, and post-purchase decision score had a positive effect and other factors have a negative effect on consumer attitude and consumer satisfaction. However, independent variables like gender, educational qualification, purchase frequency score, purchase decision score, on-purchase

decision score, time spent on internet had significantly affected the consumer attitude level. These results are indicated by T-test.

Suggestions

The following suggestions can be given after detailed and careful investigation of the research problem. The respondents have good opined about online shopping, though there are so many problems to be improved by the vendors and service providers to enhance online shopping.

These suggestions are as follows:
1. As there are no proper laws for online purchases, they have to be implemented to prevent the anonymous intruders. This will help to maintain security and private information properly concerning the respondents. So the website developers and service providers should take necessary steps to overcome this problem.
2. Web based technologies upgrades creative conceptualization that would improve the response from technology savvy consumers. So the firms have to invest in such new technologies.
3. One of the major drawbacks that the respondents have felt is no proper returning policy to the product. After getting opinion from the respondent if the above said problem occurs, then they should be guided in a proper way to return the product. This will create a good website reputation and repurchasing power of the respondents.
4. The corporate vendors and other types of online vendors should start service centres in all major cities. In case of foreign companies, they should direct the nearest service centres. This could help to rectify the consumer problem within a short span of time. This will create consumer confidence on online vendors and service providers.
5. Due to the technological development the service providers should implement new innovative ideas to display information about the product. Now-a-day's 360 degree method is mostly helpful to know about all the position of the product. This method will help to create confidence about the product. So all the service provider's should implement these kinds of innovative methods.
6. In most of the websites the given information, features about the product on the website and product received from the online vendor are different. This will create lack of customer satisfaction. So the online vendor should take necessary steps before despatching the products to the consumer site. It creates good opinion about the online vendor and creates repurchasing power of the respondents.
7. Even though consumers are educated they are not interested to purchase products through online because of infrastructure shortage, they do not know how to order the product online and they have lack of confidence on payments. So the vendor companies and online service providers have to create awareness to consumers as how to order the product online.
8. Online shopping follows international market standards and do not know about the local market standard. So the online vendors should introduce the products according to the local market standard. This will help to increase consumers buying pattern and help the vendors to increase the sales.
9. The respondents face major problems on theft of credit card information, and lack of security on online payments. Implementing precautionary steps to solve these problems shall create consumer confidence on online shopping.

10. Most of the Indian consumers are traditional buyers with long term usage behaviour. But most of the buyers of online shopping products are in the nature of short term product users. Hence, it is suggested that the vendor can concentrate on offering more of durable products with guarantee.

Conclusion

In the past, consumers had sufficient time to visit shopping centres, searching for various products. Many consumers prefer bargaining and decide the purchases after physical examination of the commodities. The entire process can range from a few hours to weeks depending on the product, quantity, quality and source of purchase. Today there is radical change in the entire scenario. Everything in today's world is Internet oriented like Electronic Data Interchange, E-Mail, E-Business and E-Commerce.

E-Commerce is exchange of information using network-based technologies. In the present high cost situation, e-Commerce can be used as a competitive strategy. It successfully includes the entire online process of developing, marketing, selling, delivering, servicing and paying for products and services. Online shopping is a vast growing technology. If it is properly utilized with assured safety and security for the transactions, it will thrive into a highly competitive and dynamic environment. Coimbatore city population is highly tech savvy and the city is doted with the firms of many successful entrepreneurs. Hinterland has many industries, estates, corporate hospitals and good number of engineering colleges. In future, online shopping is bound to grow in a big way, given the growing youth population.

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