BRICK –MOTOR-STORE V/S ONLINE SHOPPING PREFERENCES IN SOUTH GOA

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The use of internet as a shopping channel tends to generate shopping demand because of the unpredicted large amount of product information available online and the direct impact of online buying on stores. With the knowledge of consumer online shopping behavior, it is believed that e-commerce will continue to grow and it will become not only an important business revenue channel, but also a part of people daily lifeA total of 200 respondents of South-Goa were surveyed. In data analysis and interpretation method of "chi-square test" and K-S one sample test were used to analyse the data. The one sample Kolmogorov-Smirnov test is used to test whether a sample comes from a specific distribution. Tools such as percentage analysis, simple charting and tabulation were used to understand the behaviour of the respondents for online shopping with regard to percentage of frequency of purchase, purchase of online products, problems of online shopping, reasons for purchasing online, perception of online shoppers to his age and gender, perceived risk in online shopping.Based on characteristics of perceived usefulnessperceived ease of useperceived enjoymentonline shopping intentionconvenience, quality in online shopping, hypothesis of significant difference among the customers' perception towards time consciousness and price consciousness, the satisfaction levels cannot be rejected. It is evident that there is significant difference between the satisfaction levels of the customers and can very well infer that majority of the customers are highly satisfied by the time consciousness and price consciousness in online shopping.

Key words: *online shopping, perceived benefits, characteristics, frequency*

INTRODUCTION

The internet has played a significant that people can talk to one who is actually on the other side of the Earth, send email, search information, play game with others, and even can buy things online.(Bourlakis et al., 2008). It also provides consumer information and choices to compare product and price, more choice, convenience, easier to find anything online ((Butler and Peppard, 1998). Online shopping has been shown to provide more satisfaction to modern consumers seeking convenience and speed (Yu and Wu, 2007). Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the Internetand is completed electronically.[1]There are various reasons of shifting the customers buying patterns towards online retail shops. The facility of comparing your product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. [2]. An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. [3] Over the last two decades, rising internet and mobile phone penetration has changed the way we communicate and do business. [4]Online shopping is gaining a lot of popularity as everything is made available at our door steps, which saves a lot of time and effort and helps to avoid a lot of inconvenience involved in travelling to a conventional store and be reached at any time, as they operate 24 hours.[5] E commerce includes not only buying and selling goods over Internet, but also various business processes within individual organizations that support the goal.[6]Companies in online shopping mode provides benefits like less cost, more discounts, fast delivery, better quality, combo offers, replacement facility, guarantee and warrantee of products, discount coupons on next purchase and many more.[7] Online Shopping site uses Internet as a remote delivery channel for shopping services for seeking information and conducting transactions and provides a unique combination of real-time processing and the convenience of location and time.[8]Online shopping is the process where consumers go through to purchase products or services over the Internet.[9] India has today more than 200 million internet users, with approximately 89 million users visiting online shopping sites.[10]. Some consumers still feel uncomfortable to buy online. Lack of trust, for instance, seems to be the major reason also, consumers may have a need to exam and feel the products and to meet friends and get some more comments about the products before purchasing [11]. Such factors may have negative influence on consumer decision to shop online. Online sellers can use this knowledge to improve their online stores to be more attractive and get more online

shoppers. [12] Online shopping brings many advantages to the customers since they can shop from any place and need not physically visit the shops/outlets for shopping purposes.[13] customers can visit any number of sites to reach at final choice.[14] The customer can shop any day of the year on any time of the day which helps in customers' time and energy saving.[15]From the buyer's perspective also e-commerce offers a lot of advantages like reduction in buyer's sorting out time, better buyer decisions, less time is spent in resolving invoice and order discrepancies and finally increased opportunities for buying alternative products.[16] Online shopping is more environmental friendly compare to purchase in store because consumers ca just fulfil his desires just with a click of mouse without going out from house by taking any transportation.[17] Consumers are increasingly adopting electronic channels for purchasing their daily needed products.[18] In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping.[19]In the online shopping process, when potential consumers recognize a need for some goods & service, at times potential consumers are attracted by information about products or services associated with the felt need.[20]The customers indulging in online shopping prefer their shopping at home and get benefits of discounts, saving of fuel, time and energy.[21] The social media and advertisement on internet has also increase the number of customers for online shopping.[22]. Online shopping was invented, implemented and successful very quickly – less than a week between idea and rough experimental model, less than 6 months to productionise hardware and software and less than 12 months from product release to the first operational system, in 1981. [23]Online shopping was invented and pioneered by English entrepreneur Michael Aldrich in the UK. [24] In 1979 he connected a modified domestic television via a telephone line to a real- time multi-user transaction processing computer. [25]. Every day more and more people make the leap to buy online. [28] .Retailers should nurture and cultivate *adventurous explorers*to be online community builders and shopping advocates. [29]. *Price sensitive* shoppers don't always need the lowest price; they just want the best value they can find. [30].Buyers in *calculated shoppers*are likely to be "show roomers" and will use their mobile device toprice compare when they're close to a purchase..[31]. *Reluctant shoppers* are nervous about security and privacy issues. Because of their fears, they start off wanting to use the web only to research purchases, rather than buy online. [32]. *Bargain shoppers:* are shoppers who hunt for bargains. i.e. to buy items at the best prices. They typically are people who look at multiple sources of purchase before buying the one with the least price. [33].Power shoppers are typically people who "shop around" and know where to find the best deals. [34]. *Window shopper*: People who look but never buy. It's true that window shoppers aren't

actively engaged in the buying process, but they are all invariably interested in what you sell in some way. [35]

ONLINE V/S OFFLINE SHOPPING -BACKGROUND

reasons why people shop online can be summarized into four categories—convenience, information, available products and services, and cost and time efficiency. Convenience: Empirical research shows that convenient of the internet is one of the impacts on consumers' willingness to buy online (Wang et al., 2005). Availability for customers around the clock comparing to traditional store as it is open 24 hours a day, 7 days a week (Hofacker, 2001; Wang et al., 2005). Research shows that 58 percent chose to shop online because they could shop after-hours, when the traditional stores are closed and 61 percent of the respondents selected to shop online because they want to avoid crowds and waiting lines, especially in holiday shopping (The Tech Faq, 2008). Consumers not only look for products, but also for online services. Some companies have online customer services available 24 hours. So, even after business hours, customers can ask questions; get necessary support or assistance, which has provided convenience to consumers (Hermes, 2000). Some customers use online channels just to escape from face-to-face interaction with salesperson because they pressure or uncomfortable when dealing with salespeople and do not want to be manipulated and controlled in the marketplace (Goldsmith and Flynn, 2005; Parks, 2008). This is especially true for those customers who may have had negative experience with the salesperson, or they just want to be free and make decision by themselves without salespersons' presence. [36].The internet has made the data accessing easier (Wang et al., 2005). Given customers rarely have a chance to touch and feel product and service online before they make decision, online sellers normally provide more product information that customers can use when making a purchase (Lim and Dubinsky, 2004). Customers put the weight on the information that meets their information needs (Kenny's, 1999). Consumers can also benefit from products' reviews and can read those reviews before they make a decision. Available products and services: E-commerce has made a transaction easier than it was and online stores offer consumers benefits by providing more variety of products and services. [37]

OBJECTIVES OF THE STUDY
- To analyze the factors related to the shopping behaviour of online shoppers
- To study the customer's preferences for online shopping.

- To know the trend of online shopping particularly in south Goa.
- To know why people hesitate to buy products online.

SCOPE OF THE STUDY

- To analyze the advantages of using online shopping in South-Goa.
- It includes the study of buying motives of online shopping on demographic variables.
- The study highlights the purchasing decisions of online shopping.

METHODOLOGY

A) Primary Data-The study is based on primary data collected from the respondents through the form of questionnaire

B)Secondary data-Secondary data is collected from journals (approximately 20) and magazines.

LIMITATION

- People may give biased answers regarding the products that they use.Many people are unaware about the different products available in the online market.
- In a hurry to complete the questionnaire people may give wrong information without giving a second thought.
- People may give biased answers regarding the products that they use

  The study is only restricted to south Goa such that the result may not apply directly the entire state of Goa

<u>REVIEW OF LITERATURE</u>

AlokGupta , Bo-chiuan Su, Zhiping Walter.,(2000) - concluded in their study that the customers in online shopping cannot be trusted as they have a habit from switching from one site to another for purchasing. Thus, customers are not loyal to a particular site.

Bellman et al (1999) - investigated various predictors for whether an individual will purchase online and that demographic variables, such as income, education and age, have a modest impact on the decision.

Bhatnagar et al .,(2000) - measure how demographics, product characteristics, and website quality influence the consumers, their attitude towards online shopping and consequently their online buying behavior.

Bhattacharya et. al.,(2004) - in their study on impact of quickness, price, payment risk and delivery issues on online shopping, found that individuals tend to purchase less through the internet because the online payment for internet shopping involves risk and online shopping involves longer delivery time. But consumers prefer to buy more on internet since e-shopping provides better price.

Choi, (2003) - Consumers, therefore, are less likely to make purchases online if they perceive a higher risk.

Curtis, (2000) - highlights that people tend to browse and surf the internet more for information than for online shopping.

Delafrooz et al., (2009) - posited that consumers who highly evaluate the utilitarian aspect of shopping will more likely use the internet as an information source.

Dholakia and Uusitalo., (1996) - examined the relationship between age and Internet shopping; found that younger consumers searched for more products online and they were more likely to agree that online shopping was more suitable.

George., (2004) - stated that many consumers resist making purchases via the Internet because of their concerns about the privacy of the personal information.

Ha and Stoel., (2004) - previous studies have found that consumers' goals, such as goal-oriented (utilitarian) and experiential oriented (hedonic), influence their online shopping behaviour.

Ho and Wu.,(1999) - discover that there are positive relationships between online shopping behavior and five categories of factors, which include e-stores, logistical support, product characteristics, websites, technological characteristics, information characteristics, and homepage presentation.

Hoffman et al., (1999) - highlighted that there is a fundamental lack of faith between most the businesses and consumers on the internet.

Jones .,(2000) - in his study states that people find it difficult to enjoy shopping over the internet.

Jun et al., (2011) - online consumers apparently want to receive the right quality and right quantity of items that they have ordered within the time frame, promised by the retailers, and they expect to be billed accurately.

Karayanni .,(2003) - web shoppers tend to benefit from online shopping in three ways. They benefit from availability of shopping on a 24-hour basis, time efficiency and the avoidance of queues in stores..

Kau., (2003) - Consumers can shop at anytime and have access to products not available in their geographic region. Furthermore, they are now able to access the Internet, not only from their personal computers, but from advanced electronic devices such as mobile phones.

Karjaluoto, Mattila and Pento.,(2002) - also have mentioned in their there are positive relationship between trust in online store, perceived ease of use, perceived usefulness and attitude towards online purchasing, and a negative between perceived risk and attitude towards online purchasing, moreover, there is a relationship between attitude towards online purchasing and online purchase intension.

Kim et al., (2002) - studied that significant factors affecting the intention towards shopping on the internet are convenient and dependable shopping, reliability of retailer, additional information and product perception.

Kotler & Armstrong.,(1997) - Customer purchasing decisions are influenced by perception, motivation, learning.

Kotler.,(2003) - described Consumer buying process as learning, information-processing and decision-making activity divided in several consequent steps: Problem identification, Information search, Alternatives evaluation, Purchasing decision, Post-purchase behavior.

Lee et al., (2003) - Perceived risk is extremely important to understand the online shopping behavior because it impacts other consumer perceptions including perceived ease of use and perceived usefulness.

Li & Zhang (2002) - mentioned perceived risk is an important element of consumer attitude towards online shopping behavior. There are generally two elements of perceived risk which are associated with the process of online shopping: risk related to the context of online transaction and risk related to the product or service.

Maignan and Lukas's., (1997) - studied that the financial risks had been cited as a main reason to stop internet shopping and security had become a major concern both in online transaction relationships.

Mathwick et al., (2001) - Says that if consumers enjoy their online shopping experience, they have a more positive attitude toward online shopping, and are more likely to adopt the Internet as a shopping medium.

Na Wan et al., (2008) - They found that some customers find online shopping as a supplement to traditional shopping. They say that it saves them from travelling in traffic, waiting at every signal and wander from one shop to another.

Nagra& Gopal., (2013) - The study reveals that on-line shopping in India is significantly affected by various Demographic factors like age, gender, marital status, family size and income .

Peet, J., (2000) - found that online shopping offers a risk factor where the point comes of touching the product physically..

Ranganthan and Ganapathy., (2002) - found four key dimensions of online shopping namely web sites; information content, design, security and privacy.

Rohn and Swaminathan.,(2004) - claimed that convenience in terms of ease of searching for information, time saving, elimination of travelling, door deliveryof goods or services over the online shopping are the dimensions that support consumer attitude.

Sorce et al., (2005) - found that younger consumers searched for more products online and they were more likely to agree that online shopping was more convenient.

Sapna Rakesh and ArpitaKhare., (2012) - concluded that there is huge difference between online shopping pattern of men and women.

Steinfield and Whitten., (1999) - in their study suggested that the combination of the web plus physical presence is required to ensure that more consumers will shop online.

Stellin .,(2001) - suggests that online browsers frequently worry that they will not receive the products that they ordered online and therefore avoid this shopping medium.

Sultan and Henrichs., (2000) - concluded that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness.

Ton˜ itaPerea y Monsuwe et al.,(1998) - there are n type of customers. Some consider online shopping as a destination for purchase; on the other hand some consider it as a source of fun and entertainment.

Wu.,(2003) - highlighted an individual's shopping behaviour is influenced by four major psychological factors namely motivation, perception, belief and attitude.

Wyckoff.,(1997) - Stated that Internet dramatically shrinks the distance between producers and consumers, who can make their purchases directly without involving traditional middlemen such as retailers, wholesalers and distributors

Yu and Wu.,(2007) - showed that when consumers have a positive attitude towards online shopping, they have greater intention to shop for products and /or services via the Internet.

RESEARCH METHODOLOGY

The data for the purpose of study was collected both from primary sources and secondary sources. A combination of Interview method and Questionnaire method was used to collect data from the respondents. A total of 200 respondents were interviewed using the questionnaire to understand the perception of customers towards online shopping .The constructs measured in the questionnaire followed five-point likert scale ranging from Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) and Strongly Agree (5). A total of 200 respondents in rural, urban and semi urban parts of South-Goa having different age and income groups were pooled together to achieve the objectives of the study. In data analysis and interpretation method of "chi-square test" and K-S one sample test were used to analyse the data. Also other tools such as percentage analysis, simple charting and tabulation were used to understand the behaviour of the respondents for online shopping.

Table 1.1: Gender　　　　　　　**Chart 1.1: Percentage of gender**

| Gender	Percentage of respondents
Male	36
Female	64

Source: Primary Data
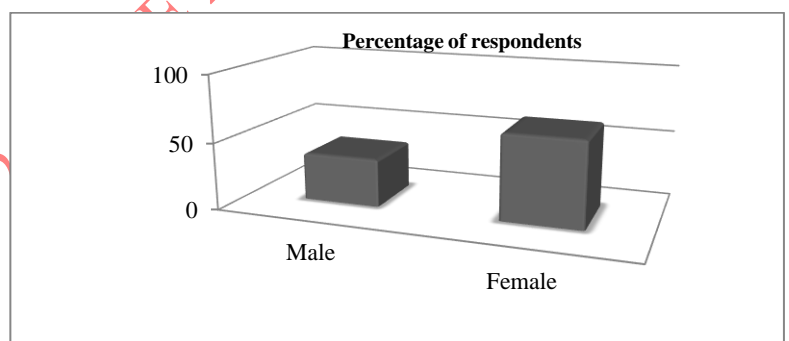
From table 1.1 we can see that 36% of the respondents in the sample are male and the rest were female (i.e. 64%).A majority of 62.5% of the respondents are graduates,22.5% have done their HSSC (12th),about 8.5% have completed their SSC while a minority of 6.5% hold a Post-Graduation (PG) degree.

Table 1.2: Frequency of purchase　　　**Chart 1.2: Percentage of frequency of purchase**

Frequency of purchase	Percentage of respondents
Never	8.5

|	
Less than twice a month	42
2 to 3 times a month	24
Approx once a month	18
More than once a month	7.5

Purchase frequency
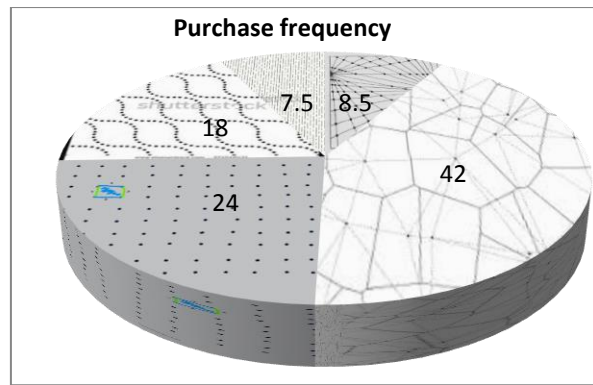
Source: Primary Data

From table 1.2 we can observe that a majority of 42% of the market shops less than twice a month, whereas 24% of the respondents shop twice or thrice times a month. 18% of the respondents shops approximately once a month. A very few respondents of 8.5% said they never do shopping online whereas, 7.5% of the people shops more than once a month.

Table 1.3 clearly shows that a large segment of online purchase prefer clothing as a priority over other products (29%) followed by about (18%) of the respondents who agreed to buy books online .About (17%) of the market prefer buying cosmetics products. Followed by purchase of airplane/railway tickets (13%) groceries, electronic gadgets and computer products, account for (10%),(7%) and (3%) of online purchase respectively. Toys and cinema tickets are usually not preferred much by the respondents so they form only (1%) of the market share in this online shopping study.

Table 1.3: Purchase of online products

Online purchase of product	Percentage of respondents
Groceries	10
Cosmetic	17
Books/CDs	18
Airplane/railway ticket	13
Clothes	29
Furniture	2
Computer products	3
Electronic gadgets	7
Toys	1
Cinema ticket	1

Chart 1.3: Purchase of online products

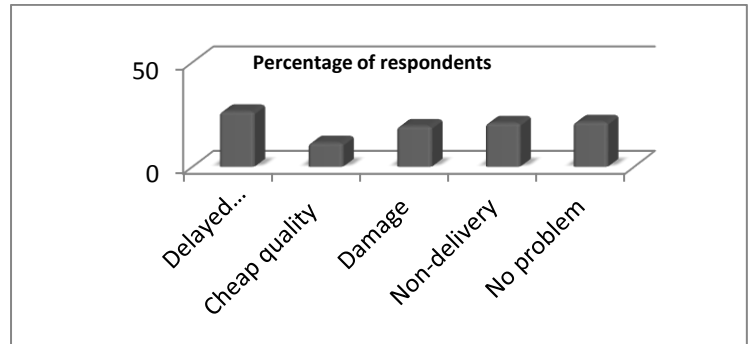**Online purchase of product**
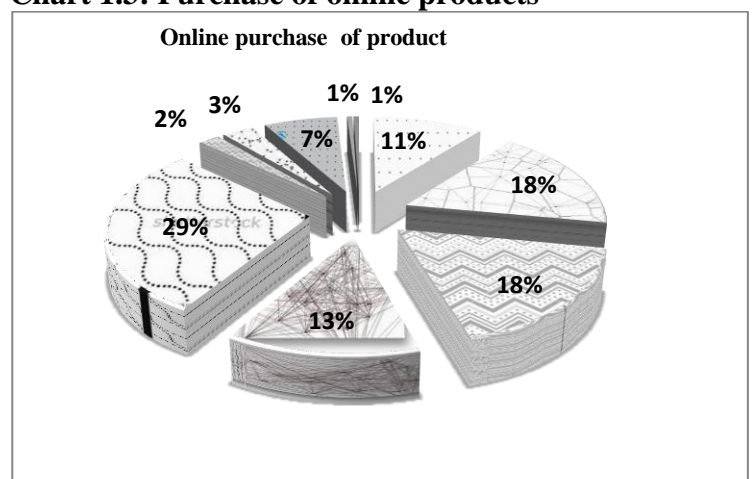
Source: Primary Data

Table 1.4: Problems of online shopping   **Chart 1.4: Problems of online shopping**

| Problems of online shopping	Percentage of respondents
Delayed delivery	26.5
Cheap quality products	11.5
Damage	19.5
Non-delivery	21
No problem	21.5

Source: Primary Data

The bar diagram clearly shows that (26.5%) of the respondents had the problem with delayed in the delivery. (21.5%) of the people agree that they face no problem in online shopping, while (21%) of them had to face problem with the non-delivery of the product. A very few (11.5%) respondents don't prefer to shop online due to quality concern.

Table 1.5: Reasons for purchasing online   **Chart 1.5: Reasons for purchasing online**

Reasons for purchasing online	Percentage of respondents
Convenience	26
Variety	25.5
Big choices	20
Home delivery	11.5
Saves time	17
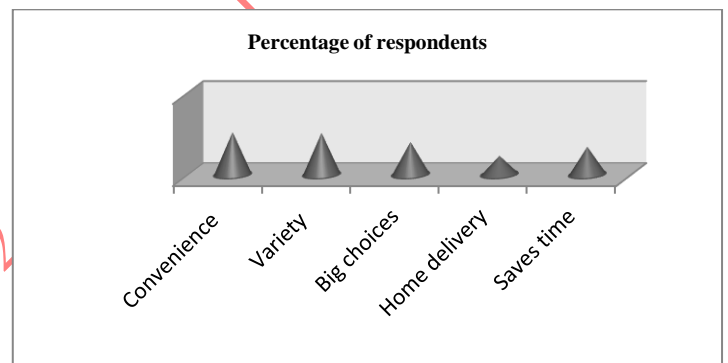
Source: Primary Data

From table 1.5 we can assume that (26%) of the respondents prefer buying goods online because of the greater convenience. Almost (25.5%) feel that the availability of large variety of the goods drives online purchases. Around (20%) of the people think that there are big choices available while shopping online, whereas (17%) of the respondents purchase online as it saves time. The benefit of home delivery is also able to drive purchases online (11.5%).

CHI-SQUARE DISTRIBUTION

The test is applied when the data have two categorical variables from a single population. It is used to determine whether there is a significant association between the two variables.

➢ To measure the relationship between the gender and monthly income of the respondents.

$$\chi^2 = \left(\frac{O_1 - E_1}{E_1}\right)^2 + \left(\frac{O_2 - E_2}{E_2}\right)^2 + \cdots + \left(\frac{O_n - E_n}{E_n}\right)^2$$

Where, Degrees of freedom (Df) = (r -1) (c-1)

Level of significance (L.O.S.) = 5% (0.05)

Table no: 1.6 Perception of online shoppers to his age and gender

Gender	Age				Total
	<18	**19-25**	**26-35**	**36>**	
Male	2	38	25	7	**72**
Female	2	101	16	9	**128**
Total	**4**	**138**	**41**	**16**	**200**

Source: Primary Data

To test whether the age and gender have significant impact on online shopping, chi-square test is conducted.

H_0: Gender is independent of the age of the respondents.

H_1: Gender is not independent on the age of the respondents.

	Value	Df	p-value
Chi-Square	16.384	3	0.0009

The analysis reveals that the calculated value is 16.384 as the p-value is found to be 0.0009.hence the p-value is less than 0.05 degree of error there is significant difference between age and gender of the respondents.

Table: 1.7 Perceived risk in online shopping

Perceived risk	1	2	3	4	5
Social risk	10.25	12.75	32.25	33.5	11.25
Delivery risk	4.5	10.67	32.67	33.67	18.5
Financial risk	6.7	9.33	30.5	39.83	13.67
Privacy risk	5.5	11.25	32	37.25	14
Product risk	6.75	9	33.5	33.25	17.5

Source: Primary data

(1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree)

The respondents expressed their opinion towards perceived risk in online shopping and it was noted that 41.3% respondents strongly disagreed that social risk has a greater impact on online shopping,15.3% respondents strongly agreed that social risk is of a great importance in online shopping.20% were neutral in their response as they didn't have much impact on them,14.7% strongly disagreed that delivery risk in online shopping do not affect them, and when asked about financial risk in online shopping 22.5% agreed that it affect them,13.3 % strongly disagreed that it does not make much difference to them. Privacy is very important to every consumer we see that 22.7% respondents feel that internet does not affect their

privacy and while 14.7% feels that payment made online is secure.22.9% respondents are neutral in their response for product risk in online shopping, while16% strongly disagree that product ordered online are not of good quality.

Table: 1.8Quality in online shopping

Quality in online shopping	1	2	3	4	5
Product quality	3.83	9.5	32.83	40.67	13.67
Service quality	3.75	9.5	38.75	35	13.75
Quality of website	4.5	8	34	40.67	12.83
Communication	3.83	8.33	34	41.83	12

Source: Primary data

(1=strongly disagree, 2= disagree, 3=neutral, 4=agree, 5=strongly agree)

From the table 1.8 noted that (13.67%) of the respondents strongly agree that online shopping offers good quality products whereas (3.83%) were strongly disagreed to the said notion. Service quality too emphasised by evaluating a purchase (13.15%).The quality of the website of the respondents too has a great impact on the consumers (12.83%) and (4.5%) of the respondents strongly disagreed with them. Online shopping communication had a great impact on the purchasing of the consumers and their response to it was (12%) of them strongly agreed while (3.83%) of the respondent strongly disagreed with them in the study.

Table: 1.9   Based on characteristics

Based on characteristics	1	2	3	4	5
Perceived usefulness	3.53	8.33	32.67	38.33	17.33
Perceived ease of use	5.1	9	35	37.3	13.6
Perceived enjoyment	4.5	7. 67	40.5	35.6 7	12.67
Online shopping intention	5.83	10.5	37.33	33.33	13
Convenience	4.33	10. 67	36	32.83	16.67

Source: Primary data

(1=strongly disagree, 2= disagree, 3=neutral, 4=agree, 5=strongly agree)

The table 1.9 depicts that the characteristics of the respondents who were asked about their response towards perceived usefulness and (17.33%) of respondents strongly agreed that internet offers them 24 hours shopping, whereas (3.53%) of respondents strongly disagree. While (32.67%) of respondents are neutral on their opinion. While (13.6%) of respondents strongly agreed about perceived ease of use. While a few of the respondents strongly disagree (5.1%).Perceived enjoyment (12.67%) of the respondent feel that they are strongly agree while (4.5%) of respondents strongly disagreed .Online shopping intention was of great concern, where (13%) of respondents strongly agree and (5.83%) strongly disagreed with

them, Convenience was also an important aspect in the study, where (16.67%) of respondents strongly agree while (4.33%) of the respondents strongly disagree with them in this study.

Kolmogorov –Smirnov (K-S) one sample test

The one sample Kolmogorov-Smirnov test is used to test whether a sample comes from a specific distribution. We can use this procedure to determine whether a sample comes from a population which is normally distributed.

Steps in the K-S one sample analysis:

1. We hypothesize about the population by stating the null and alternate hypothesis the null hypothesis would be

   H_0: Respondents falling under each category is same.

   H_1: Respondents falling under each category is not same.

2. We calculate the observed and expected frequency (in proportion) for each category of the scale.

3. Calculate the cumulative, observed and expected proportion. We calculate the K-S statistics that is D value. D value is basically absolute difference between the cumulative observed and expected proportion for all the categories of scale. Identify the largest absolute difference that is D_{max}.

   Therefore the D_{max} is the highest difference between the observed and expected proportion.

4. We compare the D_{max} value the critical value D critical and make a decision for null hypothesis. If the $D_{max} > D_{critical}$, we reject the null hypothesis.

   The critical value would be

   $D_{critical} = 1.36 / \sqrt{n}$, where n is sample size $=200$

Table: 1.10K-S one sampletest

Criteria	$D_{critical}$	D_{max}	Decision
Time consciousness			
Browsing on the internet saves a lot of my window time.	0.096	0.275	Reject H_o
Shopping in the local markets is time consuming and problematic.	0.096	0.245	Reject H_o
Price consciousness			
The quality of products purchased online from trusted sites is very good and are available at economical prices.	0.096	0.235	Reject H_o
Online shopping provides the possibility of price comparison.	0.096	0.28	Reject H_o

As $D_{max} > D_{critical}$, we reject the null hypothesis.

Since the calculated D_{max} is greater than $D_{critical}$, the null hypothesis of significant difference among the customers' perception towards time consciousness and price consciousness, the satisfaction levels cannot be rejected. It is evident that there is significant difference between the satisfaction levels of the customers. We can very well infer from the data that majority of the customers are highly satisfied by the time consciousness and price consciousness in online shopping.

FINDINGS

In our study regarding online shopping behaviour of customers in South-Goa the following are the findings 64% are of the respondents are females and 36% are males.Majority (69.5%) of the respondents belong to the age group of 19 to 25.Majority (62.5%) of the respondents are graduates having monthly income less than Rs 30000.

The following findings are about the satisfaction level of respondents towards online shopping behavior.

➤ Majority (39.5%) of the respondents have agreed that online shopping is convenient and time saving.

➤ Majority (39.25%) of the respondents agreed that they are price conscious customers.

➤ Majority (35.9%) of the respondents agreed that they are value conscious customers.

➤ Majority (38.33%) of the respondents agreed that online shopping is very useful and gives the ability to search for the products in a flash from the comfort of your home.

➤ Majority (37.2%) of the respondents have agreed that online shopping is available 24x7 Anytime Anywhere, and offers variety of choices, quick, better, and hassle free services.

➤ Majority (40.5%) of the respondents is neutral and they perceive that online shopping provides enjoyment and a fun filled experience.

➤ Majority (38.38%) of the respondents are neutral regarding the quality of service they get, while making purchases online.

➤ Majority (40.67%) of the respondents have agreed that the quality of the websites appeals more customers while buying.

➤ Majority (41.83%) of the respondents have agreed that better communications are made with the customers while shopping online.

➤ Majority (33.5%) of the respondents agreed that they are more concerned about the social risk involved in online shopping.

- Majority (33.67%) of the respondents have agreed that cases of delayed delivery, damaged or inferior goods, quality issues and even instances of cheating where the goods were never shipped was one such concern.
- Majority (39.83%) of the respondents have agreed that online shopping involves financial risk.
- Majority (37.25%) of the respondents have agreed that they are reluctant to use online shopping with a fear that their bank/ credit cards details might be stolen.
- Majority (33.5%) of the respondents are neutral regarding the product risk involved.

SUGGESTIONS:

- Companies should have more risk reduction activities as perceived risk could strongly influence consumer's online purchase decisions. And specific types of perceived risk like online frauds should be taken care of in different scenarios. Hence, the shopping sites should sport a Certificate of Authenticity.
- Companies should improve consumer's value perceptions about the products and reduce consumer's perceived risk by providing quality products, timely delivery and fulfill their expectations. Also the companies should make their website easy in use and risk reduction activities should be taken care.

CONCLUSION

In this research we have seen the behaviour of the consumers towards various factors like risk, characteristics, etc. Although the risk seemed to be the only factor significantly affecting Indian consumer's online purchases, when looking at male and female perceptions, there are different factors affecting male/female consumer behaviour. Online shopping is getting better in India. This clearly shows many people transacts online. Indians look at shopping as an entertainment activity. The young population is the biggest attraction of this industry and they contribute substantially to the growth of online shopping in India. When consumers make a purchase online, they are affected by various factors including price, trust and convenience. Price is much lower in online shopping and thus it can assist its client with reasonably priced merchandise.

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