

A STUDY ON THE BUYER BEHAVIOUR TOWARDS ONLINE SHOPPING

Submitted in partial fulfillment of the requirements for the award of

BACHELOR OF COMMERCE

By

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BACHELOR OF COMMERCE

SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI – 600119

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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of THIRUNAVUKKARASU K (39740244) who has done the Project work entitled **A STUDY ON THE BUYER BEHAVIOUR TOWARDS ONLINE SHOPPING** under my supervision from December 2021 to February 2022.

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DECLARATION

I **THIRUNAVUKKARASU (39740244)**. Hereby declare that the Project Report entitled **“A STUDY ON THE BUYER BEHAVIOUR TOWARDS ONLINE SHOPPING”** done by me under the guidance of DR. BLESSIE PATHMU R B.Com, M.B.A, PhD. Assistant Professor, School of Management Studies is submitted in partial fulfillment of the requirements for the award of Bachelor of Commerce degree.

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ABSTRACT

Consumer Behavior is a complex and challenging field to analyze by the marketer as preferences vary over a period of time. The traditional method of purchase is replaced with online mode facilitating the consumer anytime purchase providing all the benefits under a single roof. Various Ecommerce models provide both the product and service sectors to utilize the facilities and opportunities at the right time. The online shopping had become an entertainment activity in spite of the gender differences. This study analyses the Consumer Behavior towards Online Shopping with due considerations with the product related dimensions. Demographic profile of the respondents, awareness to online shopping, influence of product dimensions on Online Shopping Behavior was the objectives framed for the study. Descriptive research study is adopted and convenience sampling method was used for sample identification. The sample size was 100 respondents. Data were analyzed using SPSS and tools like ANOVA and Co were applied. The results indicated that the online shoppers are satisfied with all the product dimensions and the variables like educational qualification, income levels had significant impact on the online purchases.

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CHAPTER 1

INTRODUCTION

1.1 ONLINE SHOPPING

Internet is changing the way consumers shop and buy goods and services and has rapidly evolved into a global phenomenon. Many companies have started using the internet to cut marketing costs, thereby reducing the price of their products and services to communicate and disseminate information, to sell the products, to take feedback, and also to conduct satisfaction surveys with consumers. Consumers use the internet not only to buy the product online but also to compare prices, product features, and after-sales service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospects of online business.

In addition to the tremendous potential of the E-commerce market, the internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business-to-business commerce, the practitioners of business-to-consumers commerce should not lose confidence. It has been more than a decade since business-to-consumer E-commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain and improve insight into consumer behavior from different perspectives. Many of the studies have cost new emergent factors or assumptions which are based on the traditional models of consumer behavior, and then examine their validity in the internet context.

1.2 ONLINE SHOPPING IN INDIA

The Indian E-commerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second largest E-commerce market in the world by 2034. India e-commerce sector is expected to reach US\$ 111.40 billion by 2025 from US\$ 46.20 billion in 2020, growing at a 19.24% CAGR, with grocery and fashion/apparel likely to be the key drivers of incremental growth.

According to Forrester Research, Indian e-commerce sales rose by ~7-8% in 2020. The Indian online grocery market is estimated to reach US\$ 18.2 billion in 2024 from US \$1.9 billion in 2019, expanding at a CAGR of 57%.

The India's e-commerce market is expected to reach US\$ 350 billion by 2030. By 2021, total e-commerce sales are expected to reach US\$ 67-84 billion from the US\$ 52.57 billion recorded in 2020.

According to NASSCOM, despite COVID-19 challenges/disruptions, India's e-commerce market continues to grow at 5%, with expected sales of US\$ 56.6 billion in 2021.

The Indian e-commerce sector is ranked 9th in cross-border growth in the world, according to Payoneer report. Indian e-commerce is projected to increase from 4% of the total food and grocery, apparel and consumer electronics retail trade in 2020 to 8% by 2025. India's e-commerce orders volume increased by 36% in the last quarter of 2020, with the personal care, beauty and wellness (PCB&W) segment being the largest beneficiary. E-commerce sales in India were estimated to increase by only 7-8% in 2020, compared with 20% in China and the US. The e-commerce market is expected to touch the US\$ 84-billion mark in 2021 on the back of healthy growth in the Indian organised retail sector.

As most Indians have started shopping online rather than stepping outside their houses, the Indian e-commerce sector witnessed an increase. India's e-commerce festive sale season from October 15 to November 15 in 2020 recorded Rs. 58,000 crore (US\$ 8.3 billion) worth of gross sales for brands and sellers, up 65% from Rs. 35,000 crore (US\$ 5 billion) last year.

According to Bain & Company report, India's social commerce gross merchandise value (GMV) stood at ~US\$ 2 billion in 2020. By 2025, it is expected to reach US\$ 20 billion, with a potentially monumental jump to US\$ 70 billion by 2030, owing to high mobile usage. India's e-commerce order volume increased by 36% in the last quarter of 2020, with the personal care, beauty & wellness (PCB&W) segment being the largest beneficiary. Driven by beauty and personal care (BPC), India's

live commerce market is expected to reach a gross merchandise value (GMV) of US\$ 4-5 billion by 2025.

For the 2021 festive season, Indian e-commerce platforms are anticipated to generate over US\$ 9 billion gross GMV (Gross Merchandise Value), a 23% increase from last year's US\$ 7.4 billion.

Huge investments from global players—such as Facebook, which is investing in Reliance Jio—are being recorded in the e-commerce market. Google also reported its first investment worth US\$ 4.5 billion in Jio Platforms. This deal was followed by the purchase of Future Group by Reliance Retail, expanding the presence of the Ambani Group in the e-commerce space.

Much of the growth in the industry has been triggered by increasing internet and smartphone penetration. As of July 2021, the number of internet connections in India significantly increased to 784.59 million, driven by the 'Digital India' programme. Out of the total internet connections, ~61% connections were in urban areas, of which 97% connections were wireless. Online penetration of retail is expected to reach 10.7% by 2024 compared with 4.7% in 2019. Moreover, online shoppers in India are expected to reach 220 million by 2025. According to a report published by IAMAI and Kantar Research, India internet users are expected to reach 900 million by 2025 from ~622 million internet users in 2020, increasing at a CAGR of 45% until 2025.

Smartphone shipments in India increased by ~23% YoY to reach 38 million units in the first quarter of 2021, driven by new product launches and delayed demand from 2020. Xiaomi led the Indian smartphone market with 26% shipping, followed by Samsung (20%).

By 2025, India will be home to 650 million users who consume short-form videos.

The Government of India's policies and regulatory frameworks such as 100% Foreign Direct Investment (FDI) in B2B E-commerce and 100% FDI under automatic route under the marketplace model of B2C E-commerce are expected to further propel growth in the sector. As per the new FDI policy, online entities

through foreign investment cannot offer the products which are sold by retailers in which they hold equity stake.

As of October 11, 2021, the Government e-Marketplace (GeM) portal served 7.78 million orders worth Rs. 145,583 crore (US\$ 19.29 billion) to 54,962 buyers from 2.92 million registered sellers and service providers.

Through its Digital India campaign, the Government of India is aiming to create a trillion-dollar online economy by 2025. It has formed a new steering committee that will look after the development of a government-based e-commerce platform. The new committee, set up by the Commerce Ministry, will provide oversight on the policy for the Open Network for Digital Commerce (ONDC), which is an e-commerce platform that the government is backing for the development. The ONDC will serve as the infrastructure for setting up the final storefront, which will be similar to Flipkart and Amazon.

1.3 EVOLUTION OF ONLINE SHOPPING

Online shopping had a rather slow and disorderly journey in India, it has not picked up as much as it should have primarily due to the fact that internet penetration itself was quite low and secondly (and importantly) the customers were not aware about it as well. Moreover the customers are not ready to take the risk of buying a product without seeing it physically. Traditionally, Indians are conservative in their approach to shopping. They want to touch and feel the products and test its features before buying anything. Online shopping started early in 1995 by the introduction of internet in India. Online shopping became popular during the Internet boom in 1999-2000 with the well know auction site know as bazee.com. Soon amazon.com, the online bookstore founded by Jeff Bezos, created history by becoming the first bookstore with a presence only on the Internet. Later on following the success of Amazon, many other bookstores with a physical presence also created an online presence on the Internet. Thereafter in 2005 bazee.com was taken up by ebay. The trend of online shopping took a good pace and many new portals started like amazon, flipkart, snapdeal, yebhi, gadgetsguru, myntra, iBibo, makemytrip, yatra, craftsvilla and so on. Many home portals such as Yahoo.com, Indiatimes.com and Rediff.com came up with online shopping options

for the Indian consumer. It is convenient, faster and sometimes also cheaper than the traditional buying. Now a day's buying train ticket, bus ticket, air ticket all of them have gone through online option as well. Rather than standing in a long queue and waiting for your turn to purchase a ticket, people are finding it simpler to log on to a website and buy it. In some instances, you may have to pay a premium for an online purchase but it is still preferred because the convenience factor is much higher. For example, if you want to buy movie tickets online you may have to pay extra amount over the actual price of the ticket but because of its convenience, people are opting for it. Buying or placing an order online is also useful when you need to send a gift to a friend who is staying in a different city or country. For example, you can send flowers, cake and chocolates to your friend in New York on his/her birthday by placing an order for it on the Internet from your home in Mumbai.

1.4 INDUSTRY PROFILE

- Today, digital marketing industry in India is growing at its peak, and is still continuous. Many factors are responsible for this growth. The use of communication tools has greatly changed in the year past. No one ever thought to have a credible deal online. The below digital marketing in India report indicates the digital marketing statistics.
- The belief was that online information is virtual information full of lies. No one could listen to any online advertisement not to talk of purchasing groceries, furniture or clothes. The story has really changed. Everything from marketing to sales can be done online. This is due to the trust that has been restored back to online communication in India. This has really helped the marketing initiatives. The revolution is from the communication industries. Low cost of handset is now available making it possible for India to have about 600 million internet users which ultimately creates a fascinating business opportunity to sell to a growing population.
- Moreover, the development in the digital marketing industry in India evident in the marketing shift from anonymity to identity. Interaction on the Internet now looks more physical as opposed to the anonymity of identity in the past. Also, marketing information's is moving along in the same line with

entertainment. People of India needed an exciting spirit always. This targets their interest into the marketing information.

- Several factors have been found to contribute to the growth of digital marketing in India. Before now, internet usage was only meant for the wealthy. There is now a great change in the lifestyle of the middle class. The Very majority now have access to the internet in India & are looking forward to online advertising India. Internet and 3G penetration revolutionized the marketing scenario for both consumers and the marketers. It was discovered that changes in lifestyle and standard of living had increased the level of consumption, quality and also the pattern of consumption. The quality of use in the urban centers of India is on a high side. This is because majority doesn't have time for shopping. Apart from struggles to earn money, people want some other things to be done at their own convenience.
- The global digital marketing market reached a value of nearly USD 305 billion in 2020. The market is further expected to grow at a CAGR of 17.6% between 2021 and 2026 to reach a value of around USD 807 billion by 2026. The future growth prospects of the digital marketing market are projected to be high due to the rising population of people consuming and creating content through digital channels.

1.5 STATEMENT OF PROBLEM

- At any given time there are millions of people online and each of them is a potential customer for a company providing online sales. Due to the rapid development of the technology surrounding the internet, accompany that are interested in selling products from its website will constantly have to search for an edge in the fierce competition.
- Since there are so many potential consumers, it is of the utmost importance to be able to understand what the consumer wants and needs.
- The importance of analyzing and identifying factors that influence consumer when he or she decides to purchase on the internet is vital. Since the internet is a new medium for there have been new demands set by the

consumer. That is why online retailers must know what influences the online consumer.

1.6 SCOPE OF STUDY

- At any given time there are millions of people online and each of them is a potential customer for a company providing online sales. Due to the rapid development of the technologies surrounding the internet, a company that is interested in selling products from its website will constantly have to search for an edge in the fierce competition.
- There are so many potential consumers, it is of the utmost importance to be able to understand what the consumers want and need. The importance of analyzing and identifying factors that influence the consumer when he or she decides to purchase on the internet is vital.
- Since the internet is a new medium for there have been new demands set by the consumer. The online retailers must know what influences the online consumer behavior is diverse from traditional consumer behavior, one must identify what influences the online consumer.

1.7 OBJECTIVES OF THE STUDY

- This project research helps to find out what are the main factors that affect consumer behavior towards online shopping. The following are the objectives of the study;
- To study consumer behaviour towards online shopping.
- To know the factors which affect decision making process of customer while purchasing the online shopping product.
- To examine whether customer prefer online shopping or offline shopping.
- To identify their preference towards different E-shopping websites and the features of websites in general.

1.8 LIMITATIONS OF STUDY

The study suffers from the following limitations:

- The study is based on the opinion on only 100 respondents. It cannot be generalised.
- The data was collected through structured questionnaire and analysed based on the information given by respondents.
- The study largely based on the perception of the respondents.

CHAPTER 2

REVIEW OF LITERATURE

- **Solomon (1998)** studied the Consumer behaviour and said that it is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas, or experiences to satisfy needs and desires. In view for the Internet to spread out as a retail channel, it is imperative to realize the consumer's mind-set, intention and conduct in light of the online buying practice.
- **Lepkowska -White, and Rao (1999)** referred vendor characteristics, security of transactions, content for privacy and customer characteristics as factors influencing electronic exchange.
- **Donthu and Garcia (1999)** proposed that risk aversion, innovativeness, brand consciousness, price consciousness, importance of convenience, variety-seeking propensity, impulsiveness, attitude toward advertizing, attitude toward shopping, and attitude toward direct marketing would influence online shopping behaviour.
- **Schiffman, Scherman, & Long (2003)** in his study researched that "yet individual attitudes do not, by themselves, influence one's intention and/or behavior. Instead that intention or behavior is a result of a variety of attitudes that the consumer has about a variety of issues relevant to the situation at hand, in this case online buying. Over time the Internet buyer, once considered the innovator or early adopter, has changed. While once young, professional males with higher educational levels, incomes, tolerance for risk, social status and a lower dependence on the mass media or the need to patronize established retail channels (Ernst & Young, 2001; Mahajan, Muller & Bass, 1990),
- **Sultan and Henrichs (2000)** in his study 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.

- **Sylke et al, (2004)** the growth rate of electronic commerce in India, however, has yet been much below anticipation; its proportion of total retail business is still small due to its certain limitations.
- **Garbarino & Strahilevitz (2004), Korgaonkar & Wolin (1999), Van Slyke et al (2002)** previous researches suggested that men are more likely to purchase products and/or services from the Internet than women.
- **Na Li & Ping Zhang (2002)** found that men are more adopting in online shopping, Female shoppers are found to prefer using catalogues to shop at home. It is found once female showed preference in online shopping, they will shop more frequently online than their male counterparts.
- **Zhang, Dran, Small, and Barcellous (1998)**, indicated that website design features of the website are important and influencing factors that leads consumer's satisfaction and dissatisfaction with a specific website.
- **Dr.V Vijayalakshmi & Dr.R.Lakshmi (2018)**¹ Mostly youngsters and youth generation (19-30 age group) are very much interested in online buying because they know about technology and e- shopping.
- **As per an ASSOCHAM-Resurgent joint study,(2018)**² online shopping is expected to clock annualised growth of 115 percent this year, aided by fast-increasing data consumption and improvement in logistics, along with a number of offers presented by e-commerce platforms. Jarvenpaa journal of Electronic Commerce Research, VOL.6, NO.2, (2015)³ it is an early stage in internet development in terms of building an appropriate dedicated model of consumer buying behavior.
- **(Ahmed, 2012)**⁴ Concerns of price, quality, durability and other product-related aspects are the main drivers of buying decision in developed countries but the considerations could be vary from the developing countries.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

The research is descriptive in nature. The research identifies the factors affecting the buyer behaviour of the consumers towards online shopping.

3.2 SAMPLING TECHNIQUE :

Sampling technique is the technique used to select the sample size. Convenient sampling technique is used for this research. Investors were taken according to the convenience of the research study. The respondents are from various locations spread across the country.

3.3 SOURCES OF DATA

The research uses both Primary and Secondary data.

3.3.1 Primary Data

Primary data has been collected from 100 respondents using questionnaire (survey method).

3.3.2 Secondary Data

Secondary data was collected from reviewing various literature related buyer behaviour towards online shopping.

3.4 SAMPLE SIZE

The sample size of this study consists of 100 respondents. The respondents are from various locations spread across the region.

3.5 PERIOD OF STUDY

The study was conducted for a period of 3 months from December 2021 to February 2022.

3.6 HYPOTHESIS

- H_{01} : Demographic factors do not exert influence over buyer behavior towards online shopping.
- H_{11} : Demographic factors do exert influence over buyer behavior towards online shopping.

CHAPTER 4

DATA INTERPRETATION AND ANALYSIS

4.1 PERCENTAGE ANALYSIS

4.1.1 Gender Profile

Percentage Analysis is used to analyse the gender of respondents and it have been interpreted in Table 4.1 which displays the Frequency and Percentage of Gender of Respondents.

Table 4.1 Frequency analysis of Gender

Factors		Frequency	Percentile
Gender	Male	68	68
	Female	32	32

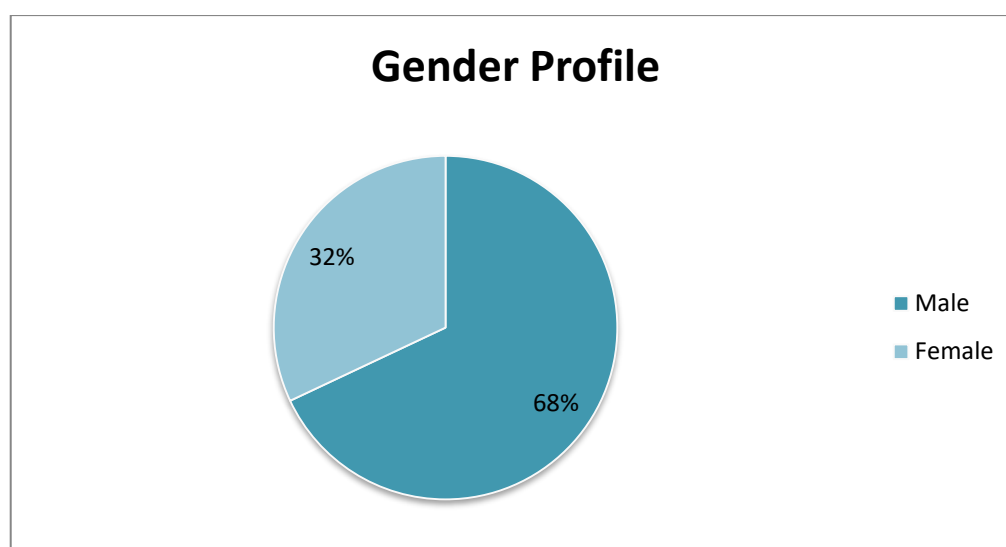


Fig 4.1 Chart depicting Gender of Respondents

Interpretation:

68% of the respondents are male, 32% of the respondents are female

Inference:

Majority of the respondents are male.

4.1.2. Age Profile

Percentage Analysis is used to analyse the age of respondents and it have been interpreted in Table 4.2 which displays the Frequency and Percentage of Age of Respondents.

Table4.2 Frequency analysis of Age

Factors		Frequency	Percentile
Age	18-30	47	47
	31-40	30	30
	41-60	16	16
	Others	7	7

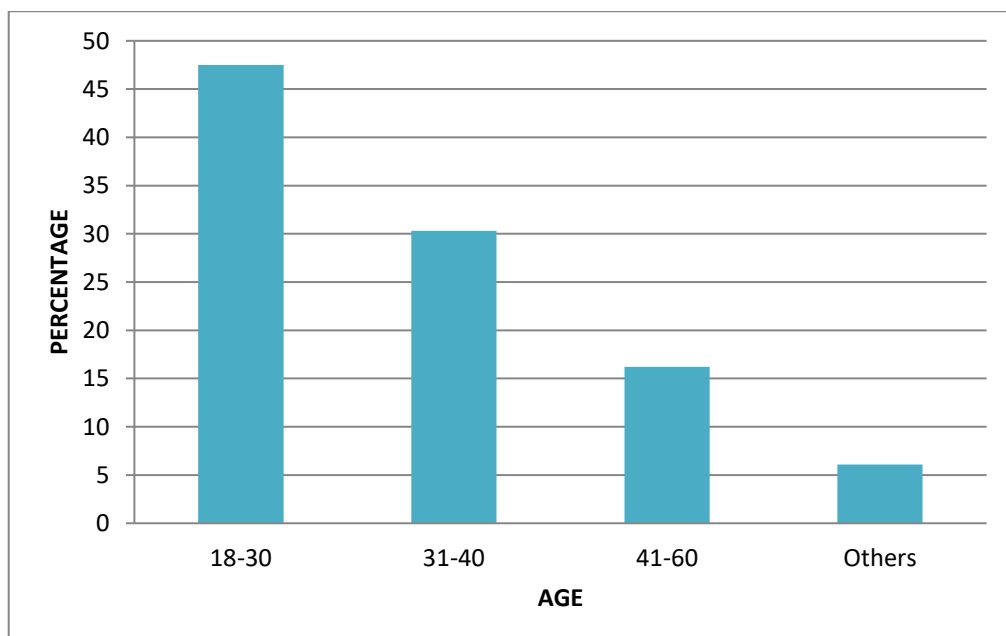


Fig 4.2 Chart depicting Age of respondents

Interpretation:

47% of the respondents belonged to age group of 18-30, 30% of the respondents belong to the 31-40 age group. 16% of the respondents are aged between 41 and 60. 7% of respondents ages above 60 years.

Inference:

Majority of the respondents were from the age group of 18 to 30

4.1.3 Educational Qualification Profile

Percentage Analysis is used to analyse the educational qualification of respondents and it have been interpreted in Table 4.3 which displays the Frequency and Percentage of Educational Qualification of Respondents.

Table 4.3 Frequency Analysis of Educational Qualification

Factors		Frequency	Percentile
Educational Qualification	School	17	17
	Under Graduate	31	31
	Post Graduate	34	34
	Others	18	18

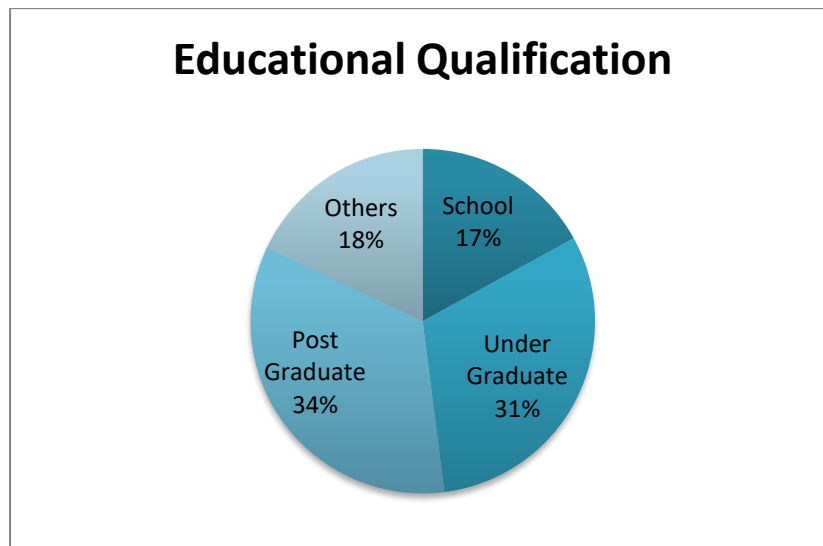


Fig 4.3 Chart depicting Educational Qualification of Respondents

Interpretation:

17% of the respondents have minimum school education, 31% of the respondents are Graduates, 34% of the respondents are Post Graduates, 18% belong to others.

Inference:

Majority of the respondents are Post Graduates.

4.1.4 Employment Profile

Percentage Analysis is used to analyse the employment level of respondents and it have been interpreted in Table 4.4 which displays the Frequency and Percentage of Occupation of Respondents.

Table 4.4 Frequency analysis of Nature Of Employment

Factors		Frequency	Percentile
Nature of Employment	Business	28	28
	Profession	42	42
	Self employment	15	15

	Others	15	15
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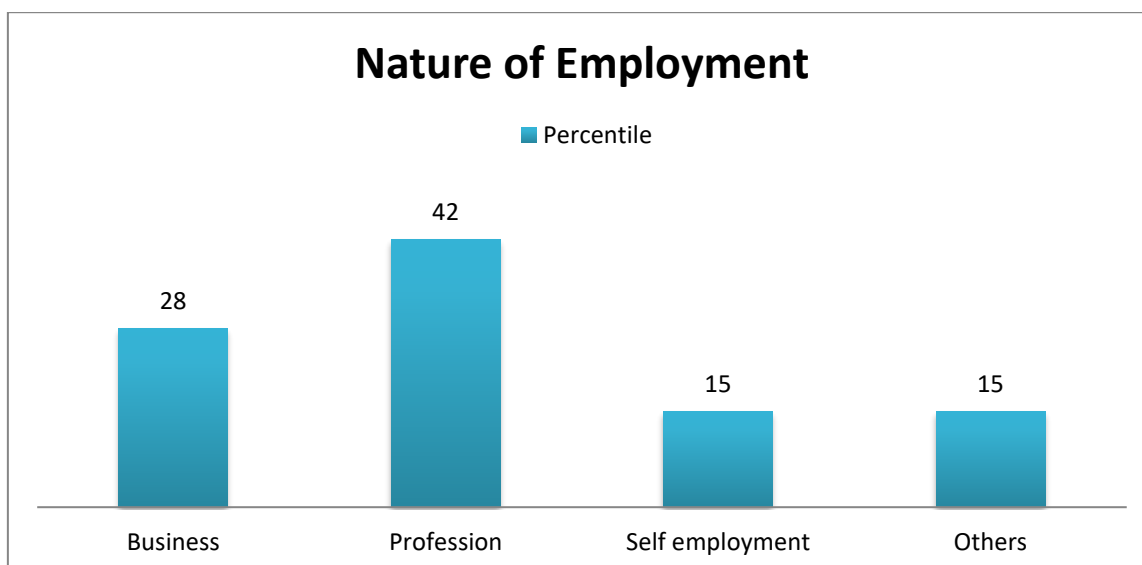


Fig 4.4 Chart depicting Nature of Employment of respondents

Interpretation:

28% of the respondents are from business background. 42% of the respondents employment involve profession. 15% of the respondents are self employed. 15% of the respondents belong to others category

Inference:

Majority of the respondents belong to Profession category.

4.1.5 Annual Income Profile

Percentage Analysis is used to analyse the annual income of and it have been interpreted in Table 4.5 which displays the Frequency and Percentage of Annual Income of Respondents.

Table 4.5 Frequency Analysis of Annual Income

Factors		Frequency	Percentile
Income Level	Below 2.5 Lakh Rupees	33	33
	2.5 to 5 Lakh Rupees	23	23

	5 to 10 Lakh Rupees	27	27
	Above 10 Lakh Rupees	16	16

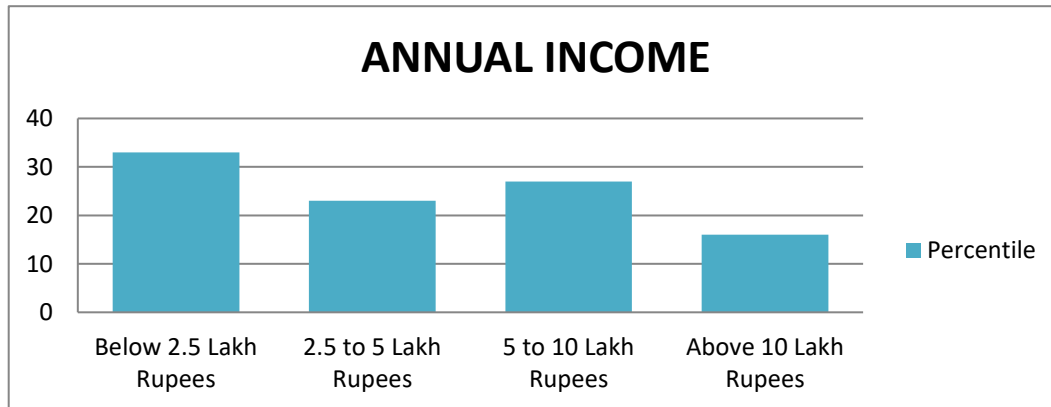


Fig 4.5 Chart depicting Annual Income of Respondents

Interpretation:

33% of the respondents earn below 2.5 lakh rupees p.a , 23% of the respondents earn between 2.5-5 lakh rupees p.a, 27% of the respondents earn between 5-10 lakh rupees p.a. 16% of the respondents earn above 10 lakh rupees p.a.

Inference:

Majority of the respondents earn below 2.5 lakh rupees in a year.

4.1.6 Types of products purchased through Online Shopping

Percentage Analysis is used to analyse the products purchased through Online Shopping and it have been interpreted in Table 4.6 which displays the Frequency and Percentage of products purchased through Online Shopping.

Table 4.6 Products purchased through Online shopping

Products	Frequency	Percentage
Clothes	24	24
Consumer Electronics	32	32
Grocery	22	22

Ticket booking/Travel booking	18	18
Others	4	4

Products bought online

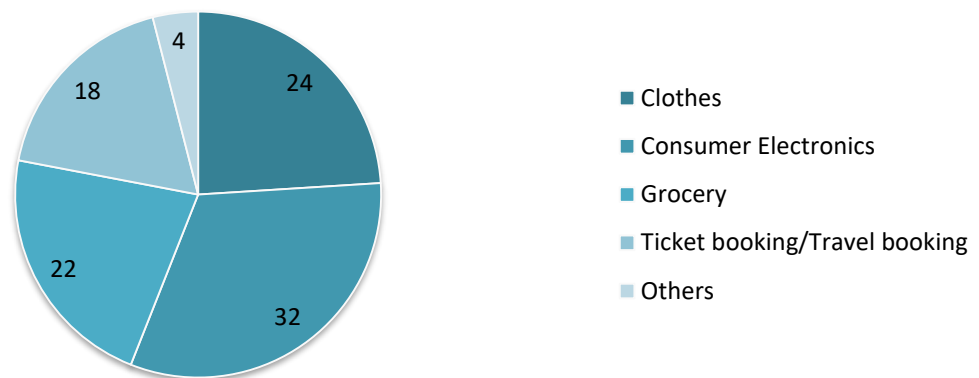


Fig4.6 Products purchased through Online shopping

Interpretation:

24% of the respondents buy clothes online, 32% of the respondents buy Consumer Electronics online, 22% of the respondents buy groceries online, 18% of the respondents book their Tickets online, 4% of the respondents use other products bought through online.

Inference:

Majority of the respondents buy consumer electronics online.

4.1.7 Reason behind online shopping

Percentage Analysis is used to analyse the reason behind online shopping and it have been interpreted in Table 4.7 which displays the Percentage reason behind online shopping.

Table 4.7 Reason Behind Online Shopping

Reason	Frequency	Percentage
Time Saving	19	19
Money Saving	17	17
Relaxed shopping	22	22
Efficiency	6	6
Convenience	12	12
Discounts& Offers	24	24

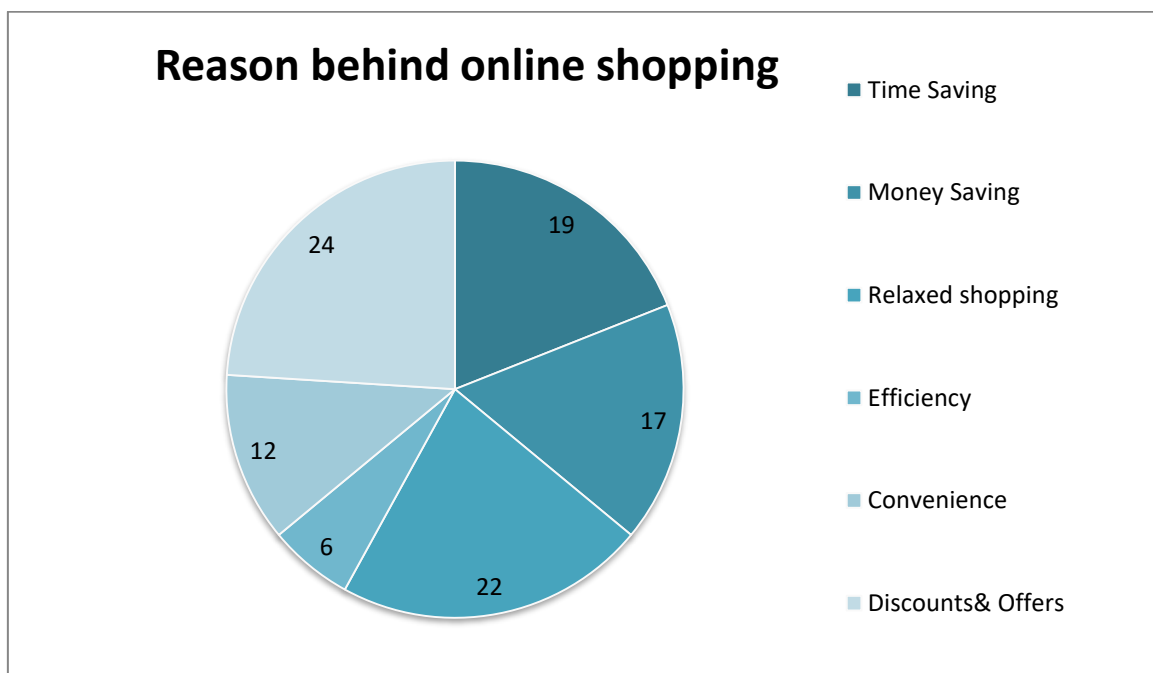


Fig4.7 Reason for online shopping

Interpretation:

19% of time the reason behind online shopping is Time saving,17% of the times the reason is Money saving,22% the reason is Relaxed Shopping,6% feel the reason is efficiency, 12% the reason is Convenience, 24% of the time the reason is availability of Discounts & Offers.

Inference:

Majority of time the reason behind Online Shopping is the availability of Discounts & Offers.

4.1.8 Satisfaction Level of Consumers

Percentage Analysis is used to analyse the satisfaction level of Consumers and it have been interpreted in Table 4.8 which displays the Frequency and Percentage of Satisfaction level of the Respondents.

Table 4.8 Satisfaction Level of Consumers

Level of Satisfaction	Frequency	Percentage
Most Satisfactory	27	27
Satisfactory	38	38
Neutral	26	26
Disappointing	9	9

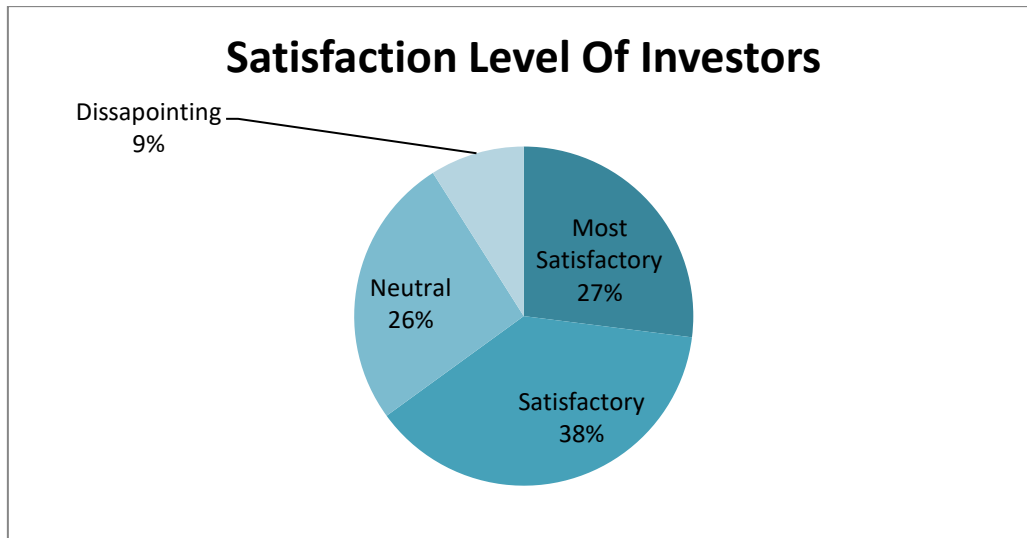


Fig 4.8 Satisfaction Level Of Consumers

Interpretation:

38% of the respondents are Satisfactory with their Shopping experience, 27% of the respondents are most satisfactory with their Shopping experience. 26% of the respondents feel neutral with their Shopping experience, 9% of the respondents are disappointed with their Shopping experience

Inference:

Around 40% of the respondents are satisfied with their Shopping experience

4.1.9 Preferred mode of Payment:

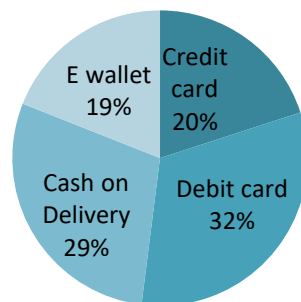
Percentage Analysis is used to analyse the preferred mode of payment and it have been interpreted in Table 4.9 which displays the Frequency and Percentage of Preferred mode for payment of the Respondents.

Table 4.9 Preferred mode for payment

Preferred mode for payment	Frequency	Percentage
Credit card	20	20
Debit card	32	32
Cash on Delivery	29	29

E wallet	19	19
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Preferred mode for payment



Interpretation:

32% of the respondents prefer Debit card as a mode for payment, 29% of the respondents prefer Cash on Delivery, 20% of the respondents prefer Credit card, 19% of the respondents prefer E Wallets.

Inference:

Majority of the respondents prefer Debit card as a preferred mode for payment.

4.2 T TEST ANALYSIS FOR GENDER

H₀: Gender of consumers does not exert influence over purchases through online shopping

H₁: Gender of investors does exert influence over purchases through online shopping

Table 4.10 T Test Analysis for Gender

VARIABLES	Gender		F VALUE	P VALUE	Significance level
	FEMALE (Mean)	MALE(Mean)			
Jewelery	3.29	2.60	0.779	0.380	Significant**
Furniture	3.81	2.84	0.004	0.952	Not Significant
Grocery	3.97	3.47	3.876	0.049	Significant**
Electronic products	3.40	3.71	0.323	0.571	Not Significant
Software products	3.87	3.40	0.205	0.652	Not Significant
Financial products (shares)	3.68	3.69	0.224	0.637	Not Significant
Clothes	3.68	3.18	4.417	0.038	Significant**
Travel booking	3.68	3.44	0.293	0.589	Not Significant

****The level of significance is tested at 0.05**

Interpretation:

Accept H_0 ;

Since the p value is greater than 0.05 for the purchases of furniture, Electrical products, Hardware & Software products, Financial products, Ticket and Travel booking we accept H_0 for these products.

Reject H_0 ;

Since the p value is lesser than 0.05 for the purchases of Jewelery, Grocery products, clothing we reject H_0 for these products.

Inference:

There is significant influence of Gender over purchases of Jewelery, Grocery products, clothing in Online Shopping.

4.3 ONE WAY ANOVA ANALYSIS

4.3.1 ONE WAY ANOVA FOR AGE & PURCHASES OF PRODUCTS THROUGH ONLINE SHOPPING

H₀: Age of investors does not exert influence over purchases of products through Online Shopping

H₁: Age of investors does exert influence over purchases of products through Online Shopping

Table 4.11 One way ANOVA for Age & purchase through online shopping

Factors	AGE				F VALUE	P VALUE	Significance Level
	18-30 (Mean)	31-40 (Mean)	41-60 (Mean)	Others (Mean)			
Jewelery	3.09	2.80	2.50	1.67	3.205	0.027	Significant**
Furniture	3.32	2.83	3.75	1.32	5.110	0.003	Significant**
Grocery	3.75	3.87	4.06	1.67	5.489	0.002	Significant**
Electronic products	3.66	3.97	3.13	1.52	6.941	<0.001	Significant**
Software products	3.53	3.87	4.31	3.00	2.449	0.068	Not Significant
Financial products (shares etc)	3.38	4.07	4.14	3.00	4.022	0.010	Significant**
Clothes	3.38	2.97	3.38	4.67	3.378	0.002	Significant**
Travel booking	3.45	3.17	3.98	4.67	4.381	0.006	Significant**

****The level of significance is tested at 0.05**

Interpretation:

Accept H_0 ;

Since the p value is greater than 0.05 for the purchases of software product through Online shopping. we accept H_0 for this product.

Reject H_0 ;

Since the p value is lesser than 0.05 for purchases of Jewelery, Furniture, Grocery, Electrical Products, Financial products, Clothing, Travel booking we reject H_0 for these options.

Inference:

Age exerts significant influence over purchase of all products except Software and hardware products through Online Shopping

4.3.2 ANOVA RESULTS FOR EDUCATIONAL QUALIFICATION

H_0 : Educational Qualification of customers does not exert influence over purchases of products through Online Shopping

H_1 : Educational Qualification of customers does exert influence over purchases of products through Online Shopping

Table 4.12 One way ANOVA for Educational Qualification & over purchases of products through Online Shopping

Variables	EDUCATIONAL QUALIFICATION				F VALUE	P VALUE	Significance Level
	School (Mean)	Graduate (Mean)	Post graduate (Mean)	Others (Mean)			
Jewelery	3.29	2.84	2.88	2.18	2.686	0.051	Not Significant
Furniture	3.82	3.10	3.06	2.71	2.311	0.081	Not Significant
Grocery	3.47	3.68	4.09	2.76	3.821	0.012	Significant**
Electronic	3.76	3.48	3.97	2.59	4.986	0,003	Significant**

products							
Software products	3.47	3.48	4.15	3.57	2.035	0.114	Not Significant
Financial products (shares etc)	3.59	3.23	4.12	3.76	2.915	0.038	Significant**
Clothes	3.29	3.16	3.12	4.12	3.591	0.017	Significant**
Travel booking	3.29	3.41	3.53	4.01	1.584	0.198	Not Significant

****The level of significance is tested at 0.05**

Interpretation:

Accept H_0 ;

Since the p value is greater than 0.05 for the purchases of Jewellery, Furniture, Software products, Travel booking we accept H_0 for the above said options

Reject H_0 ;

Since the p value is lesser than 0.05 for the purchases of Grocery, Electrical products, Clothing, Financial products we reject H_0 for these options.

Inference:

Educational qualification exerts significant influence over purchases of Grocery, Electrical products, Clothing, Financial products

4.3.3 ANOVA RESULTS FOR INCOME LEVELS

H_0 : Income of investors does not exert influence over purchases of products through Online Shopping

H_1 : Income of investors does exert influence over purchases of products through Online Shopping

Table 4.13 One way ANOVA for Income Levels & purchases of products through Online Shopping

Factors	INCOME LEVELS				F VALUE	P VALUE	Significance Level
	Below 2.5 lakhs p.a (Mean)	2.5 lakhs -5 lakhs p.a (Mean)	5 lakhs- 10 lakhs p.a (Mean)	Above 10 lakhs p.a (Mean)			
Jewelery	2.64	3.35	3.11	1.94	5.953	<0.001	Significant**
Furniture	2.94	4.22	3.07	2.13	11.453	<0.001	Significant**
Grocery	3.61	4.17	3.89	2.44	6.299	<0.001	Significant**
Electronic products	3.91	3.78	3.59	2.38	6.300	<0.001	Significant**
Software products	3.91	4.30	3.41	3.06	4.357	0.006	Significant**
Financial products (shares etc)	3.82	3.83	3.70	3.19	1.143	0.336	Not Significant
Clothes	3.55	3.52	3.04	3.13	1.277	0.287	Not Significant
Travel booking	3.52	4.13	3.07	3.38	4.246	0.007	Significant**

****The level of significance is tested at 0.05**

Interpretation:

Accept H_0 ;

Since the p value is greater than 0.05 for the purchases of Financial products and clothing we accept H_0 for these products.

Reject H_0 ;

Since the p value is lesser than 0.05 for the purchases of Jewellery, Furniture Electrical products, Travel booking, Software products, Grocery, we reject H_0 for these options.

Inference:

Income Levels exert significant influence over purchase of all products except for Financial products & Clothing

4.3.4 ANOVA RESULTS FOR NATURE OF EMPLOYMENT

H_0 : Nature of Employment of investors does not exert influence over purchases of products through Online Shopping

H_1 : Nature of Employment of investors does exert influence over purchases of products through Online Shopping

Table 4.14 One way ANOVA for Nature of Employment & Purchases of Products through Online Shopping

Factors	NATURE OF EMPLOYMENT				F VALUE	P VALUE	Significance level
	BUSINESS (Mean)	PROFESSION (Mean)	SELF EMPLOYMENT (Mean)	OTHERS (Mean)			
Jewellery	2.21	3.24	2.73	2.86	4.570	0.05	Significant**
Furniture	2.79	3.31	3.60	2.86	1.795	0.153	Not Significant
Grocery	3.21	3.79	4.49	3.07	3.896	0.011	Significant**
Electronic products	3.21	3.62	3.53	4.00	1.223	0.306	Not Significant
Software products	3.57	3.36	3.83	4.07	1.021	0.387	Not Significant
Financial	3.32	3.24	3.47	3.50	1.654	0.182	Not

products (shares etc)							Significant
Clothes	3.32	3.24	3.47	3.50	0.215	0.885	Not Significant
Travel booking	3.46	3.27	4.33	3.57	3.948	0.011	Significant**

****The level of significance is tested at 0.05**

Interpretation :

Accept H_0 ;

Since the p value is greater than 0.05 for the purchase of Furniture, Financial products, Software products, Electronic products, Clothes, so we accept H_0 for these options

Reject H_0 ;

Since the p value is lesser than 0.05 for the purchase of Jewelry, Grocery, Travel booking we reject H_0 for these options.

Inference:

Nature of employment exerts significant influence over the the purchase of Jewellery, Grocery and Travel Booking through Online Purchase

CHAPTER 5

FINDINGS AND CONCLUSION

5.1 FINDINGS

- Majority of the respondents are Male
- Majority of the respondents are from the age group 18-30
- Majority of the respondents belong to the post graduate category.
- Majority of the respondents belong to Profession category.
- Majority of the respondents earn more than 2.5 lakh rupees in a year
- The most number of investments is in shares, the least is in balanced income mutual funds.
- Around 50 % of the respondents are highly satisfied with their shopping experience.
- There is a significant influence of Gender as it exerts significant influence over buyer behavior towards online shopping.
- Age exerts significant influence over buyer behavior towards online shopping.
- Education exerts significant influence over buyer behavior towards online shopping.
- Income levels exert significant influence over buyer behavior towards online shopping.
- Nature of employment exerts significant influence over buyer behavior towards online shopping.

5.2 CONCLUSION

- From analyzing the data collected , the factors analyzing the consumer buying behavior towards digital shopping have been identified.
- Various demographic factors such as age, education level, income level, employment, have been analyzed and it is concluded that demographic factors exert a significant influence over the buying behavior of consumers.

- Around 40% of the respondents are satisfied with their Shopping experience hence proving that most of consumers are satisfied with their shopping experience online.

5.3 SUGGESTIONS

Convenient and easy buying is important factor impact the online buying so that the marketer can take care additional effort in these area in order to improve the level of customer satisfaction. To improve the online shopping behaviour in the rural area, more advertisement can be conducted through various media. It is also suggested that online store may offer customer an e-wallet which transfer balance from customer online bank account to the store payment system. This may help seller to gain more sales from these who want to buy online service but do not have credit card or do not want to use their credit card online. The online marketers should deliver right colour, quality and quantity product order by the consumers'. It will improve the customer satisfaction in order to increase online trading

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ANNEXURE

QUESTIONNAIRE

1. AGE

- 18-30 years
- 31-40 years
- 41-60 years
- Others

2. GENDER

- Male
- Female

3. EDUCATION QUALIFICATION

- School
- Undergraduate
- Post graduate
- Others

4. EMPLOYMENT NATURE

- Business
- Profession
- Self employment
- Others

5. ANNUAL INCOME

- Below 2.5 lakhs pa
- 2.5 lakhs to 5 lakhs pa
- 5 lakhs to 10 lakhs pa
- 10 lakhs and above

6. WHERE DO YOU PRIMILARLY USE THE INTERNET

- At home
- At work
- At public facility
- Others

7. HOW MANY HOURS DO YOU USE INTERNERT IN A WEEK

- Less than 5 hours
- 5 to 15 hours
- 15 to 25 hours
- Above 25 hours

8. WHAT DO YOU USE INTERNET FOR

- Infotainment
- Finance
- Shopping
- Communication

9. ANUALLY, HOW MUCH DO YOU SPEND ON ONLINE SHOPPING?

- Less than Rs. 10,000
- Rs.10,000 to rs.25000
- Rs.25,000 to rs. 75,000
- More than rs. 75,000

10. WHAT TYPE OF PRODUCT DO YOU PRUCHASE ONLINE

- Clothes
- Consumer electronics
- Groceries
- Ticket or travel bookings
- Others

11. WHAT TYPE OF SERVICE DO YOU AVAIL ONLINE

- Cab booking
- Movie tickets
- Booking an appointment
- Grocery service
- Others

12. HOW OFTEN DO YOU BUY PRODUCTS OR SERVICES ONLINE?

- Extremely often
- Very often
- Not very often
- Not at all often

13. HOW DO YOU PREFER SHOPPING FOR THE FOLLOWING

- Jewellery
- Furniture
- Groceries
- Electronics
- Hard ware and soft ware
- Financial products (share ,bond)
- Clothes
- Tickets and cab booking

14. PLEASE FILL THE FOLLOWING

- Online shopping is time saving
- Online shopping is money saving
- Online shopping is relaxed shopping
- Online shopping is easier shopping
- Online shopping is more efficient
- Online shopping is more convinient
- Online shopping is not just buying product
- Online shopping is offers great discounts

15. HOW IMPORTANT ARE THE FOLLOWING CHARACTERISTICS FOR YOUR ONLINE PURCHASING PROCESS?

- a) Brand loyalty
- b) Customer feed back
- c) Discount promotion
- d) Payment options
- e) Secure payments
- f) Service quality
- g) Time
- h) Speed of purchase process

16. ARE YOU USER OF THE FOLLOWING SOCIAL MEDIA SITES

- Facebook
- Whatsapp
- Instagram
- Twitter
- Others

17. HOW OFTEN DO YOU USE A FAVOURITE SOCIAL MEDIA SITE

- Daily
- Weekly
- Monthly
- Yearly
- Fortnightly

18. I GET INFLUENCED BY ONLINE RETAILERS ON SOCIAL MEDIA PLATFORMS DO YOU AGREE WITH THE STATEMENT

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

19. WHAT IS PREFERRED MODE OF PAYMENT IN ONLINE PURCHASE

- Credit card
- Debit card
- Cash on delivery
- Electronic wallet

20. HAS YOUR ONLINE SHOPPING EXPERIENCE BEING SATISFACTORY

- Most satisfactory
- Satisfactory
- Neutral
- disappointment