Online Buying Behaviour of Netizens : A Study with Reference to Coimbatore, Tamil Nadu

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Abstract

The latest generation of commerce is one that can be done over the Internet. The Internet provides a virtual platform where sellers and buyers can come in contact for sale and purchase of goods and services. They can be thousands of miles apart, may belong to different parts of the world, and might speak different languages. E-Commerce has emerged as the boundary-less trade medium in the era of globalization. Since, the Internet has the ability to reach the customer's home, the distribution channels have started to assume new meaning for the B2C E-commerce. The physical delivery got converted to electronic delivery; physical products are now electronic products displayed on a website. With options of paying online through debit and credit cards, the transaction is purely electronic. For the present study, the data was collected with the help of a structured questionnaire from 226 respondents. The study brought to fore that online shoppers are young, highly educated, active, intensive, and expert users of the Internet; they have a strong positive perception towards online shopping and generally spend a very low amount on online shopping. Significant differences in shopping behavior could be ascribed to gender, occupation, and the Internet expertise of the online shoppers. The detailed findings and implications are discussed in the paper.

Keywords: Internet shopping, online shopping, e-shopping, buying behaviour

Internet shopping (also known as online shopping) is the process where consumers purchase products/services over the Internet. It is a network of linked computers enabling millions of people to communicate and search for information as well as to sell and buy products. Online shopping is a recent phenomenon. The declining cost of PCs, the development of search engines, and the consumers' growing interest in the Internet has enabled online shopping to garner significant attention in recent years. Online shopping is becoming a well-accepted way to purchase a wide range of products and services. It offers a new environment distinguished from the traditional ways of doing business. It allows shopping for required products without going to the store physically. Internet shopping is great because people are able to shop 24 hours a day without having to leave their home or work place.

Statement of the Problem

Online purchasing of goods, both expensive and cheap, is prevalent to a much larger extent in recent years due to convenience, speedy transactions, saving time, attractive sales promotional offers, etc., Despite these motivational factors, there are various transactional and non-transactional issues involved such as Internet users being uncomfortable while giving their credit card number, personal information, etc., which act as deterrents. Online shopping is new, and it is at a nascent stage, and there are no hard-and-fast rules to live by. Consumers are slow in showing interest in online shopping. However, the future for internet shopping looks bright and promising. This is especially true in the context of consumers in tier-II cities, where internet shopping is still new, and consumers are less familiar and often more skeptical towards it. Therefore, this study aims to examine the characteristics of online shoppers' buying behavior. In this scenario, the following questions arise: **1)** What is the demographic and internet usage profile of the Netizens? **2)** What is the pattern of their online purchasing?

Objectives of the Study

The specific objectives of the study are:
❖ To explore the demographic and internet usage of online shoppers.

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❖ To identify the impact of demographics in influencing Indian Internet users in consuming different services online.
❖ To assess the online shoppers' buying behavior.

Review of Literature

Sin and Tse (2002) in their study "Profiling Internet Shoppers in Hong Kong" tested a model of Internet shopping behavior. The model postulated that consumer internet shopping behavior is affected by the consumer's demographic, psychographic, attitudinal, and experiential factors. Data from 400 respondents was analyzed. Findings of their study indicated a relationship between consumers who shop online, and some of the variables included in the study. The study found that Internet buyers tend to be male, well educated, with higher income, and were mainly in the age groups between 21 and 30 years. They were also likely to have high Internet usage rates than other non-Internet in-home shopping experiences. In addition, they tended to be time conscious, self-confident, and had a greater positive attitude towards Internet shopping than non-buyers.

Shu (2003) in his research tried to identify the factors that affect consumers' willingness to indulge in Internet shopping. For the research purpose, 296 university students were selected as research participants, securing 175 usable and meaningful responses. The survey results showed that 50.9% of the respondents were between the age group of 20-30 years. Most of the respondents (53.7%) were undergraduate students. Majority of the respondents had more than one year experience in working with the Internet. The results showed that consumers' willingness to indulge in Internet shopping correlated positively and significantly with trust placed in Internet shopping, perceived ease of use, usefulness, playfulness, security, privacy, information quality, and service.

Chiang & Dholakia (2003) in their article examined consumers' intention to shop online during the information acquisition stage. The study incorporated three essential variables, which are likely to influence consumer intentions: **a)** convenience characteristics of shopping channels, **b)** product type characteristics, and **c)** perceived price of the product. Respondents were surveyed on a train traveling in the north-east region. Among those surveyed, 147 usable questionnaires were received. The results of the study indicated that convenience influences consumers' intention to shop online when consumers perceived shopping offline as inconvenient, and as a result, they are more likely to shop on the Internet. They study also revealed that the product type influences consumers to shop online. For search goods such as books, intention to shop online is higher than the intention to shop for experience goods. The results did not support the influence of price on online shopping intentions. The study revealed that the benefits of online comparison shopping that could provide greater savings was limited. It is possible that higher priced products would have a greater influence on online shopping intention. Furthermore, online shopping intention is higher when consumers perceive the product to lie in search goods than in experienced goods.

Vijasarathy (2003) examined the relationship between shopping orientation, product types, and consumer intentions to use the Internet for shopping. He mailed the questionnaire to over 2200 survey respondents. Out of this, a total of 746 responses were received. He pointed out that the results of the regression analysis showed that the product type did have a significant independent effect on intentions to shop online; it did not have a moderating effect on the relationship between the latter and shopping orientations. Therefore, irrespective of the product type, the consumers with home and economic shopping orientations could be expected to use online shopping more than those with local orientations. Moreover, consumers would be more inclined to use the Internet to shop for intangible than tangible products. He also concluded that age, gender, and income have an influence on online shopping orientations, specifically; younger males with higher household income would be more likely to engage in Internet shopping.

Monsuwe, Dellaert, and Ruyter (2004) in their paper proposed a framework to increase researchers' understanding of consumer attitudes toward online shopping and their intention to shop on the Internet. The framework used the constructs of the technology acceptance model (TAM) as a basis, extended by exogenous factors, and applied the same to the online shopping context. They built up such a framework based on previous research on consumer adoption of new self-service technologies and Internet shopping systems. They authors suggested that consumers' attitude toward Internet shopping first depends on the direct effects of relevant online shopping features. Online shopping features can be either consumers' perceptions of functional and utilitarian dimensions, like "ease of use" and "usefulness," or their perceptions of emotional and hedonic dimensions like "enjoyment".

Schimmel (2005) conducted a survey of consumers to examine what media and message methods drive consumers to shop online. The investigation was undertaken on behalf of a niche e-catalog e-tailer who wanted to determine the

most effective media and message methods for the firm's integrated marketing communication campaign. The findings helped to shed light on what media factors influence consumer shopping behavior online. Word of mouth and public relations efforts were the most important motivators, while online communications were the least effective.

Kim, Lee, and Kim (2004) in their study focused on various factors affecting online search intention, which has been found to be a key predictor of online purchase intention. 245 participants who had experience in purchasing books online were surveyed through a self-administered questionnaire. Data were collected from a sample consisting of mostly young adults who were familiar with using the Internet and had prior online shopping experience. They concluded that the utilitarian value of Internet information search, hedonic value of Internet information search, perceived benefits of Internet shopping, perceived risk of Internet shopping, and Internet purchase experience predicted online search intention quite well. The findings also showed that online search intention positively affects online purchase intention. The greater the benefits of Internet shopping as perceived by the consumers, the greater is the intention to use the Internet for information search.

Rajamma and Neeley (2005) examined the influence of social orientation of the customers, out shopping orientation, and enjoyment derived from customer's preference to shop online using shopping preference theory as the theoretical framework. The research was conducted by using Gen Y university students. The study found that online shoppers are more likely to be out shoppers and are likely to derive more enjoyment from shopping. The social orientation of the shoppers did not influence their online shopping preferences. In addition, it was found that as pointed out by earlier studies, men preferred to shop online more than women.

Jayawardhena, Wright, and Dennis (2007) examined the purchase intentions of online retail consumers, segmented by their purchase orientation. The aim of this research paper was to further understand the area in a measurable way by carrying out empirical research into consumer motivation to shop online. An e-mail was sent to each individual in the sampling frame, consisting of 1,500 individuals who were randomly selected from a consumer panel of 10,000 Internet users owned by a research firm. Out of the 413 responses received, 396 were usable. This is a response rate of 27 percent. This study examined purchase orientations and purchase intention of online shopping consumers. The study showed that the consumers can be clustered into five distinct purchase orientations, and be labeled as : **(1)** Active shoppers, **(2)** Price sensitive, **(3)** Discerning shoppers, **(4)** Brand loyal, and **(5)** Convenience-oriented. The authors concluded that consumer purchase orientations have no significant effect on their propensity to shop online. This contradicts the pervasive view that Internet consumers are principally motivated by convenience. It was found that aspects that do have a significant effect on purchase intention are prior purchase and gender.

Nielsen's Global online survey (2008) on Internet shopping habits revealed that 78% of the Indian respondents (those accessing the Internet) had used the Internet to make a purchase, and more than half of the respondents had made at least one online purchase in the past one month. The survey also revealed that :

❖ 73% of the Indians had purchased airline tickets/booked a reservation online in the past 3 months ; this percentage being the highest for any country in the Asia pacific region.

❖ Books (46%), electronic equipment (29%), tours and hotel reservations (24%), videos/DVDs/games (23%), event tickets (23%), clothing (21%), and music (20%) are some popular online purchases made by the Indians.

❖ Credit cards are the most common method of payment for online purchases made by Indians, with 84% opting for this particular payment option.

The latest survey on online shopping habits by Master Card Worldwide (2008) revealed that online shoppers shopped more frequently in the fourth quarter of 2008 than they did in the same period the previous year. The survey findings suggested that the economic crisis could have made online shopping more attractive. The survey found that in India, 54% of the respondents have used the Internet for the purpose of online shopping. The top three most popular online purchases included airline tickets (54%), home appliances and electronic products (48%), and CDs/DVDs/VCDs (44%). When it came to impulsive shopping, Indians seemed to prefer home appliances and electronic products (51%), and CDs/DVDs/VCDs (44%).

Murugaiah and Vishvas (2008) in their study identified the reasons for the innate relation between women and shopping. The study revealed that married women shop more than their unmarried counterparts. It was also reported that graduate respondents spent more time in shopping as compared to postgraduate shoppers. The study also reported that higher-income group respondents indulged in other prime leisure activities than shopping.

The study conducted by Prasad and Aryasri (2009) explored the determinants of shopper behavior such as convenience, customer service, trust, web store environment, and web shopping enjoyment. They also examined the influence of these factors towards the willingness to buy and patronage of online retail stores. Primary data was collected from a sample of 135 respondents employed with leading software companies in Hyderabad by using simple random sampling technique. They researchers concluded that convenience, web store environment, online shopping enjoyment, and customer's service, rather than perceived trust, had a significant impact on the willingness to buy from online retail stores. Except trust and customer service, all other factors were significant with reference to patronage of online retail stores.

Rao and Mehdi (2010) in their study explored the behaviour of Internet users. They concluded that security was the most important factor for online buyers followed by the reliability factor. Factor analysis revealed eight important factors that were considered by the respondents before shopping online - accessibility to information, reliability of information, availability of information, searchability factor, convenient facility, security concern, trust concern, and quality factor.

Banerjee, Dutta, and Dasgupta (2010) conducted a study on customers' attitude towards online shopping. The study revealed that among the 202 respondents who shopped online, 89.1% were satisfied and 96.1% satisfied customers also intended to indulge in online shopping in the future. It could be concluded that the availability of extensive and current information was the most important factor which influenced Indian customers to shop online. It can be stated that concerns about online security prevented the respondents from shopping online. The researchers also revealed that there was a significant association between online shopping and monthly family income, frequency of Internet usage, and time spent per session on Internet use.

Amin, P.D., and Amin, B. (2010) made an attempt to summarize the key findings from various research studies relating to gender based differences in case of online shopping activities. The stronger influence of perceived ease of purchasing on both attitudes and online shopping intentions for females compared to males indicates that online shopping intentions and attitudes are sensitive to female perception, given a higher demand for the physical environment or a strong desire for the sensory pleasures associated with touching a product. Finally, the gendered nature of conventional buying emerged clearly - women prefer emotional and psychological involvement in the online and offline shopping process ; whereas men focus on efficiency and convenience in obtaining shopping outcomes from actual products.

Methodology

With due consideration to the above mentioned objectives, the following methodology was adopted for conducting the present study. The study is predominantly empirical in nature as it explores the relationships among several variables.

❖ **Area of the Study :** The current study explores the online buying behavior of sample respondents selected from among the internet users in Coimbatore city.

❖ **Data Source :** The study is both descriptive and analytical in nature, and hence, both primary and secondary data were used for the study.

i) Primary Data : The study was undertaken with a well-structured questionnaire, duly filled by the respondents with varying demographical background. The questionnaire started with the respondent's demographic background and covered their Internet usage pattern and online shopping data.

ii) Sampling Design and Technique

❖ **Sample Design :** Coimbatore city in Tamil Nadu is a hub of industries and reputed educational institutions, particularly professional institutions. It is also emerging as an important city in the IT and IT enabled services sector map of India, with the IT SEZ (Special Economic Zone) located in the heart of the city. Hence, Coimbatore city was purposively chosen for the study. Conducting a survey for internet shoppers presents a unique problem. Since there is no central registry of all Internet shopping site visitors and online shoppers, getting the sample frame was neither practical nor feasible financially. Therefore, we had to go for non- random sampling while choosing the respondents.

❖ **Sample Size :** A total of 500 netizens were covered by the study. Due care had been taken to include a broad spectrum of netizens with varying demographic profile to make the sample a truly representative one. Only 226

respondents had made online purchases and hence, the analysis was confined to these respondents.

❖ **Period of Study :** The primary data were collected from May to August 2012.

iii) Secondary Data : The sources of secondary data included data from books, research papers, reports, journals, unpublished research works on online consumer behavior and websites.

❖ **Data Processing and Framework of Analysis :** The primary data was processed and analyzed using percentage analysis and descriptive statistics.

Research Gap and Need for the Present Study

In India, the popularity of the Internet as a new market place is rapidly growing due to an unprecedented increase in the number of people who are using it. The Internet has penetrated both in the rural and urban India, with a broad spectrum of people getting the opportunity and acquiring the skills to use the power of the Internet to access information, to communicate and collaborate with others to achieve their personal and professional goals. Several studies have been conducted abroad to understand the implications of Internet shopping, impact of online advertisements, customer and online store relationship, online shopping patterns and spending, etc. However, in India, research on Internet shopping is still in its infancy because Internet shopping is still in the evolution stage in our country. Traditionally, Indians are conservative in their approach to shopping. Importance is given to the touch and feel factor, and low customer trust levels is the biggest challenge for online retailers in convincing and persuading the potential buyers. Since the Internet represents a new form of shopping activity that requires consumers to employ different behavior to complete their purchase, new theories are needed to describe and explain their behavior associated with this emerging phenomenon. With this perspective in mind, we were motivated to undertake a comprehensive research in this specific area.

Analysis and Discussion

a) Demographic and Internet Usage Profile of the Netizens : The online as well as offline shoppers differed in Age, Gender, Educational Qualification, Marital Status, Occupation, and Family Income. Similarly, they differed in their usage of the Internet. These variables played a decisive role and wielded a significant influence on their online buying

Table 1: Demographic Profile of the Respondents		Number	%
Age	Below 30 years	156	69.0
	30 - 40 years	52	23.0
	Above 40 years	18	8.0
Gender	Male	117	51.8
	Female	109	48.2
Education	School	9	4.0
	Professional course	83	36.7
	Other UG or PG course	134	59.3
Marital status	Married	81	35.8
	Unmarried	145	64.2
Occupation	Student	111	49.1
	Employee	48	21.2
	Business/ Profession	67	29.6
Family Income (p.m)	Below ₹ 25,000	98	43.4
	₹ 25,000- ₹ 50,000	49	21.7
	Above ₹ 50, 000	79	35.0
Source: Primary Data			

Table 2: Internet Usage Profile of the Respondents		Number	%
No of Years since using a computer	Less than 1 yr	23	10.2
	1-4 yrs	45	19.9
	4-6 yrs	66	29.2
	6 yrs+	92	40.7
No of Years since using the Internet	Less than 1 yr	54	23.9
	1-4 yrs	113	50.0
	4 yrs+	59	26.1
Expertise in Internet surfing	Beginner	44	19.5
	Intermediate	122	54.0
	Expert	60	26.5
Hours spent on Internet surfing	Less than 5 hrs	102	45.1
per week	5-10 hrs	69	30.5
	More than 10 hrs	55	24.3
Place of using the Internet	Home	72	31.9
	Workplace	71	31.4
	Cyber/internet café	34	15.0
	Computer labs	38	16.8
	On mobile phone	11	4.9
Concerned about Internet security	Not at all	21	9.3
	Less concerned	53	23.5
	Neutral	72	31.9
	Concerned	64	28.3
	Quite Concerned	16	7.1
Source: Primary Data			

behavior. Hence, an attempt was made to stratify the profile of the whole sample before proceeding with the statistical analysis. The Table 1 shows that consumers of different age groups obviously had very different needs and wants. Nearly 69% of the netizens were young and were below 30 years of age. With the increase in age, the percentage of netizens also tends to decline. The literacy level of the netizens was also very high, with the exception of 4% of the respondents, who were only educated upto the school level. 96% of the respondents were educated up to the college level. A person's marital status is an important demographic variable as this has a big effect on a consumer's spending priorities. Unmarried respondents constituted 64.2% of the sample size. Occupation wise, students constituted 49.17% of the total sample respondents.

Internet Usage Profile
❖ **General Use of the Computer and the Internet :** The Table 2 reveals that a higher percentage of online shoppers (40.7%) had been using the computer for more than six years. Internet skills and experience play an important role in the buying process. 50% of the online shoppers had been using the Internet for 1- 4 years. Consumers who are adept in using the Internet tend to be more skilled than the new users in finding information and products quickly, resulting in less frustration and less shopping cart abandonment. With regard to the expertise of the Internet users, the percentage of experts and intermediates among the online shoppers were 26.5% and 54% of the respondents. With reference to the hours spent browsing the Internet per week, a higher percentage of online shoppers (45.1%) spent less than 5 hours per week browsing the net.

Table 3 : Buying Behaviour of Online Shoppers		Number	%
Online shopping frequency	Quite Infrequent	127	56.2
	Infrequent	56	24.8
	Frequent	24	10.6
	Quite Frequent	19	8.4
Information seeking	Less than 10 mins	64	28.3
	10-30 mins	114	50.4
	30-60 mins	36	15.9
	More than 60 mins	12	5.3
Decision making	Immediately	48	21.2
	Within a week	101	44.7
	After one week	77	34.1
Online shopping experience	Recent shoppers	99	43.8
	Short period shoppers	71	31.4
	Medium shoppers	39	17.3
	Long period shoppers	17	7.5
Amount spent on online purchases	Very Low	135	59.7
	Low	40	17.7
	Moderate	30	13.3
	High	21	9.3
Source: Primary Data			

❖ **Online Access and Security :** The Table 2 shows that a majority of the respondents surfed the net at home or at their work place. Using a cellphone for accessing the Internet was found to be very low at 4%. The percentage of respondents who felt that the Internet was safe/ quite safe for shopping was 35.4%. The Internet has moved from being a novelty to being a utility. Consumers want to enjoy the benefits of Internet marketing, but are a bit leery about the downside of it and hence, a large number of respondents gave a neutral response regarding this question (whether online shopping was secure or not).
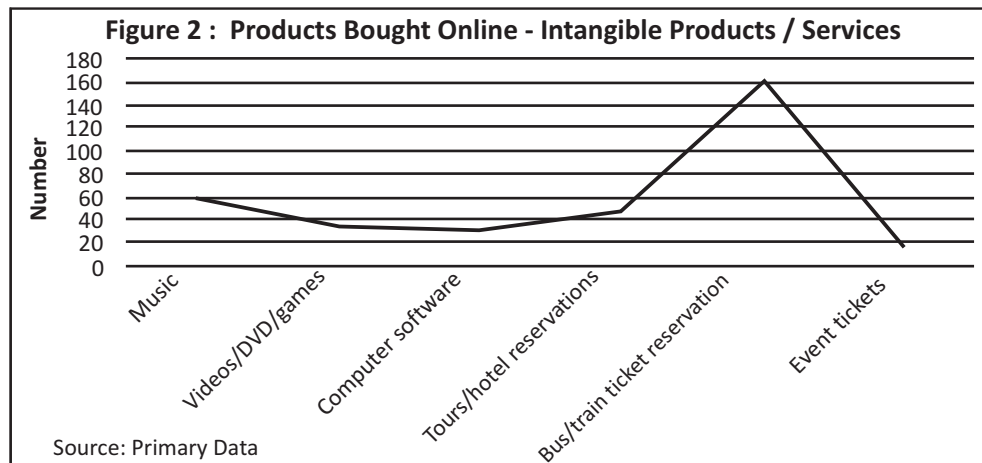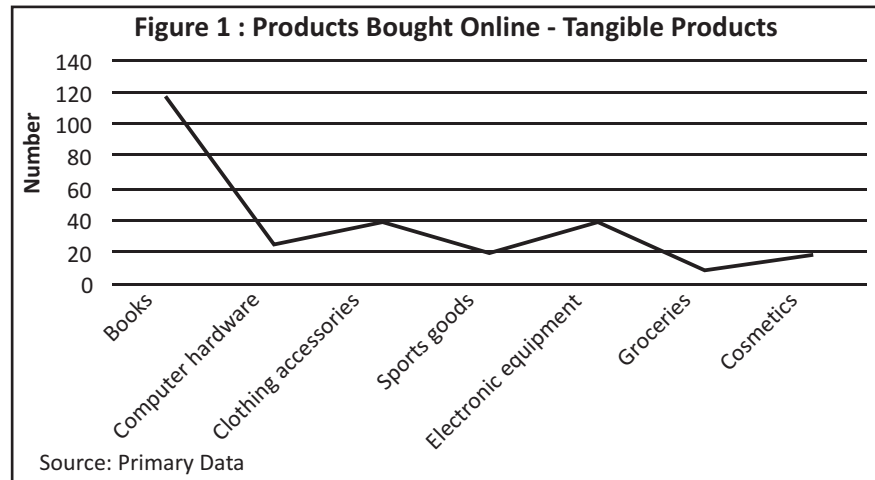
b) **Respondents' Online Buying Behaviour :** The online shopping process consists of steps similar to those associated with traditional shopping behavior. In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet and search for the need related information. Then they evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post sales service(s) is provided. Thus, online shopping behavior depends upon the consumer's psychological state in terms of making or not making the purchase on the net.

❖ **Shopping Frequency :** With regards to online shopping frequency, the Table 3 shows that only a moderate percentage (19%) of the respondents indulged in online shopping either very frequently or frequently, while the vast majority (81%) of the respondents did not go in for online shopping.

❖ **Information Seeking and Purchase Decision :** As per the Table 3, it can be inferred that a majority of the respondents spent about 10 – 30 minutes to find information about a product (which they intended to purchase). Sometimes, the decision making process was quite swift, and the respondents made snap judgements based on some relevant information they found about the product. At other times, the respondents literally spent days or weeks gathering information and comparing the prices of an important prospective purchase. It was found that just 21.2% of the respondents(online shoppers) made purchase decisions immediately.

Table 4: Frequency of Online Buying - Descriptive Statistics						
Products / services		N	Minimum	Maximum	Mean	Standard deviation
Tangible products	Books	118	1.00	15.00	2.9831	2.2493
	Computer hardware	25	1.00	7.00	1.9600	1.3064
	Clothing accessories	39	1.00	24.00	3.3333	3.1316
	Sports goods	19	1.00	9.00	2.8421	2.2672
	Electronic equipment	38	1.00	10.00	2.2368	1.6180
	Groceries	8	1.00	4.00	2.3750	1.4079
	Cosmetics	18	1.00	13.00	3.5000	3.2039
	Total	**265**				
Intangible	Music	59	1.00	54.00	3.8814	6.7494
products/	Video/DVD/games	34	1.00	17.00	3.0294	2.4800
services	Computer software	31	1.00	36.00	4.0968	5.6766
	Tours/hotel reservations	47	1.00	18.00	5.2340	6.5449
	Bus/train ticket reservations	162	1.00	34.00	8.2099	6.6859
	Event tickets	17	1.00	4.00	1.9412	.9663
	Total	**350**				
	Grand Total	**615**				

N= Number of respondents. Note: The mean purchase frequency of each product or service is obtained by summing up the frequency with respect to that product or service for all online shoppers, and then dividing it by N for that purchase. Source : Primary Data

Figure 1 : Products Bought Online - Tangible Products

Source: Primary Data

Figure 2 : Products Bought Online - Intangible Products / Services

Source: Primary Data

❖ **Shopping Experience and Amount Spent** : Though the trend of online shopping has been present in India for many years, it is only in the recent years that this trend of shopping online has been catching up. As per the Table 3, 75.2% of the respondents had less than two years of online shopping experience, and the remaining 24.8% of the respondents had more than two years of online shopping experience. The amount spent for online shopping per year was found to be very low. 59.7% of the shoppers spent less than ₹ 5000 a year on online purchases. When the amount spent increased, the percentage of online shoppers spending large amounts of money while shopping online also decreased.

(c) Category of Products Bought Online : A product is a bundle of benefits that satisfies the needs of consumers and for which they are willing to exchange money or other items of value. In the present study, the term product includes items such as tangible goods, intangible goods, and services as nowadays, all these products/services are marketed on the Internet. For the purpose of the present research, seven tangible and six intangible products/ services were identified as items of frequent purchase by the respondents and hence, they were asked about the number of times they had purchased those products online in one year. The frequency of purchase differed according to the product or service, and the details are presented in the Table 4. The Table 4 provides descriptive statistics namely minimum, maximum, mean, and standard deviation for the products purchased online. In terms of multiple responses, there were 265 positive responses with respect to the purchase of various tangibles, and 350 positive responses with respect to the purchase of intangibles, with varying frequencies. The top five products/services purchased online by the respondents were : Bus/train ticket reservations, Books, Music, Tours/hotel reservations, and Clothing accessories. Groceries and Event tickets were purchased by very few respondents. The mean value of the frequency of purchase of product/ services ranged between 8.2099 - 1.9412. As per the Figure 1, the purchase of Books recorded the highest frequency followed by Clothing accessories and Electronic equipment. As per the Figure 2, Bus/train ticket reservations, with a mean value of 8.2099 recorded the highest frequency followed by Tours / Hotel reservations, with a mean score 5.4320. Purchasing Computer Hardware with a mean value of 1.96, followed by Event tickets with a mean value of 1.9412 were the least sought after options.

Table 5 : Process of Online Shopping			
		Number	**%**
Mode of online payment	Credit card/debit card	140	61.9
	Demand draft	13	5.8
	Cheque	19	8.4
	Cash on delivery	40	17.7
	Others (EFT, web based merchant system etc.,)	34	15.0
Benefits / Discount	Free delivery	108	52.7
	Buy one, get one free	21	10.2
	Discounts	62	30.2
	Free gifts	41	20.0
	Others	13	6.3
Time taken to receive the products	Less than one week	93	41.2
	More than one week	133	58.8
Product delivery time	On time	166	73.5
	Late	60	26.5
Condition of the product	Good	186	82.3
	Bad (Received in Damaged Condition)	40	17.7
Assessment of privacy and security features	I do not evaluate this item.	101	44.7
	I make sure the site uses a trusted third party seal or a privacy seal (VerySign/PayPal etc.)	125	55.3
Source: Primary Data			

(d) The Online Shopping Process

❖ **Payment and Delivery :** As per the Table 5 , 61.9% of the respondents made payment through credit card/ debit card. 73.5% of the respondents received the ordered products on time on all occasions. 52.7% of the respondents availed the facility of free home delivery followed by discount (30.2%) while purchasing online. 82.3% of the respondents stated that they had always received products in a good condition.

❖ **Privacy and Security :** The Table 5 shows that the majority of the respondents (55.3%) were very cautious while shopping online, and thoroughly checked the privacy and security features on the websites before making a purchase online.

Suggestions

❖ The Government has to set up consumer protection agencies to receive complaints regarding cyber purchase and to investigate suspected companies and individuals to uncover new scams and spot trends in online fraud.

❖ The Government should compel the online shopping sites to detail their policy for conflict resolution.

❖ To boost the confidence of the existing and new online shoppers, the Government should provide adequate legal framework to ensure stringent measures are taken against people who indulge in online fraud.

❖ The Government should provide affordable and high speed Internet access to the people across the country.

❖ Online security is found to be the major issue influencing the future diffusion of online shopping. The fear of purchasing online by using a credit card would be reduced if the companies (managing the web stores) and different banks collaborate, and the banks maintain online accounts directly.

❖ It is suggested that the companies should adopt the best available technology to maintain online security, and should conduct regular audits to ensure that the integrity of their sites is maintained in order to avoid hackers getting into business sites and causing loss of trade secrets and proprietary information.

❖ As the complexities and security issues surrounding e- payments increase, online retailers can outsource the payment processing work to companies providing secure e- payment solutions.

❖ Netizens concerned about their financial safety online are reluctant to make full use of e-shopping. To reduce the risk perception on the use of credit cards, versatile payment options should be made available to support all the avenues of payment. Online shopping sites should incorporate the 'Cash on Delivery' option to increase their online sales.

❖ Marketers should provide a wide range of products for their online stores, and should use high quality packaging and wrapping so that the parcels are not damaged in transit.

❖ Shopping sites should avoid selling harmful or dangerous products, and fake and counterfeit products.

❖ To facilitate examination of the product before purchase, the e-marketers can send samples (for example, small patches of the chosen textile/cloth) to the consumers who plan to place a bulk online order.

❖ Since shopping is still a touch – feel – hear experience, the retailers need to create a similar environment as it is in a physical store by creating novel web designs and portals, sophisticated web atmosphere, e-mail updates, and live interaction over the Internet.

Conclusion

The Internet is "anytime, anywhere" media, and the expanding power of the Internet has brought forth a new generation of interaction platform between humans and computers. The study brought to the fore that online shoppers are young, highly educated, active, intensive, and are expert users of the Internet; they have a strong positive perception towards online shopping and generally spend a very low amount on online shopping. Significant difference in shopping behavior could be ascribed to gender, occupation, and Internet expertise of the online shopper. Travel- related services remain the most widely purchased item online followed by books. The largest driving factor for online shopping is convenience. Risk perceptions, particularly concerns about online security, are deterring many people from shopping online. E- tailers and consumer advocacy organizations should come together to improve online security that could lead to a better shopping experience for the consumers.

Scope for Future Research

Internet shopping can be seen as a new idea for many consumers. There are many factors that can affect consumers in making online buying decisions, such as the consumer's personality, psychological needs, offline shopping traits, and motivations. Further studies are strongly suggested to discover the relationship between the above factors and the willingness of the consumers to make purchases through the Internet. Internet security and privacy are also issues open for detailed inquiry. The following questions : **(i)** How do online products or brands become popular among consumers?, **(ii)** What types of products will not be suitable for promotion on the Internet? provide scope for future research. Internet search strategies of Internet shoppers and customer service variables are to be included in future research for appropriate measurement of patronage loyalty.

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