

**CONSUMERS' PERCEPTION TOWARDS ONLINE SHOPPING
IN MANGALORE TALUK**

**DISSERTATION SUBMITTED TO MANGALORE UNIVERSITY IN PARTIAL
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MASTERS DEGREE IN ECONOMICS

(M.A)



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CERTIFICATE

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I also certify that it has not previously formed the basis of any degree or diploma of the Mangalore University or any other University.

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I also declare that this project is my original work and has not previously formed the basis for the award of any degree, diploma, associate-ship, fellowship or other similar titles of any other university.

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ABBREVIATIONS

Sl. No	Abbreviation	Full Form
1	SEO	Search Engine Operations
2	PPC	Pay Per Click
3	PC	Personal computer
4	OTP	One Time Password
5	EDI	Electronic Data Interchange
6	EFT	Electronic Funds Transfer
7	ATM	Automated Teller Machine
8	WWW	World Wide Web
9	SSL	Secure Sockets Layer
10	IPO	Initial Public Offering
11	IRCTC	Indian Railway Catering and Tourism Corporation
12	WiFi	Wireless Fidelity
13	MNC	Multi-National Corporation
14	APL	Above Poverty Line
15	BPL	Below Poverty Line
16	AAY	Antyodaya Anna Yojana
17	UPI	Unified Payments Interface
18	GMV	Gross Merchandise Value
19	GeM	Government e-market Place
20	FDI	Foreign Direct Investment
21	ONDC	Open Network for Digital Commerce
22	BPC	Beauty and Personal Care
23	ODOP	One Market One Product
24	CAGR	Compound Annual Growth Rate
25	MSME	Micro Small and Medium Enterprises
26	MoU	Memorandum of Understanding
27	CAIT	Confederation of All India Traders

ABSTRACT

Online shopping is the most recent phenomenon in the Indian online space. Men and women of all ages visit the e-commerce websites regularly and buy the necessities of life. The objective of the study is to understand the consumer awareness and preferences towards various products available online, to understand the frequency of online shopping and the amount spent on a single purchase and to understand the factors affecting online purchase and the choice of payment gateway. The study is empirical in nature and cross-sectional research design was applied and the primary data was collected through a structured questionnaire. A sample size of 55 respondents was taken, who are at present living in Mangalore Taluk by applying judgemental and convenience sampling methods. This study analyses the various factors that affect the online shopping behaviour of the consumers. Here I had studied the attitude, behaviour and intentions shown by the consumers when they decide to buy products. A preference measurement check was made to know the perception of consumer regarding the top e-commerce website i.e. Flipkart, Amazon, Meesho, Myntra, Zomato and others. The major reason behind their perception was based on various discounts, easy payment facilities, easy return facility, timely and express delivery. “Reduced cost”, “Discounts” and “Ease of purchase” were the top aspects that generally people look upon while purchasing online.

Keywords: Consumer Awareness, Consumer Behaviour, Attitude, Perception, Mangalore Taluk, Patterns and Preferences, E-commerce Online Shopping.

CHAPTER-I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction

The introduction of the internet has created a new market for both manufacturing and service providers. It has been playing an important role for around two decades; and today's generation does not know a life without the internet. This has made the world rest in our hands. The Internet has been used as a marketing channel with which the consumers were introduced to a new trading pattern. Present consumers are well aware about the economic surroundings due to the availability of information. Emerging trends of wider scope of expansion in this area has brought greater importance to the internet in the modern era. It has now been a part and parcel of daily life all around the world.

The buying behaviour of a consumer through the internet refers to the process of purchasing products or services through the internet. The Internet has extended the activities in online marketing or as known as e-commerce. The Internet has paved a way for new digital marketing to which the world was unaware off, till then. Online marketing is also known as Internet Marketing, Web Marketing, Digital Marketing, or E-marketing. Online marketing is the process of marketing a product or service using the Internet. It not only includes marketing on the Internet, but also includes marketing done via e-mail and wireless media. It uses a range of technologies to help connect businesses to their customers.

Online marketing is one of the latest and emerging tools in the marketing world. Online marketing has certain features like better return on investment than that of traditional marketing, reduced marketing campaign cost, quick result of the campaign, easy monitoring through the web tracking capabilities.

The major advantages in online marketing are it helps in extremely low risk, reduction in cost through automation and use of electronic media, can get universal accessibility.

Online marketing is more convenient than traditional marketing for both customers and the marketer. It offers a large number of varieties for the particular product relatively with lower prices. But use of online marketing requires customer familiarity with the latest innovation both in digital technology as well financial and legal domain. In this way its appeal is limited due to the requirement of high speed Internet connections, overly complicated websites, from the buyer's perspective, the inability of customers to touch, taste or to smell or to have the trail before making them purchase online, and among them biggest is the concern of security with online payments etc.

Some of the important factors affecting online marketing are consumers are very keen about the quality of a product or services as they search for the very best quality, the mindset of consumers to buy their favourite brand and their involvement in purchase process, some people are cognizant about new trends, alternate choice of products or too many product, and consumers have the tendency to exhibit price and value.

Thus, the internet has become the medium which has helped people lead a simpler life. It has helped people to discover new ways of doing the same things which were earlier done in a much complicated matter. This paper studies the behaviour of consumers in online marketing.

1.2 Online Shopping In India

The birth and growth of the internet have been the biggest event of the century. Online marketing in India has come a long way from a timid beginning in 1999-2000 to a period where one can sell and find all sorts of stuff from a high-end product to a large peanut online. Most corporations are using the internet to represent their product range and services so that it is accessible to the global market and to reach out to a larger range of their audience.

Computers and the internet have completely changed the way one handles day-to-day transactions; online shopping is one of them. The internet has brought about sweeping changes in the purchasing habits of people. In the comfort of one's home, office or cyber cafe or anywhere across the globe, one can log on and buy just about anything from apparel, books, Music, and jewellery to digital cameras, mobile phones, cloths, footwear, electronic gadgets, video games, movie tickets, rail, and air tickets. Ease, simplicity, convenience, and security are the key factors turning the user to buy online.

1.3 TYPES OF ONLINE MARKETING

There are several types of online marketing that a business can utilize. The most commonly recognized and used types of online marketing include:

1.3.1 Content Marketing

Content marketing is a primary form of online marketing that companies often incorporate into nearly every other type of digital marketing. It involves using content on the internet to increase brand awareness, provide valuable information to potential and current customers, generate leads, and increase traffic. The primary objective of content marketing is typically to create and distribute relevant and valuable content that attracts a certain demographic and

increases the likelihood of turning these viewers into customers. The following are a few types of content marketing most companies use:

- Info graphics
- Blog posts
- White papers
- eBooks
- Videos
- Podcasts

1.3.2 Search Engine Optimization (SEO)

Search engine optimization includes several tactics that can increase your website's visibility on search engines. For example, a company may use SEO strategies to help their website rank as the first result when someone searches "dry cleaning Las Vegas" in the Google search engine. As a result of ranking higher in particular searches, a company may experience increased organic traffic to their website as well as a higher rate of quality leads. There are several key strategies that companies use to boost their SEO, including:

- ❖ **Improving readability:** Making your content more readable keeps people on the page; this can improve the bounce rate and conversion rate. Consider adding things like bullet-point lists and headings to increase readability.
- ❖ **Targeting keywords:** Targeting specific keywords helps search engines understand who your content is for and what it's about. That way when someone enters a similar search query, the search engine can display your content as relevant information.
- ❖ **Generating backlinks:** Backlinks occur when another website links to your content. These show Google and other search engines that your website and content are high quality, which can improve its search engine ranking.
- ❖ **Adding metadata:** Metadata is information that directly tells search engines what your content is about, so they show it to the right people. This includes a meta description as well as titles and alt text for your content's images.

1.3.3 Pay per Click (PPC)

Pay-per-click advertisements are ads on websites and search engines that direct people to a company's website or online store. As you can probably determine from the name, these advertisements then charge your company every time someone clicks on them. For example, you may create an ad for your website using Google Ads. Google then displays this ad on search

results for a specific keyword of your choosing. In return, you pay Google Ads 50 cents each time someone clicks on the ad and visits your website. Other common PPC channels include Facebook ads, Instagram promotional campaigns, and Twitter ad campaigns.

1.3.4 Email Marketing

Email marketing is a popular online marketing tool that companies use for a variety of reasons. Many companies rely on email marketing to inform potential and existing customers of sales, events, discounts, and new products. They may also use email marketing to help generate more website traffic by including links to the company's website in the email.

This type of marketing feels more personal to your target audience because you send the information directly to their inbox. That can help you build stronger relationships with your customers and allow you to personalize different messages. For example, let's say someone makes a purchase from your e-commerce store. You can send an email thanking them for their purchase and asking how they like the product.

1.3.5 Social Media Marketing

Social media marketing includes using various social media channels to connect with your target audience and increase your company's or brands overall online presence. You can also use this form of marketing to drive traffic to your website and increase sales. The most common social media platforms used for online marketing include Facebook, YouTube, Instagram, Twitter, LinkedIn, and Pinterest.

Social media marketing has become more important for companies in recent years. More people than ever rely on social media to learn about new products and nearly three billion users have a social media account. As a result, social media is a prime place to implement online marketing and promote your business. There are both paid and non-paid social media marketing options and how you approach marketing on social media will vary depending on your target demographic and the platforms you use.

1.3.6 Affiliate Marketing

Affiliate marketing is when a company provides a marketer with a commission for advertising its products or services. For example, if you are a company that sells house plants, you may work with a houseplant blogger. The blogger would promote your products on their blog and receive a commission for every purchase made through their link to your website. The sales are tracked through a unique link that you provide for the affiliate marketer you're working with.

The most common way to pay an affiliate is through pay per click, pay per lead, or pay per sale. This type of online marketing provides benefits for both the affiliate and the company that the affiliate is promoting and can be profitable for both parties. That's because the affiliate marketer generates income through their content and the company only has to pay for the marketing after they generate an income.

1.4 Reasons for Buying Through Online Market/ Importance

There is a large amount of difference between online and offline shopping channels. The biggest being the intangibility of online shopping channels. In spite this barrier, a large portion of the population is accepting this mode of shopping because of below-mentioned advantages

1.4.1 Convenience

The online shops allow its customers to shop for all 365 days in a year without any time constraint. Unlike offline shopping, there is no time limitation for making the purchase. If an e-shopper has a laptop or mobile with internet connection, he or she can do the shopping from home or office or anywhere. Online shoppers don't have to wait for the shop assistant to help them make a purchase. Payment for purchase takes place with a click of the mouse. One of the problems which customers must face at the time of festivals and special events is the huge crowd. Many times, customers must do their shopping in a hassled manner because of the crowd. Online shopping provides easiness in this matter also. There is no notion of crowd while shopping. Along with shopping, one can search information about products very conveniently while shopping through online channels. It also provides convenience with reference to tracking of order status, delivery & shipping status.

1.4.2 Time Saving

Web shopping helps its customers to save a lot of time which is consumed in case of offline shopping. In the case of online shopping, customers need not have to go anywhere for shopping, they need not have to stand in long queues for bills, and they don't have to face the crowd while shopping. All these features of online shopping result in saving consumers precious time. By means of online shopping, customers can easily send gifts to their relatives and friends on special occasions, thereby, saving their travel time.

1.4.3 Ease of Comparison

In an online system, customers can easily make comparisons of merchandise and its pricing at various websites with the simple click of a button. Now, there are many websites

available which are specifically made for comparison purposes like www.compareraja.in, www.policybazaar.com, etc. By comparing through these websites, we can easily choose the best deal for purchase.

1.4.4 Large Variety

In both types of physical stores i.e. single brand and multi brand, there arise constraints either related to the availability of several brands or limitations related to the availability of various products of a brand. No such problems arise with virtual stores. In a web store, a shopper can simply search and buy several products at a single location. Even purchase of an international brand can be easily made through online shopping mode from any corner of the world.

1.4.5 Lower prices and discount offer

Web shoppers can purchase the merchandise at relatively lower prices through online shopping. Online retailers from time to time provide discount offers to their customers. They usually introduce sales with heavy discounts offered on festivals, at the end of a season and on independence and republic day. Due to the removal of maintenance, real-estate costs, the retailers can sell the products with attractive discounts online.

1.4.6 Fewer Expenses

In the case of conservative shopping, many times buyers spend money on activities like eating out, traveling, and impulsive shopping etc. which results in a higher level of money spending than the required one. Such types of overheads are not there in case of e- shopping.

1.4.7 Unnoticeable

Purchasing through the online markets allows a shopper to make the purchase in privacy. In online shopping, shoppers do not face the problem of other people or sales assistants watching their activities like what they are purchasing, how much time they are consuming in making purchase decisions etc. Thus, the e-shoppers are saved from the awkwardness while shopping through online shopping mode.

1.4.8 Less irrational shopping

In offline mode, often it happens that we end up buying those products which we do not really require. The reason being pressure to purchase exerted by salespeople by using different selling skills. Sometimes, it also happens that because of limited choices in the offline shops that customers check, one must end the purchase process by making a choice from those available. In online mode, no such situation rises with shoppers.

1.5 Factors Affecting Online Shopping Behaviour

In online shopping conditions, culture, social, personal, psychological factors still had an influencing role. However, online shopping features made the relevant factors show the characteristics different from the past.

First, since the opening of the network, online transactions between consumers and retailers have faced various risks. The more risk consumers should face, the less conduct of online shopping they would amend. At present, the immature medium of payment and credit means of online shopping are the significant factors of online shopping.

Second, preserving the privacy of online shopping was another essential factor. Online transmission of individual consumer information was easily intercepted and illegally utilised. Out of personal privacy considerations, a considerable portion of the consumers had a wait and saw attitude towards online shopping.

Third, consumer cognition was another critical factor. As deep-rooted traditional shopping habits like seeing, believing after personally seeing, hearing, touch, taste, try, and other sensory judgment and choice of goods, consumers make purchasing decisions, Online shopping could only provide visual effects which influenced consumer online shopping. Computer and the internet experience have also influenced online shopping. As the shopping website had licensing, landing, operating and ordering procedures generally, consumers who took part in online shopping should have basic knowledge of computer and internet.

The external influences could be divided into five sectors: Demographics, socio-economics, technology and public policy; culture; subculture; reference groups; and marketing. The internal influences are a variety of psychological processes, which include attitudes, learning, perception, motivation, self-image, and semiotics.

The consumers have two types of motives while shopping, which are functional and non-functional. The functional motives are mostly about the time, shopping place and consumer's needs, which could be such as one-stop shopping to save time, the environment of shopping places such as free parking places, lower cost of products and availability to choose from a

wide range of products. The non-functional motives are more related to culture or social values, such as the brand name of the store.

1.6 Online Marketing vs. Traditional Marketing

Online marketing is different from traditional marketing in a number of ways. The primary difference between these two types of marketing is that online marketing often strives to provide value to its viewers, while traditional marketing typically only seeks to increase sales. An example of online marketing could be a blog post created by a cleaning product company that educates viewers and potential customers on the importance of non-toxic cleaning ingredients. On the other hand, the traditional marketing version of this example would be simply inserting an ad in a newspaper asking readers to buy the cleaning product.

Online marketing also allows businesses to accurately track their results as well as provides detailed analysis so that you can improve your marketing strategies. Traditional marketing typically provides little or no feedback on your results and very rarely offers ways to track how well an ad or other traditional marketing strategy works.

1.7 Drivers of Online Market In India

1.7.1 Internet: Internet is the main component behind the growth of E-Commerce. Earlier, its use was limited to the field of communication only. Now, people are using the internet for a varied range of activities like sending and receiving emails, for making purchase decisions, finding out information about products etc. With development in internet technology, the worldwide penetration of broadband has enlarged, the tariffs of different internet plans have been reduced and rise in adoption of 3G data plans has taken place. As a result, the internet user base is rising significantly with a bulging increase in internet usage. This stands to be the prime reason behind acceptance of E-Commerce as a new industry.

1.7.2 Increased Use of Devices: Along with the internet as a driver, the increasing use of devices like PC, smart phones, i-pad is yet another contributing factor towards the development of E-Commerce as a flourishing industry. Not only is the increasing use of these devices, but the reduction in their prices is also a reason behind development of E-Commerce in recent years. Because of advancement in internet technologies and the rising trend of using smartphones, the number of mobile internet users is also rising. This rising number of mobile internet users is the latest trend in the E-Commerce industry supporting growth of mobile Commerce.

1.7.3. Multiple Payment Options: - Convenience of several payment modes with improved security arrangements by means of multiple levels of authentication like One-Time Passwords (OTPs) and transaction passwords have built customer confidence in online dealings. Consequently, average transaction value of customers has also improved resulting in higher profit margin for vendors.

1.7.4. Demographic Factors: -One of the determinants boosting E-Commerce growth in India is increase in disposable income of individuals. This rise in disposable income is due to dual sources of earning in a family. In urban India, both male and females are earning. As a result, along with a rise in overall family income, the need for convenience with reference to shopping is also generating. People by making use of E-Commerce satisfy their needs.

1.8 Advantages of Online Marketing:

- Online shops give us the opportunity to shop 24/7, and also reward us with a 'no pollution' shopping experience.
- Cheap deals and better prices are available online, because products come to you directly from the manufacturer or seller without a middleman being involved.
- You can shop from retailers in other parts of the country, or even the world, all without being limited by geography. The choices online are amazing.
- Many times, when we opt for conventional shopping, we tend to spend a lot more than planned. There are other outside expenses on things like eating out, transportation, and let's not forget impulse buys! So there is less expenditure incurred in online shopping.
- Comparing and researching the products and their prices is so much easier online.

1.9 Disadvantages of Online Marketing

If an item comes damaged or not as described, you will want to return the item or be refunded your money. Depending on where you purchased your item, there can be different policies for refunds and returns;

- Unlike buying at retail stores, you are able to use the product instantly after you buy it, which can be satisfying. However, online shopping requires patience to wait for the item to arrive at your doorstep about 2 to 3 days or even longer depending on the location you've ordered it from.
- Lack of touch-feel-try creates concerns over the quality of the product on offer. Online shopping is not quite suitable for clothes as the customers cannot try them on.

- Customers have to be careful in revealing their personal information. Some of the e-retailers are unreliable.

1.10 Significance of the Study

The boom in the online shopping industry in this digital era has motivated considerable research in this field to understand the dynamics affecting its growing popularity among consumers. The online shopper has a dual identity - as a computer user/website navigator and as a shopper.

Most studies have focused on understanding the influence of specific aspects of this dual identity. Independent studies have been conducted to understand specific aspects of consumers' online shopping behaviour such as the reasons for its increasing popularity, adoption or non-adoption, advantages, concerns and challenges to the consumer.

Research has also explored aspects of online shopping concerning the suitability to product types, the differential experience in comparison with traditional offline shopping, the demographic influences, motivating factors influencing consumer attitude, decision making and shopping intent. Researchers have explored the dimensions of the online shopping consumer as a computer user in aspects of - the influence of the degree of consumer's technological acceptance, the e-retailer's website factors, service and infrastructural variables like convenient and safe systems for payment, delivery, returns and customer service.

Many studies are also available for major concerning factors such as consumer privacy, trust and risk perceptions. There are several limitations in the aspect of consumer protection available in online shopping in India. Despite this, online shopping continues to gain popularity due to its many advantages. Hence, to minimise risks and harness benefits, consumers need to adopt prudent practices and safeguards while shopping online. Customer satisfaction that will motivate repeat purchase behaviour and customer patronage is vital for the success of the online platform for consumer shopping

1.11 Objectives

This project research helps to find out what are the main factors that affect consumer behaviour towards online shopping. The following are the objectives of the study;

1. To study consumer behaviour towards online shopping.
2. To examine whether customers prefer online shopping or offline shopping.
3. To know the problems they face during online shopping.
4. To analyse the satisfaction level of consumers in online marketing.
5. To identify the factors motivating the consumers towards online shopping.

1.12 Statement of the Problem

Nowadays companies are adopting online marketing facilities to fulfil the needs and wants of consumers, but still companies and consumers are facing problems at the time of online shopping such as.... Quality issues, Failure while making a digital transaction, Unclear website policies, Delivery and logistic issues, Additional charges, safety issues, Customers can not try before buy it, Highly competitive, Customers can be impatient and need to ship your products by yourself. Companies devote their precious time carelessly on certain areas of marketing such as brand promotions, celebrity endorsements, targeting the rural consumers without understanding the practicality of it.

The importance of analysing and identifying factors that influence consumers 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. Understanding and identifying the consumer is closely related to the directions a company will take with its marketing strategies. Since online retailing is a new retailing medium and online consumer behaviour is diverse from traditional consumer behaviour, one must identify what influences the online consumer. Analysing the process that the online consumer goes through when deciding and making a purchase over the internet, shows some factors that consumers consider. These factors need to be identified and taken into account by online retailers to satisfy consumer demands and compete in the online market.

1.13 Methodology of the Study

The research is based upon both primary and secondary data. The primary data was collected through a questionnaire designed exclusively for the study. Secondary data was taken from Research papers, journals, magazines, and websites.

1.13.1 Sampling Framework

Cluster sampling is used for analysis based on respondents Gender, Age, Educational qualification, Geographical area and Income level of Mangalore Taluk. Approximately 55 respondents are selected for research work that is familiar with online shopping. Respondents of online shopping are considering for the research work.

1.13.2 Sample Size

Samples were collected from consumers and buyers of online shopping in the Mangalore Taluk. The sampling size is 55; the sampling technique used for the study is Random Sampling, convenience sampling and judgemental sampling.

1.13.3 Sample Design

In particular research, a procedure that is being followed for selecting a sampling unit is called sample design. The procedure that is being followed by the researchers to select a sampling unit is simple random Sampling. In simple random sampling, each sample unit has an equal chance to get selected. The population selected by the researchers for the study is citizens in Mangalore Taluk.

1.13.4 Collection of Data

Primary Data

Primary data for our research was collected through questionnaires. Then collecting primary data one can choose to do interviews, observations, experiments and questionnaires. Due to the purpose of our research only the questionnaire method would be able to approach the topic and be able to collect the answers in a satisfactory manner. In our research the primary data is mainly concerned with analysing the respondent in order to later on classify the respondent. Further on the primary data will be used to analyse the factors and how these are related to the respondent. The primary data is conducted in a manner to be able to approach our research and solve our research questions.

Secondary Data

Secondary data can be classified into three different subgroups- documentary, multiple source and survey. Documentary secondary data comes in written and non-written form. It is the data that can be collected from sources such as journals, databases, transcripts etc. This form of data is dependent on the access the researcher has to it. Survey based secondary data is the data that is collected through the survey and is available as data table forms. Multiple sources secondary data is data that has been compiled into documentary or survey form the main characteristics of this type of data is that it has been changed into a different form before the researcher is assessing the data.

I have mainly used documentary secondary data combined with multiple source data. Documentary secondary data has been the data collected through different types of research conducted within the topic, articles and that are written on consumer behaviour and e-commerce. This type of

data has been the fundamental source for gaining knowledge within the topic in order for us to be able approach the research problem. The secondary data that I used for our research his data that has also lead to the conclusion of which factors that will be examined. The multiple source data that I have used has been in order to choose which product I would use for our research in order to be able to and the product that is most widely bought over the Internet.

1.13.5 Tools of Analysis and Presentation:

The collected data has been analysed and interpreted by using different statistical tools such as percentages, pie charts, bar charts, line graphs etc.

1.14 Scope of the Study

A study on online shopping consumers' perception would benefit not only the marketers and manufacturers but also help the consumer in identifying product range and all the possibilities available. This study investigates areas such as consumer awareness, preference, satisfaction, and problems of online shopping.

1.15 Limitations of the Study

The study suffers from the following limitations.

- The data was collected through structured questionnaire and analysed based on the study largely based on the perception of the respondents, information given by respondents.
- The study is based on the opinion of only 55 respondents. It cannot be generalised.
- The study is restricted to only online shopping.
- The study is limited to only Mangalore Taluk.
- Time and other resources are limited during the study period.
- The study is focused more on Factors influencing consumer behaviour towards problems faced by consumers during online shopping and Post purchase behaviour of consumers towards online shopping.
- The respondent's opinion may differ due to poor memory power or bias which would not be eliminated.
- Negligence of respondents due to a busy schedule at a workplace or other personal reasons.

1.16 Chapter Scheme

The present study has been presented in five chapters.

Chapter-I: Introduction

A brief introduction is provided in chapter first of the report and this chapter covers the research issues, effects, problems, benefits, scope of the study, statement of research problem, objectives, methodology, scope and limitations.

Chapter-II: Review of literature

This chapter contains important literature reviews, which are enlightening on various aspects of the present study.

Chapter-III: Profile of the study area

This chapter describes the profile of the study area. It contains the information about the distribution of population in Dakshina Kannada District and Mangalore Taluk.

Chapter-IV: Growth and Progress of Online Shopping in India

This chapter gives information about the recent trends in online shopping. And it explains the growth and progress of online Shopping pattern in India.

Chapter-V: Data analysis and interpretations

Analysis of consumer behaviour in online marketing based on the primary data collection. It is collected from Mangalore Taluk.

Chapter-VI: Findings, Suggestions and Conclusion.

This chapter is a summary of major findings, suggestions and conclusions at the end of the project work.

CHAPTER- II

REVIEW OF LITERATURE

Introduction

An attempt is made in this chapter to review the relevant literature which could serve as a necessary empirical, theoretical and intellectual backdrop for the present study. It is pertinent to note here that for an empirical study such as the present one it is rather imperative to place it in the context of existing empirical and theoretical knowledge to contextualize the findings of the present study. A review of literature as the present one could also enable one to identify the gaps in the empirical literature in the context of which the findings of the present study could be taken as warranted in filling up those gaps. Such a review would also enable the researchers to apprise themselves of the theoretical approaches and orientations that are in vogue in the study of the phenomenon under investigation as well as acquaint themselves with the methodological tools, techniques and approaches that have been employed in the study. It is also assumed that a review as such as the present one would provide the researcher the requisite intellectual and empirical insights and inputs in approaching the phenomenon being investigated into. Lastly, it is hoped that such a review would also provide necessary, textual and the recall backdrop against which the findings of the present study can be more relevantly and meaningfully analysed and interpreted. It is contemplated that a review of literature should focus on the issues that have been already addressed in the empirical as well as theoretical literature focusing on the phenomenon under investigation pretending to be the causes. At the same time it should also take stock of the perspectives, approaches and orientations on the one hand and methods, tools and techniques on the other, employed in the study and the analysis of the factors and issues stated above. A good review of literature should aim at the thematic classification of the studies focusing on diverse issues pertaining to the phenomenon under investigation.

Consumer Behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. It blends elements from psychology, sociology, social anthropology, marketing and economics. It attempts to understand the decision-making processes of buyers, both individually and in groups such as how emotions affect buying behaviour. It studies characteristics of individual consumers such as demographics and behavioural variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, sports, reference groups, and society in general.

Ajzen (1994) in his study on perceptions towards online shopping reveals that perceptions toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

Venkateswara and Reddy (1997) studied the marketing of television sets among 300 households of Prakasam district of Andhra Pradesh. It was found that, in most of the cases, the head of a household and his wife acted as a decision maker. Influence of wealth, income, education and savings were found negative. But influence of advertisement was found higher (97%) in the study.

Lohse G.L., Bellman. S., and Johnson E.J, (2000) suggested that the Electronic commerce and online laboratory helps the customers to gauge reactions to new strategies and products which will automatically help the online customers to meet the challenges.

Amit Bhatnagar, Sanjog Misra, H Raghav Rao (2000) inferred that with increase in product risk the likelihood of purchasing on the internet decreases. Also, as technical complexities of the product increases, the risks of online purchase also will multiply.

Douglas (2001) conducted an empirical study to explore key aspects of consumer response towards shopping on the Internet. The major findings of study were: - convenience was not a major inducement in local Internet shopping, probably because of (its) geographical proximity. For instance "Pricing" was the major motivation behind online shopping. Product variety and product brand name were also important factors. Trust was a major concern for Internet shoppers.

Losarwar (2002) attempted to examine the influence of socio-economic profile, role of family and reference groups, life style, brand awareness, factors influencing, buying motives, effectiveness of promotional plans on the purchase decision in respect of select five durable products - Television, Washing Machine, Refrigerator, Mixer and Fan. The study concluded that the modern market is highly competitive and transitional. Thus, the role played by consumers is very prominent and the marketer should consider the behaviour and attitude of the consumers before introducing the product into the market.

Kim and Park (2003) in a study “Identifying key factors affecting consumer purchase behaviour in an online shopping context” investigated the relationship between various characteristics of online shopping and consumer purchase behaviour. Results of the online survey with 602 Korean customers of online bookstores indicate that information quality, user interface quality and security perceptions affect information satisfaction and relational benefit that in turn, are significantly related to each consumer’s site commitment and actual purchase behaviour.

Tonita Perea Y Monsuwe , Benedict G C Dellaert and Ko De Ruyter (2004) reviles that the attitude towards online shopping depends not only on the ease of use and usefulness but also on external factors like consumer behaviour , situational factors , product characteristics , previous online shopping experiences and trust on online shopping.

Patricia Sorce, Victor Perotti and Stanley Widrick (2005) opine that an age difference explains more variance than attitudinal factors in online shopping. Older generations show more brand loyalty as they make less comparison between products and make immediate purchases as and when they search than younger generations.

Sinha and Uniyal (2005) in the study explored that the Shopping environment refers to the landscape of shopping, changing as it did from the first departmental store to present-day malls to virtual shopping through the Internet. It has been found that shoppers behave differently depending on the type of shopping situations.

Benbasset (2006); Relevant exogenous factors in this context are “consumer traits” “situational factors” “product characteristics” “previous online shopping experiences” and “trust in online shopping” By incorporating these exogenous factors next to the basic determinants of consumers’ perception and intention to use a technology, the framework is applicable in the online shopping context. Together, these effects and influences on consumers’ perception toward online shopping provide a framework for understanding consumers’ intentions to shop on the Internet.

S. Sahney (2008) looked into the various aspects of online shopping in the modern-day environment and to identify those factors that affect the development of attitude towards online shopping and also identify consumer's requirements concerning online shopping websites. This study is logical, descriptive and diagnostic, it reaches the logical conclusion that what was the consumer's expectations related to online shopping.

Pooja Mordani (2008) explored the study on investigation of consumers' perception towards internet based e-shopping and the study involved an experiment in which the respondents were asked to go through the online shopping process and relate their experiences. The study found that the positive experience with a website plays a vital role in forming consumers' trust while shopping online and if consumers trust the website then they will perceive ease of use, perceive enjoyment and perceive the website to be less risky which would finally culminate into an intention to transact with the website.

Amar Cheema and Purushottam Papatla (2009) made an attempt to study the relative importance of online information versus offline information for internet purchase. The study found that relative importance of online information is higher for utilitarian products such as computer hardware and software than for hedonic products such as books, music and movies, the relative importance of online information decreases with increasing consumer internet experience and consumers' trust of online search engine information decreases with increasing internet experience.

Chih-Chien Wang (2009) analysed that knowledge is one important factor influencing the level of trust. The results revealed that knowledge is positively associated with trust and online shopping activities. In other words, people who know more about online shopping will trust and go shopping more online. Online retailing practice should make the public knowledgeable about online transaction security mechanisms to build users' trust in online shopping.

Ankur Kumar Rastogi (2010) conducted the study on- a study on Indian online consumers and their buying behaviour and the study attempts to analyse the features related to the buying behaviour of online shoppers. Consumer buying behaviour in respect of online shopping was studied using different socio-economic variables. It also provides support that helps researchers understand the drivers of consumers' attitude and goal to shop on the Internet, and consumers perceptions regarding ease of use and usefulness. Conclusions derived from the analysis can be used as a useful guide for market orientation. The outcomes of the study suggest that assessment of consumer buying behaviour can contribute to a better understanding of consumer buying behaviour in respect of online shopping.

Seda Yoldas (2011) has examined the factors that affect online purchasing behaviour of two consumer groups from two different countries, United Kingdom and Turkey. Conclusion of the study was that there is a difference between the Turkish and British consumer while

online purchase, as Turkish consumer don't prefer online purchase due to security reason as they were seeking for the more information about the product but British people are preferred to for online shopping but they don't prefer to pay online due to insecurity or not having the trust on online sites.

Hernandez (2011) in a study "Age, gender and income: do they really moderate online shopping behaviour?" analysed whether individuals' socioeconomic characteristics – age, gender and income – influence their online shopping behaviour. The individuals analysed are experienced e-shoppers i.e. individuals who often make purchases on the internet. The results of their research show that socioeconomic variables moderate neither the influence of previous use of the internet nor the perceptions of e-commerce; in short, they do not condition the behaviour of the experienced e-shopper.

Sinha and Kim (2012) have developed the conceptual model to examine the consumer behaviour during online shopping. In this model they examines the influence of previously identified risk factors (financial, product, and convenience risks) and Indian contextual service and infrastructure factors (concerns associated with a product delivery and return policy) on attitudes towards online shopping and the influence of an individual technology specific innovativeness (TSI), attitude, subjective norm and perceived behavioural control (PBC) on online shopping behaviour.

Sajjid Nazir (2012) has examined in their study how online shopping has changed the behaviour of Pakistani consumers. Further they mentioned that the results of the survey analysis has shown that most of the people already shop online and prefer to make their purchases online, but there are some factors such as psychological factors, social factors, emotional factors, and the privacy factors which affect the buyer attitudes of online purchases. The protection of privacy and security are major problems that affect the behaviour of the population to buy online. When a consumer makes purchases online to buy something, he or she is affected by assorted factors. The main influencing factors have been identified as, price, confidence, security, convenience, time, after sale service and discounted deals.

Mehrdad Salehi (2012) has studied the consumer behaviour for online shopping in Malaysia. However, convincing the consumers to shop online is still a challenging task for web retailers in Malaysia. The growth of Internet technology in Malaysia has enormous potential as it reduces the costs of product and service delivery and extends geographical

boundaries in bringing buyers and sellers together. The aim of the study is to find out the factors that influence customers during their purchase towards an online channel, where they were focused on different variables such as appearance, quick loading, security, sitemap, validity, promotion, attractiveness, believability, and originality. The findings of the study indicated that the first five factors influence consumers towards online shopping and security is the factor that contributes most towards online shopping.

Singhal and Shekhawat (2012) explained in their research consumer behaviour study is based on consumer buying behaviour, with the customer having three discrete roles of client, spender and purchaser. The study of consumer behaviour focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items. They also mentioned that detailed product information and improved services over the web has attracted people to rely more on online services instead of traditional methods. However, the online market has risen from last decade but still traditional methods of purchasing are more acceptable than online or through the web. In their study they mentioned a number of factors which influence consumers during the purchase or choosing the channel for doing so. They divided those factors into two parts, like factors that favour / promote the online consumer buying and the factors that resist/limit the consumer online purchases. They concluded their study as it was observed that although consumers are searching online to learn about products, ultimately when it comes to purchasing, consumers are shifting from online to offline retailing channels depending on various factors. Convenience, information, 24/7 available products, website interactivity, usefulness, cost and time efficiency are the factors discovered by various researchers which develop positive attitude towards online shopping whereas perceived security, perceived privacy, complexity, intangibility of online products, social contact, hassle in online purchasing, dissatisfaction with online shopping are the factors impeding online buying.

Adil Bashir (2013) has discussed the consumer behaviour for online shopping but specifically for electronic purchase and mentioned how various factors affect the shopping channel and consumer behaviour. The author has mentioned that online consumers are always seeking new products, new attractiveness and the most important thing being price compatibility with their budget. The internet is the best way to save time and money through purchasing online within their range of budget at home or anywhere. Online consumers do not have limits to online shopping. They also use the internet for comparison of prices of goods and services, news, visit social networks and search information and so on. Further the author

also mentioned that consumer behaviour in the electronics environment is critical as compared to the physical world and it becomes very difficult to understand if the factors that affect the purchase decisions are ignored. Online consumers fear the opportunity to physically examine the product which is specifically regarded as an influential factor in purchase decisions during the purchase of electronic goods. Therefore, consumer behavioural patterns in online shopping can be fundamentally different from traditional environments. People compare prices in online stores and then review all feedback and rating about the product before making the final selection of product and decision. To purchase online things the electronic goods are in demand because of the best price, convenience and time saving.

Renuka Sharma (2014) examined the understanding of online shopping behaviour of Indian consumers. They also made an attempt to get information about the scope of improvement in online shopping websites. There are various reasons for 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. Moreover the product remains in its place even when you purchase it. It looks hilarious but this is also one of the most significant reasons reported by the online shoppers.

M S Dipti Jain, M S Sonia Goswami, M S Shipran Bhutani. (2014) are of the opinion that there are four revealed important factors such as perceived risk, perceived enjoyment, perceived ease of use and perceived usefulness are affecting the online shopping behaviour of consumers in Delhi.

Prof. Ashish Bhatt (2014) in article entitled "Consumer Attitude towards Online Shopping in Selected Regions of Gujarat" published in Journal of Marketing Management stated that online shopping is gaining popularity among people especially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. As per study mode of payment is dependent upon income of the respondents. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with the time. In a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

Vaghela (2014) customers perceived that online shopping is a better option than manual shopping and most of the customers were satisfied with their online shopping transactions.

Customers were accessing their net at their home and office/ college. Largely customers are buying clothes, electronics items and accessories.

Prashant Singh (2014) in his article “Consumers Buying Behaviour towards Online Shopping A case study of Flipkart.Com users in Lucknow City” published in Abhinav stated that the future of e-retailers in India looks very bright. E-retailers give consumers the best way to save money and time through purchasing online within the range of budget. Flipkart.com offers some of the best prices and a completely hassle-free shopping experience. The whole concept of online shopping has altered in terms of consumers purchasing or buying behaviour and the success of E-retailers in India is depending upon its popularity, its branding image, and its unique policies.

Bhatt A.(2014) has studied the attitude of consumers towards e-shopping based on consumer's behaviour, beliefs, preferences, and opinions and also studied the pattern of Online shopping. The study has concluded that online shopping is gaining more popularity among people, especially in the younger generation.

Raman, Prashant (2014) examined what factors affect the female buying behaviour and what are the different factors that influence the female shopper's attitude towards online shopping with the help of a well-structured questionnaire and a survey among the female online customers. This study concluded that for female consumers convenience is the biggest factor that influences their buying behaviour while the risk of doing transactions along with the preferences towards traditional shopping and reliability issues acted as the biggest impediment towards the growth of online shopping in India.

Al-Debai (2015) examined the consumer attitude towards online shopping in Jordan, with the help of well-structured and self-administrated online survey targeting the online shoppers of reputable online retailers in Jordan. Their study indicated that the attitude of the online consumer is determined by trust and their perceived benefit factor.

R. Shanthi and K. Desti (2015) have researched to know the type of products purchased by consumers through online shopping and to identify the factors influencing while buying products online. A direct survey method was used for collecting data for the study, this study concluded that consumer's perception of online shopping varies from individual to individual and the perception is limited to a certain extent with the availability of the proper connectivity and the exposure to the online shopping. The perception of the

consumer also has similarities and differences based on their characteristics. The study reveals that most youngsters are attached to online shopping and hence the older people don't use online shopping much as compared to the younger ones. The study highlights the fact that the youngsters between the ages of 20-25 are mostly poised to use online shopping. It is also found that the majority of the people who shop online buy books as it is cheaper compared to the market price with various discounts and offers. The study also reveals that the price of the products has the most influencing factor on online purchases.

Pooja Gupta (2015) has compared online shopping and offline with some of the significant factors that affect both online and offline shopping in various ways and it is also considered by consumers. Author also mentioned that the consumers in today's era have not only many stores to choose from, but they also have a wide variety of channels to choose from. With the start of numerous channels and a continuous increase in the competition among channels, the understanding of what incites consumers to purchase from one channel rather than another becomes progressively important channel design and management.

Chitra Sharma (2015) has studied the characteristics of buying behaviour of online shoppers through various socio-economic variables. It also provides support that helps researchers understand the drivers of consumers' attitude and goal to shop on the Internet, and consumers' perceptions regarding ease of use and usefulness. This research study is a review based study where research has shown the various benefits and facilities provided during online shopping. Researchers also mentioned that there are two factors mainly influencing the consumers for decision making: Risk aversion and innovativeness. Risk aversion is a measure of how much consumers need to be certain and sure of what they are purchasing. Highly risk averse consumers need to be very certain about what they are buying. Whereas less risk averse consumers can tolerate some risk and uncertainty in their purchases. The second variable, innovativeness, is a global measure which captures the degree to which consumers are willing to take chances and experiment with new ways of doing things.

Upasana Kanchan (2015) examined the consumer behaviour during online shopping so that it can help the business owner who uses commerce to channelize the purchase and to reach its full potential to satisfy consumer needs. Their study mentioned that today customers are inclined to accept the changes and keep their eyes on the benefits they can obtain from online retailers. The recent example of changing consumer purchase patterns is Flipkart's Big Billion day Sale. The growth in online sales can be partially attributed to the Internet

advantages of providing large amounts of information quickly and inexpensively and its growing accessibility and also how the non-Internet buyer can be transformed into an online buyer in order to increase online sales.

Naveen Kumar and Abhishek Gupta(2015) in their article “A Study of Online Purchase Behaviour of Customers in India” Published in ICTACT Journal on Management Studies stated that online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites. People have hesitations in doing online shopping due to security concerns. At the same time people are resistant to change because of technological complexity in making online purchases. Companies involved in online retailing should focus on building trustworthy relationships between producers and customers.

Kanchan (2015) conducted a research study on online purchase behaviour of customers in India and stated that online shopping has gained popularity in younger age groups with higher income and mostly they are educated. The security issues are the main factors that cause shoppers to hesitate from buying the products online. The E-retailers should focus on making their platforms more secure and build trustworthy relationships with their customers.

Kothari and Maindargi (2016) conducted a study on customer’s attitude towards online shopping in India and its Impact taking reference of Solar city taking 100 respondents for the study. They stated that telecommunication advancement has increased internet users in India and also increased the online shopping customers. But the first choice of internet users is still traditional shopping from shops. Extensive publicity and promotion is required for boosting online shopping. Most of the online shoppers considered the shipping charges are on the high side that is being charged by the online retailing websites. They suggested to e- retailers that they should reduce their shipping charges; they should clearly make customers understand about return and refund policies; companies should provide after sales service to customers in order to increase their satisfaction and focus on increasing loyalty among their customers.

Kothari (2016) the researcher highlighted factors which online Indian customers keep in mind while shopping. After completion of study Researchers found that cognition, sensed usefulness, comfort of use, sensed enjoyment and security are the five components which affect consumer perceptions about online purchasing. The researcher concluded that occupation of consumers is independent of Purchase habits of consumers in online shopping.

Shukla (2016) the purpose of this research was to study the consumer behaviour in online shopping of electronic goods especially in Bhopal and Jabalpur city of Madhya Pradesh. The main research question in the thesis is how consumers behave while shopping online. In this study Customer-oriented factors 'time saving', 'product quality', 'product price', 'convenience', 'accessibility', 'shop anywhere and anytime '.The study focused on one main objective which was to assess the behaviours of consumers towards online shopping in Nairobi Country, Kenya. The specific objectives included selecting an appropriate framework from previous research studies, collect data and use

Naziya Maldar (2017) this study aims to establish a preliminary assessment, evaluation and understanding of the characteristics of online shopping. As the research suggests that increase in usage of internet increases the online shopping so there is a need to increase in broadband penetration as it accelerates the growth of online trade.

Rao, M B, Hemavathi C. L., & Rao, M. M. (2018) conducted research study on the factors that affects the female consumer's online buying behaviour and stated that the online retailing is very much different concept as compared with retail shopping; the factors that trigger the shoppers to shop online were identified in the research study. The identified factors were ease of use and convenience, time effectiveness, feedback, outbound logistics, and time effectives. These factors are main factors that influence the female buying behaviour while shopping online and the online retailers should focus on these factors in order to increase the satisfaction of the customers.

Dwivedi C. K. & Mathur D. G. (2019) conducted a study on the consumer behaviour towards online apparel purchase taking up the respondents from Indore city in India. This research study aimed for identification of the relation between various factors which influences the consumer behaviour while purchasing the apparels online. The total sample size for this study was 300 from the city of Indore in India and judgmental sampling was used. The findings of this research study suggests that there are factors that influence the behaviour of the consumers while purchasing apparels online such as buying budget, security issues, privacy of their payment methods, the outlook and interface of the websites.

This study shows that online shopping is having a very bright future in India. Perception towards online shopping is getting better in India. With the use of the internet, consumers can shop anywhere, anything and anytime with easy and safe payment options. There are two factors mainly influencing the consumers for decision making: Risk aversion and innovativeness. Risk aversion is a measure of how much consumers need to be certain and sure of what they are purchasing. Highly risk adverse consumers need to be very certain about what they are buying. Whereas less risk averse consumers can tolerate some risk and uncertainty in their purchases. The second variable, innovativeness, is a global measure which captures the degree to which consumers are willing to take chances and experiment with new ways of doing things.

CHAPTER-III

PROFILE OF THE STUDY AREA

This chapter attempts to describe the profile of Dakshina Kannada district and Mangalore Taluk. This section gives information about the distribution of population, density of population, literacy rate, sex ratio and socio-economic background of the region.

3.1 Profile of Dakshina Kannada District

Map 3.1; Map of Dakshina Kannada



Dakshina Kannada (South Canara) is the southern coastal district of Karnataka state with an area of 4861 sq.km. The district is bound by sea in the West and Western Ghats in the East, Udupi District in the North and Kerala State in the South. It has a total of 5 taluks in this District. There are 41 Towns and 331 villages in this District. Mangalore is the districts headquarter of

Dakshina Kannada and it has become an education hub with a Number of reputed institutions offering a variety of courses attracting students from all over the country and abroad. It is also famous for its Beaches, Temples and religious places of worship.

3.1.1 1981 census

Dakshina Kannada district has a density of 282 persons per square kilometre and happens to be the third most densely populated district of the State. Within the district, there are considerable variations at taluk as well as town and village level. Generally speaking, the coastal plains are more densely populated than the hilly malnad tracts in the eastern and southern parts of the district. Amongst the taluks Mangalore tops the list with an exceptionally high density of 1051 and is followed way behind by Udupi which has a tally of 498 persons per square kilo meter. It may be of interest to note that amongst the 175 taluks of Karnataka, Mangalore is the second most densely populated taluk and that the top-most place is occupied by Bangalore North taluk. In Bantwal taluk the density is fairly high (387). Apart from This, it is only Kundapur (200) and Puttur (196) that have densities comparable to the State average. The predominantly mountainous taluks located somewhat away from the coastal plains, namely Belthangady and Sulya, each have a density of 128 and 127 persons per square kilometre respectively. According to the 1981 Census the population of Dakshina Kannada is 2,376,724 and this forms. 6.40 per cent of the total population of the State.

According to the 1981 Census, the population of Dakshina Kannada contains 1059 females for every thousand males. This sex ratio figure is very much higher than the State average of 963. In fact, amongst the 19 districts of the State, Dakshina Kannada has the highest sex ratio.

Literacy: In Dakshina Kannada district, the literate constitute 53.47 per cent of the total population. This rate is much higher than the State literacy rate of 38.76 per cent and the district now enjoys the distinction of having the highest literacy rate amongst the 19 districts of the State. In 1971 with a literacy rate of 43.45 per cent Dakshina Kannada held the second place while Kodagu topped the list with a tally of 44.30 per cent. In 1961 this district held the Fifth rank. Thus over the past 2 decades Dakshina Kannada witnessed a tremendous improvement in the matter of general literacy level.

Table 3.1.1
Population, Number of Villages and Towns (1981)

S l · N o	Name of Taluk	Population									No. of Villages		No. of Town s
		Total			Rural			Urban			Tot al	Inhabited	
		P	M	F	P	M	P	P	M	F			
1	Bantwal	284493	142412	142081	253115	126658	126457	31378	15754	15624	81	81	1
2	Belthangady	175440	87286	88154	169772	84350	85442	5668	2936	2732	80	80	1
3	Kundapur	312182	148390	163792	257839	121630	136209	54343	26760	27583	95	95	3
4	Karkal	255773	118831	136942	221485	102124	119361	34288	16707	17581	76	76	2
5	Mangalore	586849	288526	298323	242675	116962	125713	344174	171564	172610	88	88	13
6	Puttur	196203	99416	96787	176100	89025	87075	20103	10391	9712	67	67	1
7	Sulya	105385	53661	51724	94991	48249	46742	10394	5412	4982	40	40	1
8	Udupi	460399	215600	244799	379134	176191	202943	81265	39409	41856	108	108	5
Total		2376724	1154122	1222602	1795111	865189	929922	581613	288933	292680	635	635	27

(Source: Secondary data)

3.1.2 1991-2001 Census

Population Growth: Dakshina Kannada district witnessed a positive growth rate in each decade with 6.0%, 5.8%, 9.2%, 11.7%, 13.3%, 21.2%, 27.2%, 22.7%, 16.0 % and 14.6 percent during the period 1901 to 2000. According to the 1991 census the total population of the district was 1,656,165. There has been net addition of 241,565 persons during 1991-2001. The decadal growth rate of the district comes to 14.6 per cent. The growth rate for the rural and urban areas of the district is 4.1 and 36.7 percent respectively.

Density-The population density of Dakshina Kannada district is 416 persons per sq.km. At the taluk level, the density varies between 151 persons in sulya taluk and 1048 persons in Mangalore taluk. In rural areas it comes to 279 persons per sq.km. Dakshina Kannada has registered the highest literacy rate in the state. (83.4 percent) Mangalore taluk with a literacy rate of 87.3 per cent stands first among the taluks of the district.

Literacy-A person who can read and write in any language is considered literate in the census. All children of age below 7 years are treated as illiterate. As per 2001 census, Dakshina Kannada district has reported 1,391,738 persons as illiterate constituting 83.4 per cent of the total population excluding the population of 0-6 years. The proportion of male and female literacy rates in the district are 89.7 and 77.2 percent respectively. The literacy rate of male is higher than females. The gap in the male -female literacy rate is 12.5 per cent in the district.

The total literacy rates of rural and urban areas are 79.7 and 89.1 per cent respectively. The rate of male and female literacy in rural areas is 87.1 and 72.7 per cent. In urban areas the rate is 93.8 and 84.5 percent respectively.

**Table 3.1.2; Number and Percentage of Inhabited Villages in Specified Population
Size Ranges with the related Population (2001)**

Sl.No	District/C.D block	Total number of inhabited villages	Total rural population		
			Persons	Males	Females
1	Mangalore	88	281,777	135,470	146,307
2	Bantwal	79	306,734	151,394	155,340
3	Belthangady	80	239,189	117,641	121,548
4	Puttur	67	218,002	108,527	109,475
5	Sulya	40	122,726	61,625	61,101
Districts(Rural) Total:		354	1,168,428	574,657	593,771

(Source: Secondary Data)

3.1.3 2011 census

Dakshina Kannada is one of districts of Karnataka in India, Dakshina Kannada population in 2022 is 22, 48,670 (estimates as per aadhar uidai.gov.in Dec 2020 data). As per 2011 census of India, Dakshina Kannada has a population of 20,89,649 in 2011 out of which 10,34,714 are male and 10,54,935 are female. Literate people are 16, 66,323 out of 8,64,019 are male and 8,02,304 are female. Average literacy rate in Dakshina Kannada district as per census 2011 is 92.12 % of which males and females are 95.50 % and 88.83 % literates respectively.

People living in Dakshina Kannada depend on multiple skills, total workers are 9,97,721 out of which men are 6,20,903 and women are 3,76,818. Total 31,574 Cultivators are dependent on agriculture farming out of 24,131 are cultivated by men and 7,443 are women. 24,717 people work in agricultural land as labour, men are 18,761 and 5,956 are women. Dakshina Kannada sex ratio is 1,020 females per 1000 of males.

Table 3.1.3; Dakshina Kannada District data as per census 2011

	Total	Rural	Urban
Population	20,89,649	10,93,563	9,96,086
Children (0-6 years)	2,08,297	1,11,076	97,221
Literacy	88.57%	85.33%	92.12%
Sex Ratio	1,020	1,020	1,020
Scheduled Caste	7.1%	9.4%	4.6%
Scheduled Tribe	3.9%	6%	1.6%

(Source: Secondary Data)

3.1.4 Dakshina Kannada District Population of Rural and Urban

The district has a total area of 4,861 sq. km., 551 sq. km is urban and 4310 sq. km is rural. Out of the total population of Dakshina Kannada, 23,19,511 in the district, 9,96,086 are in urban areas and 10,93,563 are in rural areas. 2,14,490 households are in urban areas, 2,25,243 are in rural areas. 8,28,007 literate people are in urban areas, 838,316 are in rural areas.

Table 3.1.4; Area, population density and population (2001 census)

Area, population density and population								
Sl. No.	Taluks	Geographical area (Sq. Km)	Population Density	Population			% share to total population	Rank
				Male	Female	Total		
1	Bantwal	740	536	196706	196672	395380	18.92	2
2	Belthangady	1382	195	131967	134622	266589	12.76	3
3	Kadaba	722	163	59867	60090	119957	5.7	6
4	Mangalore	618	1570	439075	450151	889226	42.55	1
5	Moodabidri	294	355	51722	53654	105376	5.04	7
6	Puttur	403	441	92249	93236	185485	8.87	4
7	Sullia	702	177	63126	64510	127636	6.1	5
District Total		4861	430	1034714	1054935	2089649	100	---

(Source: Secondary data)

3.1.5 Number of Taluks in Dakshina Kannada

Taluk is the local administrative division mostly a town or city, below is the Dakshina Kannada District Taluks list in the state of Karnataka, Taluk can be considered as sub-districts, as on the last 2011 census, Dakshina Kannada is divided into 5 Taluks.

- Mangalore
- Bantwal
- Belthangady
- Puttur
- Sulya

3.1.6 Taluk wise Population of Dakshina Kannada

The below table describes the total population of Dakshina Kannada district as per male and female statistics and total households according to 2011 Census of India.

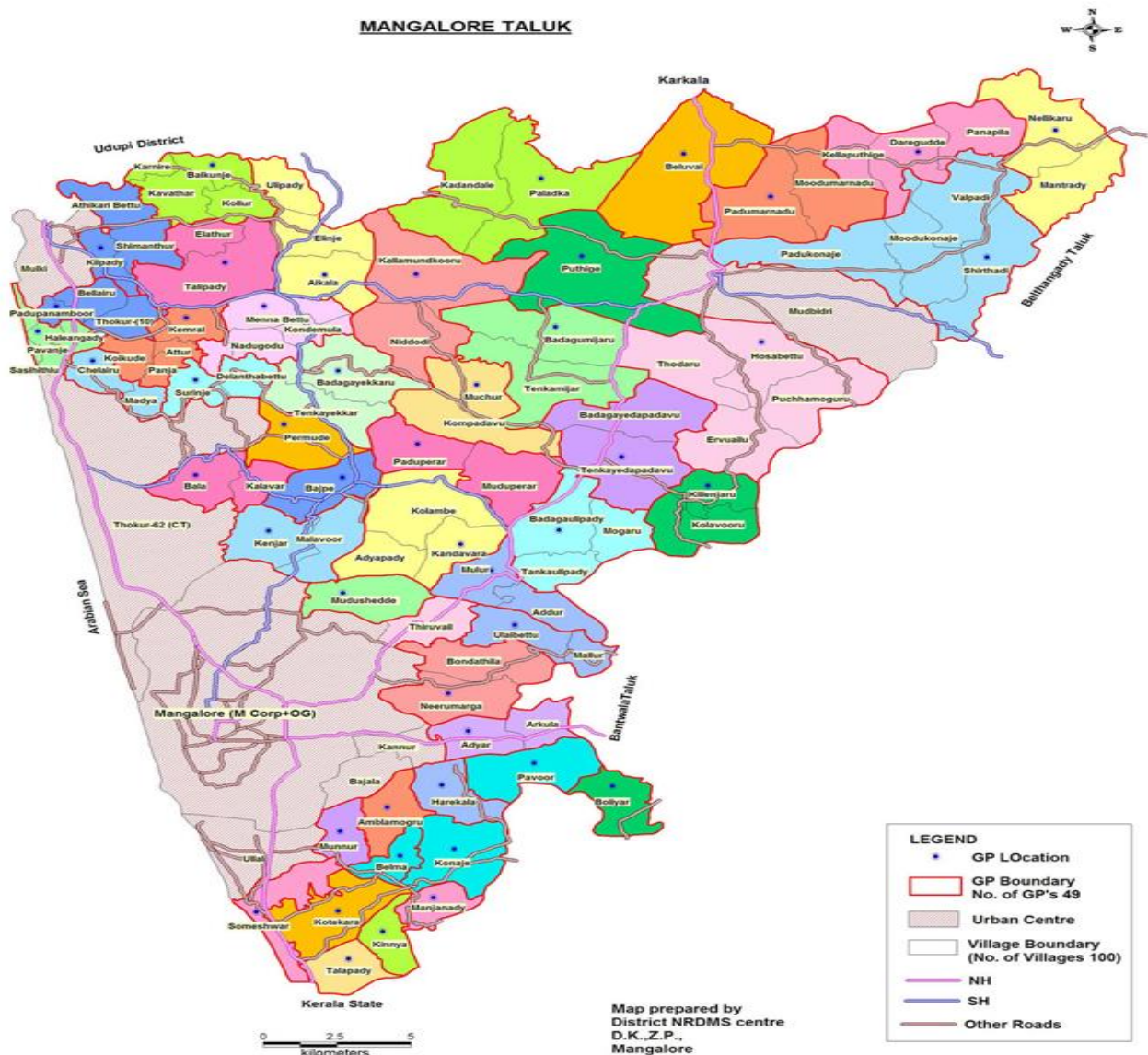
Table 3.1.6; Taluk wise Population of Dakshina Kannada

Taluks	Population (2011)	Male	Female	Households
Mangalore	999,602	490,797	503,805	216,300
Bantwal	395,380	196,708	198,672	76,405
Belthangady	266,589	131,967	134,622	55,385
Puttur	287,851	143,116	144,735	59,569
Sulya	145,227	72,126	73,101	32,074

(Source: Indigrowing.com)

3.2 Profile of Mangalore Taluk

Map 3.2; Mangalore Taluk



3.2.1 Population, Caste, Religion Data of Mangalore Taluk

Mangalore Taluk of Dakshina Kannada district has total population of 9,94,602 as per the Census 2011. Out of which 490,797 are males while 503,805 are females. In 2011 there were a total 216,300 families residing in Mangalore Taluk. The average sex ratio of Mangalore taluk is 1,027.

As per Census 2011 out of total population, 78.9% people live in urban areas while 21.1% live in the Rural areas. The average literacy rate in urban areas is 92.6% while that in rural areas is 87.2%. Also the Sex Ratio of Urban areas in Mangalore Taluk is 1,021 while that of rural areas is 1,047.

The population of Children of age 0-6 years in Mangalore Taluk is 94301 which are 9% of the total population. There are 48576 male children and 45725 female children between the ages 0-6 years. Thus as per the Census 2011 the child sex ratio of Mangalore taluk is 941 which is less than Average Sex Ratio (1,027) of Mangalore Taluk. The total literacy rate of Mangalore Taluk is 91.5%. The male literacy rate is 85.59% and the female literacy rate is 80.14% in Mangalore Taluk.

3.2.2 Data of Mangalore Taluk

As per the Population Census 2011 data, following are some quick facts about Mangalore Taluk.

Table 3.2.2; Data of Mangalore Taluk (2011 census)

	Total	Male	Female
Children (Age 0-6)	94,301	48,576	45,725
Literacy	91.50%	85.59%	80.14%
Scheduled Caste	49,275	24,262	25,013
Scheduled Tribe	16,246	8,137	8,109
Illiterate	1,70,806	70,728	1,00,078

(Source: censusindia.co.in)

3.2.3 Caste-wise Population of Mangalore Taluk

Schedule Caste (SC) constitutes 5% while Schedule Tribe (ST) was 1.6% of total population in Mangalore Taluk.

Table 3.2.3; Caste-wise Population of Mangalore Taluk

	Total	Male	Female
Scheduled Caste	49,275	24,262	25,013
Scheduled Tribe	16,246	8,137	8,109

(Source: censusindia.co.in)

3.2.4 Religion-wise Population of Mangalore Taluk

Table 3.2.4; Religion-wise Population of Mangalore Taluk

Religion	Total		Male	Female
Hindu	6,40,781	64.43%	3,18,253	3,22,528
Muslim	2,37,231	23.85%	1,18,771	1,18,460
Christian	1,10,833	11.14%	50,756	60,077
Sikh	441	0.04%	284	157
Buddhist	319	0.03%	136	183
Jain	4,101	0.41%	2,072	2,029
Other Religion	115	0.01%	62	53
No Religion Specified	781	0.08%	463	318

(Source: censusindia.co.in)

3.2.5 Literacy Rate of Mangalore Taluk

Average literacy rate of Mangalore Taluk in 2011 were 91.5% in which, male and female literacy were 94.99% and 88.13% respectively. Total literate in Mangalore Taluk were 823,796 of which male and female were 4,20,069 and 4,03,727 respectively.

3.2.6 Sex Ratio of Mangalore Taluk

The Sex Ratio of Mangalore Taluk is 1,027. Thus for every 1000 men there were 1,027 females in Mangalore Taluk. Also as per Census 2011, the Child Sex Ration was 941 which is less than Average Sex Ratio (1,027) of Mangalore Taluk.

3.2.7 Child Population of Mangalore Taluk

According to Census 2011, there were 94,301 children between the ages 0 to 6 years in Mangalore Taluk. Out of which 94,301 were male while 94,301 were female.

3.2.8 Urban/Rural Population of Mangalore Taluk

As per Census 2011, there are a total of 172,297 families under Mangalore Taluk living in urban areas while 172,297 families are living within rural areas. Thus around 78.9% of total population of Mangalore Taluk lives in urban areas while 21.1% lives in rural areas. Population of children (0 - 6 years) in urban regions is 74,507 while that in rural regions is 19,794.

Table 3.2.8; Urban/Rural Population of Mangalore Taluk

	Urban	Rural	Total
Population	7,84,569	2,10,033	9,94,602
Children (0- 6 years)	74,507	19,794	94,301
Scheduled caste	33,300	15,975	49,275
Scheduled tribe	9,967	6,279	16,246
Literacy	92.65%	87.22%	91.50%
Sex ratio	1,021	1,047	1,027

(Source: censusindia.co.in)

3.2.9 Working Population of Mangalore Taluk

In Mangalore Taluk out of total population 4,38,285 were engaged in work activities. 92.3% of workers describe their work as Main Work (Employment or Earning more than 6 Months) while 7.7% were involved in Marginal activity providing livelihood for less than 6 months. Of 438,285 workers engaged in Main Work, 10,163 were cultivators (owner or co-owner) while 7,321 were Agricultural labourers.

Table 3.2.9; Working Population of Mangalore Taluk

	Total	Male	Female
Main Workers	4,04,703	2,67,945	1,36,758
Cultivators	10,163	7,604	2,559
Agriculture Labourer	7,321	5,159	2,162
Household Industries	53,868	5,353	48,515
Other Workers	3,33,351	2,49,829	83,522
Marginal Workers	33,582	18,543	15,039
Non- Working	5,56,317	2,04,309	3,52,008

(Source: censusindia.co.in)

CHAPTER-IV

GROWTH AND PROGRESS OF ONLINE SHOPPING IN INDIA

4.1 History of online shopping

Today, the internet has changed the way people buy goods and services. In the present day one of the most popular activities on the web is shopping. Online shopping has got tremendous charm in it as one can shop online at any time, from anywhere. It also offers to compare the product features and their prices by sitting at home itself. The history of online shopping dates to the year 1979. The origin of online shopping is linked with the invention of videotex being invented in 1979 by Michael Aldrich in the UK.

The term E-Commerce was originally generated to explain the process of execution of business activities taking place electronically by making use of technologies like Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). EDI and EFT are considered as the backbone of E-Commerce. These technologies only made it possible to exchange information and execute transactions like the placement of purchase orders and generation of invoices electronically. 1980 to 1990 was the period of the growth of the E-Commerce industry around the world. This growth took place because of the invention of ATMs and introduction of debit cards. During this period the major players which led to the growth of e-commerce include Boston Computer Exchange, Minitel and Electronic Mall. All these were electronic markets launched by different countries. In the year 1990 the biggest achievement till date of E-Commerce took place. In this year Tim Berners-Lee introduced the first ever web browser known as World Wide Web (www). In the very next year, it started using it for commercial benefits.

In 1994 Netscape released a new browser which helped the people visiting any website by typing its name in the navigator browser. Along with this Netscape also issued Secure Sockets Layer (SSL) encryption to address security issues while doing online transactions. Another major milestone which took place is the introduction of the paypal system in 1998. Paypal is the company which provides an alternative (through the internet) for cash or cheque payment. Because of these two inventions, many European and American businesses created their ecommerce websites between 1998 and 2000. Some of them were Amazon, eBay, Alibaba, Indiamart. Till the year 2000, many online vendors came into the industry with the speculation of ever increasing profit with time. Unfortunately, in the same year, the E-Commerce market went down and many players were wiped off from the industry. This downfall even could not stop the ecommerce industry from growing. Many new players and even the retailers who were having the brick and mortar stores started offering their products online by means of their online websites.

From 2000 to till date the E-Commerce industry kept growing with day by day increasing the number of players. Even like an offline business, many big E-Commerce companies started acquiring small E-Commerce companies to achieve higher levels of profit. Some E-Commerce companies like Amazon have also issued their IPO so early in the year 2011 only. After the year 2000, various models of E-Commerce came into existence. Along with this it has been observed that hundreds of E-Commerce services such as online food ordering, media streaming, online advertising, online marketplace, brick and mortar retailers, E-Commerce payment systems and online store fronts have emerged.

4.2 Overview of Online Shopping

In the era of globalization and with the wonderful expansion of the Internet, various businesses have globalised their sales and marketing efforts for their products and services all through the net. Over the decades maximum business organisations have been providing various products such as books, hardware, software, toys, and household appliances and so on to their customers online. Online shopping is the process of buying and selling goods and services online. It includes transferring of funds online, supply chain management, and marketing over the internet. It is the use of technology for better marketing performance. Through online shopping, different types of businesses and organisations have gained a tremendous opportunity to increase their sales and to maintain a direct relationship with their customers.

The increasing use of the internet by the young generation in India provides an emerging prospect for online retailers. Such as traditional marketing, online shopping has many advantages such as a global reach, availability of wide variety and cheaper products and so on. If online retailers know the factors affecting Indian consumers' buying behaviour they could further develop their marketing strategies to convert potential customers into active ones. There are so many websites available for online shopping such as Flipkart, Amazon, Snapdeal, homeshop18, Jabong, Yepme, Ebay, Myntra, Shopclues, Ajio, Meesho.

Consuming habits have undergone significant shifts in the years after independence. For people born in the post-independence era, shortages were a way of life. They were not interested in the frills or fancy features and bought what they got regardless of quantity. Today's customer is different. The disposable income of the middle class is rising, and the emphasis is more on spending than saving. As the customer has unlimited choice, the consumer could fall victim to over choice. Customers may spend a right amount of time without taking any final decision. However, the most significant disadvantage is that there is no "touch and feel factor" involved in online shopping. Apart from item/product cost, transaction cost is also significant. Therefore, customer purchases from the internet by just looking at price, however, ultimately may land up

paying more due to transaction cost. Thus, these extra costs become crucial in online shopping. Another critical issue is that one of the primary options to purchase from the internet is through credit cards. However, it is entirely possible that customers would fall victim due to security and privacy problems on the Internet.

4.4 Internet Marketing and Online Shopping

Internet marketing and online shopping are directly related to one another. Internet or online marketing is the most effective way to brand the product line or services and to increase the visibility online. It follows that a properly marketed and visible online business would experience a growth of shoppers and a higher conversion rate. To be truly successful online, a website must use all of the tools available to increase their visibility and their rankings. Online reputation or branding must also be considered.

While the Internet has made it considerably more comfortable for an average person to start a small business and succeed, it has also made it easier for every consumer to find any piece of information imaginable.

4.5 Global Internet Shopping Scenario

The rapidly increasing popularity of online shopping is a truly global phenomenon. Online shoppers could be found scattered across the globe. However, the world's most avid Internet shoppers hail from South Korea – 99 % of Internet users in South Korea have shopped online. German, UK, and Japanese consumers come in a close second. US consumers are slightly more recalcitrant, clocking in at number eight. At the other end of the spectrum, the world's slowest adopters come from Egypt, where 67 per cent of the online population have never purchased over the Internet, followed by Pakistan (60%) and the Philippines (55%).

4.6 Timeline of online shopping

Table 4.6; Timeline of online shopping

YEAR	EVENT
1979	The year of the beginning of online shopping being marked by the discovery of electronic shopping by Michael Aldrich. Using videotex, a two-way message service, it revolutionised businesses. We now know this as E-Commerce
1982	After conception, the next landmark took place in 1982 with the launch of Boston Computer Exchange for selling used computers. In France, a pre-internet videotex online service by the name of Minitel was introduced. Minitel, a videotex online service accessible by telephone lines, could be used to make online purchases, train reservations, check stock prices, chat and search a telephone directory. It is considered the most successful www online service
1984	Year 1984 was marked by the launch of online marketplace “Electronic mall” by CompuServe. It was popular for offering product images in all colours.
1987	SWREG, an online payment processor for global businesses began to provide software. This offered businesses a chance to sell products online. As it is today, SWREG offers many payment options, as well as customization and distribution into international markets. Users can purchase items with their currency of preference using all major debit and credit cards
1990	Tim Berners-Lee created the first WWW server and browser. This started a whole new revolution. Nearly 25 years on, he is today still working hard at guiding the development and spread of the web, using the mantra ‘If it isn’t on the web then it isn’t happening’.
1991	The internet got commercialised and we saw the birth of E-Commerce
1992	launch of an online marketplace for selling books, named as Book Stacks Unlimited.
1994	After the world wide web, another web browser by the name Netscape Navigator was introduced by Netscape. The first commercial browser, which was once the dominant browser in terms of ‘visitors.’ It lost out in the first browser war.
1995	Launch of Amazon.com, an online marketplace by Jeff Bezos. Amazon started selling books online; currently it sells almost anything. Companies like Dell and Cisco started using the internet for all their transactions. eBay is founded by Pierre Omidyar, though it was originally called Auction web
1996	An Indian online marketplace, Indiamart was launched.

1998	The year 1998 is marked for the launch of a very well-known online payment system – Paypal. This enabled transactions of money without sharing financial information and gave customers the flexibility to pay using their PayPal account balances, bank accounts, PayPal Credit and other credit cards. Today, people can now pay across their favourite apps in a single touch (one touch) on any platform, eliminating the need for usernames and passwords each time you pay.
1999	An online marketplace for shoes and other apparels was launched by the name of Zappos. Although it was later bought by Amazon for \$1.2 billion China launched Alibaba.com, an online marketplace.
2000	An online marketplace, Stubhub was launched for selling tickets of events. Google launched an online advertising service called ' AdWords'. It allowed users to show an advertisement in Google search results that is related to the viewer's search. Walmart launched its website so that its customers' can shop online
2001	An online payment platform was launched by the name Skrill. In the same year, a business-to-business online shopping system was launched by Costco
2002	eBay, an online marketplace acquired paypal, an online payment system in \$1.5 billion in stocks Another business-to-business online marketplace, Boss goo, was launched. In the same year, an online delivery service was launched by Safeway Inc
2003	Google launched AdSense which allowed users to promote their goods on the web, based on the product's relevance to the viewer of the advertisement. Steam, the digital Right Management and gaming platform was launched at global level by Valve Corporation in the same year.
2005	Amazon to expand, launched Amazon prime Service which allows users to expedite shipping on any purchases for a flat annual fee
2006	Year is marked for the launch of a prominent storefront service called as Shopify In the same year eBay acquired Stubhub.
2007	Another popular online marketplace of India, Flipkart was launched. In the same year, in Seattle, an online food ordering service, Amazon fresh was started.
2008	In 2008, another online storefront service, Magento was launched. Paypal credit was acquired by Ebay.com. In the same year, an online gaming marketplace, GOG.Com was launched
2009	An online storefront, Big commerce, was launched. The same year is also marked for acquisition of Zappos.com by Amazon. A game changer in the field of payment made for online purchase was introduced by the name of Bitcoin.

2012	<p>In 2011, an acquisition activity of Magento by Ebay.com took place.</p> <p>In the same year google wallet like paypal was launched. It was a prominent online payment system</p> <p>An online food ordering and delivery system, Instacart was launched.</p>
2013	<p>Google Express, an online food ordering service like Amazon Fresh and Instacart was launched</p> <p>In the same year, China was declared as country with world's largest ecommerce market</p>
2014	<p>An online payment system in form of mobile app called as Apple Pay was launched</p>
2015	<p>Apple pay, Android Pay was launched by Google.</p> <p>In the same year Pinterest for allowing the users to sold their pins to others, entered E-Commerce industry by adding buyable pins</p>
2016	<p>Declaration of acquisition of Jet.com by Walmart was announced</p> <p>In the same year Alibaba, a Chinese online marketplace announced about acquisition of a controlling stake in Lazada Group</p>

(Source: Secondary data)

4.7 Online shopping: an Indian perspective

In the recent past, when online shopping was at its new stage, there were insufficient sales as well as purchases on the online shopping arena. This was due to many reasons such as lack of internet friendly population, low penetration of computers and internet connections in India, a small percentage of credit and debit cardholders, as well as non-willingness of people to use their credit card on the internet due to the fear of being scammed. However, with the passage of time, this scenario has improved tremendously as people have started gaining confidence about purchasing products online and it has become an integral part of modern life across the world.

In India, with abundance and diversity of information, easily found and conveniently shared facilities, Internet usage has grown exponentially by reshaping peoples' informational and social needs. There are around 71 million Internet users in India. Consumers, on the one hand, have the ease of choice, the comfort of shopping from home and an endless variety of products, while saving time and money. Organisations have become more serious about their Internet operations witnessing a sharp rise in online retailing activity. According to BMI India Retail Report, the third quarter of 2013 indicates that the total retail sales will grow from \$353 billion in 2010 to \$543.2 billion by 2016. 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 consumers. More and more players are entering this domain and are carving their respective niche by providing best deals and discounts, due to which the Indian online shopping market is gearing up and grabbing a bender share. In the near future online retail

in India is estimated to grow exponentially. Despite many early challenges online shopping in India is expected to grow main fold and e-shopping awareness is increasing among the Indian consumers.

According to Google, there has been a growth of 128 per cent in online shopping interests among Indian internet users from the year 2012-2013. This number is expected to grow further in 2013, expanding to many domains and businesses. The growth is attributed to many factors, and the number of E-Commerce websites and portals is on the rise every day. Online shopping is becoming a popular destination. Fifty per cent of the Indian population falls under the 18-25 categories major chunk of this group is both an internet survey and fashion conscious. This is the prime reason to make many experts believe online shopping to be a game changer in India.

Trading is a word familiar to people from thousands of years ago. The mechanism of trading started from the barter system and now reached in the latest online shopping. The journey is of course not so easy to describe. However it is noteworthy. The swift adoption of rapid changes by human beings made this achievement more colourful. Online shopping is simply described as the mechanism of doing trading activities over an internet facility. The process of trading like purchase of goods, payment, warranty, after sale service, delivery of products etc... are doing it with the help of the internet. The word web shopping or online shopping or e- shopping were familiar to the world from the early 1980's in the world. However in India this mechanism took place during the twentieth century. A small evolution table is given below to get a clear picture:-

Table 4.7.1; Evolution of online market in India

1991	Introduction of E-commerce
2002	Online ticket booking started by IRCTC
2003	Online ticket booking for domestic airlines
2007	Deep Discounted model of Flipkart

(Source: Secondary Data)

The introduction of the latest internet technologies like 3G, 4G and Wi-Fi facilities helped a lot to improve online shopping in India. The unimaginable growth in the smartphone sector also accelerated the growth of online shopping. The basic drivers of online shopping in India are briefly listed below:-

- Introduction of latest technologies like 3G, 4G, Wi-Fi etc...
- Increased usage of internet platforms in India.
- The liberal internet facilities from the telecom industry.
- High growth in the smartphone and computer industry.
- Heavy advertisement of online shopping companies like Amazon, Flipkart, shop clues etc...

- Wide variety of choices without time restrictions.
- Highly competitive pricing with great offers.
- Quality products with excellent after sale service.
- The heavy traffic in the life of human beings.
- Perfect advertising of products.
- Comparison of products with all available features available in online platforms.
- Influence of social media to the general public.
- Highly co-operative stand of all public and private sector banks for digital payment.
- High online security provided by the company enhances the credibility.
- Facilities like Cash on delivery improved the reliability among the customers.
- 24 hours customer care support.

If we thoroughly scrutinize the above mentioned drivers of online shopping, it is clear that the general changes happening in the economy are directly affecting the industry. All those reasons together gave India a great position in online shopping all over. A statistics of the same is given below:-

Table 4.7.2; World Wide Online Shopping Position

Sl. No	Name of the country	Online shopping value (in Million \$)
1	China	636087
2	US	504582
3	Japan	104043
4	UK	86450
5	Germany	70345
6	India	22138

(Source: www.statista.com)

India possesses sixth place after gigantic economic powers of the world. As per the reports of statistics experts, Asia is going to become the largest share in online shopping than any of the other countries. As per experts opinion India will become first in the scenario by 2022. A progress of future online shopping is given below to understand the position of India.

Table 4.7.3; Projection of Indian online shopping

Year	E-Commerce Market (in Million\$)	Trend %
2016	290.1	100%
2017	323.5	111.51%
2018	360.1	124.13%
2019	397.9	137.16%
2020	434.9	149.91%
2021	469.6	161.88%
2022	500.9	172.66%

(Source: www.statista.com)

The trend projection applied on the data shows a continuous and steady growth of Indian online shopping in the upcoming years. The major online shopping platforms are given by very reputed companies from all over the world. The online shopping of tickets, entertainments, hotel and other related bookings etc...are usually doing it with the help of their own company websites. However there are certain websites which coordinate those activities together to give a better performance. For example, www.irctc.co.in can be used for online railway tickets in India. www.cleartrip.com can be used to book any type of airline from anywhere in the world. The leading online stores in India for purchasing general goods are another category of online shopping. This is really a very big area and many MNC's is playing in this industry. A statistics on 2016 shows the following figures which constitute the overall business of each of them from India through online shopping. Only some leading companies are taken for the demo;

Table 4.7.4; List of Major players in Online shopping in India

Sl No	Name of the Company	Amount (in Million \$)
1	Amazon	437.7
2	Flipkart	398.9
3	Snapdeal	258.7
4	Myntra	198.3
5	Jabong	175.7
6	Ebay	69.6
7	Shop clues	37.1

(Source: www.statista.com)

These are only the leading players of the market. The actual list will be much bigger. The table hence shows the real size of the online market in India. The sector is flourishing like anything in the country. The changed mentality of the customers in India paved the way for such a drastic change in the country.

4.8 Growth and Progress of 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's 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. The Indian online grocery market is estimated to reach US\$ 26.93 billion in 2027 from US\$ 3.95 billion in FY21, expanding at a CAGR of 33%. By 2021, total e-commerce sales are expected to reach US\$ 67-84 billion from the US\$ 52.57 billion recorded in 2020. For the 2021 festive season, Indian e-commerce platforms generated sales worth US\$ 9.2 billion gross GMV (Gross Merchandise Value), a 23% increase from last year's US\$ 7.4 billion. The Indian e-commerce sector is ranked 9th in cross-border growth in the world, according to the 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. As of June 8 2022, the Government e-Marketplace (GeM) portal served 10.35 million orders worth Rs. 258,359 crores (US\$ 33.07 billion) to 60,632 buyers from 4.56 million registered sellers and service providers.

India's social commerce has the potential to expand to US\$ 16–20 billion in FY25, at a CAGR of 55-60% 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 the 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.

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 for the industry has been triggered by an increase in internet and smartphone penetration. The number of internet connections in 2021 increased significantly to 830 million, driven by the 'Digital India' programme. Out of the total internet connections, 55% of connections were in urban areas, of which 97% of 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's 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.

India's overall smartphone market grew by 7% in 2021 with Samsung capturing the top position with a market share of 17% 2021. The number of smartphone users in India is expected to reach 887.4 million by 2030. India has the highest data consumption rate worldwide at 14.1 GB of data per person a month. 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 an equity stake. 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.

4.9 Major developments in the Indian e-commerce sector are as follows:

- ❖ In June 2022, Amazon India signed a MoU with Manipur Handloom & Handicrafts Development Corporation Limited (MHHDC), a Government of Manipur Enterprise to support the growth of artisans and weavers across the state.
- ❖ India's e-commerce sector received US\$ 15 billion of PE/VC investments in 2021 which is a 5.4 times increase year on year. This is the highest investment value received by any sector ever in India.
- ❖ In February 2022 Xpress bees a logistics e-commerce platform becomes a unicorn valued at US\$ 1.2 billion in 2022. The firm raised US\$ 300 million in its Series of funding.
- ❖ In February 2022, Amazon India launched One district One product (ODOP) bazaar on its platform to support MSMEs.
- ❖ In February 2022, Flipkart launched the "sell back program" to enable trade in smartphones.
- ❖ In January 2022, Walmart invites Indian sellers to join its US market place with an aim of exporting US\$ 10 billion from India each year by 2027.

- ❖ In January 2022, Flipkart has announced expansion in its grocery services and will offer services to 1,800 Indian cities.
- ❖ In November 2021, XPDEL US- based ecommerce announced expansion in India.
- ❖ In September 2021, CARS24, India's leading used car e-commerce platform, has raised US\$ 450 million in funding, comprising a US\$ 340 million Series F equity round and US\$ 110 million in debt from various financial institutions.
- ❖ In September 2021, Amazon launched Prime Video Channels in India. Prime Video Channels will give Prime members a seamless experience and access to a variety of popular video streaming services.
- ❖ In September 2021, Bikayi, a mobile commerce enabler, raised US\$ 10.8 million in a Series A funding round, led by Sequoia Capital India.
- ❖ Flipkart, India's e-commerce power house, announced in July 2021 that it has raised US\$ 3.6 billion in new funding from various sources including sovereign funds, private equities and Walmart (parent company).
- ❖ In June 2021, Flipkart added a new fulfilment centre (FC) in Dankuni, West Bengal. The FC is spread over 2.2 lakh sq. ft. and has a potential to create ~3,500 direct jobs.
- ❖ In June 2021, Grofers, the grocery delivery start-up, reportedly entered the unicorn club, after raising US\$ 120 million from Zomato, the food delivery platform.
- ❖ In June 2021, Master card invested an undisclosed amount in Instamojo, a payments firm, to help digitise online stores and process their payments more seamlessly.
- ❖ In May 2021, Amazon introduced a video streaming service within its shopping app called Mini TV for users in India. Mini TV features web series, comedy shows and content on tech news, food, beauty and fashion.
- ❖ In May 2021, Flipkart strengthened its grocery infrastructure to cater to customer safety and demand across India. In this quarter, it is planning to further expand its fulfilment centre capacity for grocery by over 8 lakh square feet across Delhi, Kolkata, Chennai, Coimbatore and Hyderabad.
- ❖ In May 2021, Flipkart announced that it is in talks with sovereign funds, private equity majors and other investors to raise up to US\$ 2 billion at a valuation of US\$ 30 billion.
- ❖ In April 2021, Flipkart announced a commercial alliance with Adani Group to improve the company's logistics and data centre capabilities and create about 2,500 direct jobs.

- ❖ In April 2021, Flipkart announced to acquire Cleartrip, an online travel technology firm. Flipkart announced to purchase 100% shareholding of Cleartrip as the company expands its investments to broaden its digital commerce offerings for customers.
- ❖ In April 2021, Kirana commerce platform ElasticRun raised US\$ 75 million in a round led by existing investors—Avataar Venture Partners and Prosus Ventures.
- ❖ In March 2021, Amazon acquired Bengaluru-based retail tech start-up Perpule for Rs. 107.6 crore (US\$ 14.5 million).
- ❖ In March 2021, Purpille, an online beauty store, raised US\$ 45 million from Sequoia Capital India, Verlinvest, Blume Ventures and JSW Ventures.
- ❖ In March 2021, Captain Fresh, a B2B marketplace for seafood, raised US\$ 3 million in seed capital led by Matrix Partners India and Ankur Capital.
- ❖ In March 2021, the Confederation of All India Traders (CAIT), which represents 80 million traders and 40,000 trader associations, announced the launch of a mobile app for its e-commerce portal, 'Bharat E-market'. The association aims to get more small traders to sell online easily through smartphones.

In 2022, the Indian e-commerce market is predicted to increase by 21.5%, reaching US\$ 74.8 billion. E-commerce has transformed the way business is done in India. The Indian E-commerce market is expected to grow to US\$ 188 billion by 2025 from US\$ 46.2 billion as of 2020. By 2030, it is expected to reach US\$ 350 billion. India's e-commerce market is expected to reach US\$ 111 billion by 2024 and US\$ 200 billion by 2026. Much of the growth for the industry has been triggered by an increase in internet and smartphone penetration. The number of internet connections in 2021 increased significantly to 830 million, driven by the 'Digital India' programme. Out of the total internet connections, 55% of connections were in urban areas, of which 97% of connections were wireless.

4.10 Progress in Online Marketing in Karnataka

Karnataka is the sixth largest state in India. Eventually, it is becoming as a major online marketing hub in India. Silicon city Bengaluru has been among the top three cities in India when it comes to making online purchases; Karnataka has emerged as the fifth most active state in India in e-commerce, following Delhi, Maharashtra, Tamil Nadu and Rajasthan. Besides Bengaluru, Mysuru, Mangalore, Bantwal and Udupi were among the top five e-commerce hubs within Karnataka. Several rural areas such as Gadag, Thirthahalli, Shahapur, Somwarpet and Huvinahadagali also took to e-commerce (e-bay census). The census is based on analysis of all online buying and selling transactions by Indians.

"Increased internet penetration coupled with a surge in usage of mobile phones has made India one of the fastest emerging ecommerce markets in the world". India has the third largest internet user base in the world clocking over 243 million users.

The rapid surge in the number of mobile devices across the country has complemented internet penetration in the tier II and III cities along with rural areas of the country. This has enabled people to explore and get exposed to the ecommerce opportunity. "Among products, consumers in Karnataka shopped most for mobile phones and accessories, followed by laptops and peripherals, memory cards and pen drives, digital cameras and kitchen storage and containers, the census showed. "The home to India's silicon valley buys the most technology products," according to e-bay census. As much as 79% of the total shopping from online portals in the state was in the electronics segment, followed by 17% in lifestyle, 3% in collectible, and 2% in media.

CHAPTER-V

DATA INTERPRETATION AND ANALYSIS

5.1 Introduction

In order to understand the consumer attitude towards online shopping it is better to identify the factors that influence the consumer's intention or desire to make online shopping. The online shopping behaviour refers to the process of purchasing products or services through the internet. This chapter makes an attempt to identify the factors that influence the respondent's intention to make online purchases. This would provide a comprehensive picture of the respondent's willingness to buy goods and services from online and explain consumer's involvement during the online shopping process.

This chapter also deals with the demographic profile of the respondents who buy goods and services online. It analyses the impact of demographic profile on factors influencing respondent's intention to make online shopping. It makes an attempt to summarise the key factors that influence the consumer's willingness to make online shopping.

5.2 Demographic profile of the respondents

Demographic information of a consumer plays an important role in the research related to consumer behaviour. Demographic profile of a consumer helps to analyse the pulse of consumers and helps to identify his preferences in the process of his purchase decision making. Demographic information includes gender, age, educational qualification, marital status, family type, number of members in family, monthly income, area of residence and occupation. It is essential to understand this demographic information to ascertain the behavioural aspects of a consumer and his attitude towards online shopping, which is the basis for this research on consumer attitudes towards online shopping. In this context the demographic factors are treated as independent variables.

5.2.1 Gender

Gender is a socio-economic variable involving roles, responsibilities, constraints, opportunities and needs of males and females in an economy. It is one of the important aspects of the profile of online consumers. It has significant influence on consumer behaviour and is included in present study. The number of Male and Female respondents taken for the study is shown in Table 5.2.1.

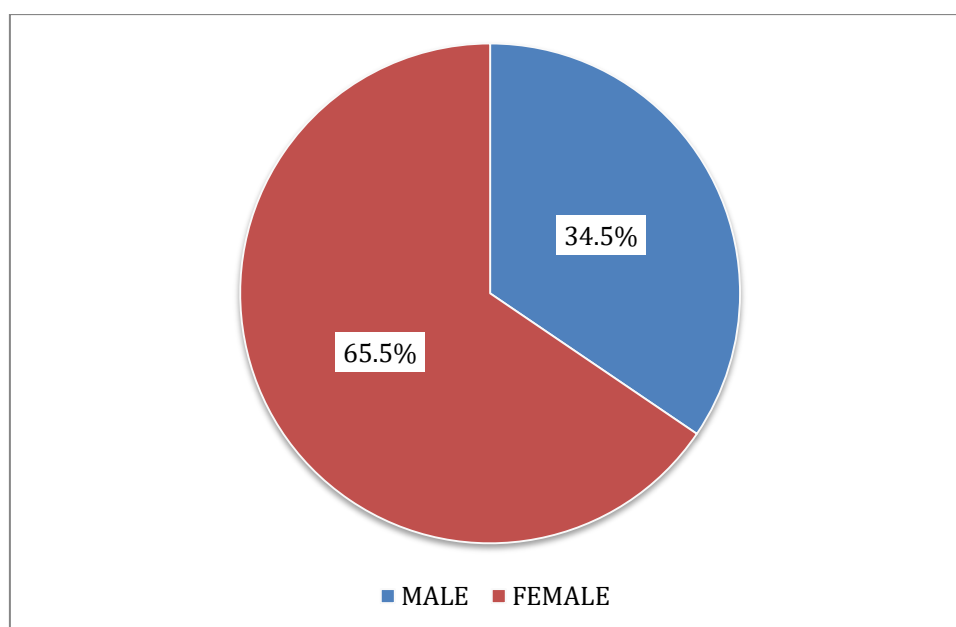
Table 5.2.1; Gender wise analysis of the respondents

Sl. No	Gender	Number of respondents	Percentage
1	Male	19	34.5
2	Female	36	65.5
	Total	55	100

(Source: Primary data)

Table 5.2.1 shows that out of the total 55 respondents of the study, 19 respondents forming 34.5% are male and the rest of 36 respondents forming 65.5% are female. **So, the study respondents are predominantly female (65.5%).** This can be visualised in the figure below.

Figure 5.2.1; Gender of the respondents



5.2.2 Age

Age is an important demographic variable that not only determines an Individual's physical and mental maturity but also reveals many factors like their intention to buy, types of goods they buy etc. It determines whether one is economically active or dependent upon others. It decides the earning capacity of the individuals. So, it is included as one of the profile variables. In the present study, the age of the respondents is collected and classified in the following groups- Below 20 years, 20-35 years, 35-50 years, 50 years and above. The distribution of respondents based on their age is shown in Table 5.2.2.

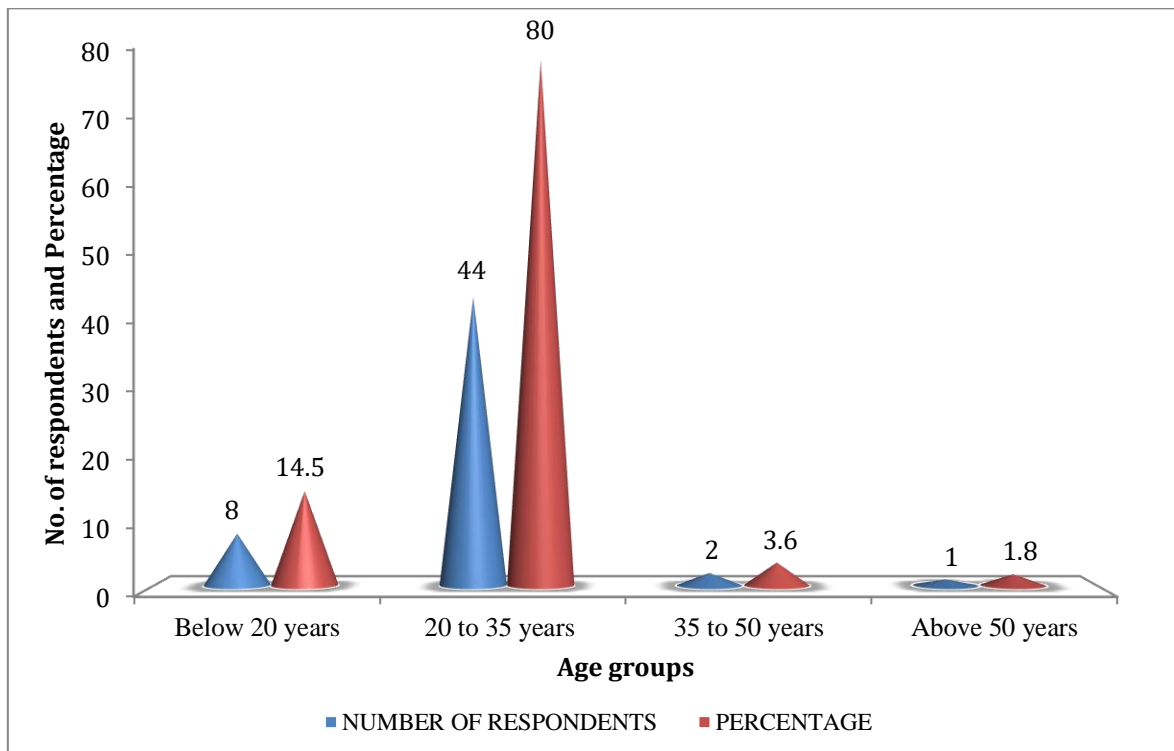
Table 5.2.2; Age wise analysis of the respondents

Sl. No	Age	Number of respondents	Percentage
1	Below 20 years	08	14.5
2	20 to 35 years	44	80.0
3	35 to 50 years	02	03.6
4	Above 50 years	01	01.8
	Total	55	100

(Source: Primary data)

Table 4.2.2 shows that out of 55 respondents of the study, 08 respondents forming 14.5% are in the age group of below 20 years, 44 respondents forming 80% belong to the age group of 20 to 35 years, 02 respondents forming 03.6% belong to the age group of 35 to 50 years and 01 respondents forming 01.8% of the respondents are above 50 years of age. **So, it is observed that most of the respondents (80%) are in the age group of 25-35 years.** This can be visualized in the figure below.

Figure 5.2.2; Age of the respondents



5.2.3 Caste

Caste is one of the identities for the people. Sometimes the economic background of the people can be predicted by their caste. The below table explains the caste wise analysis of the respondents.

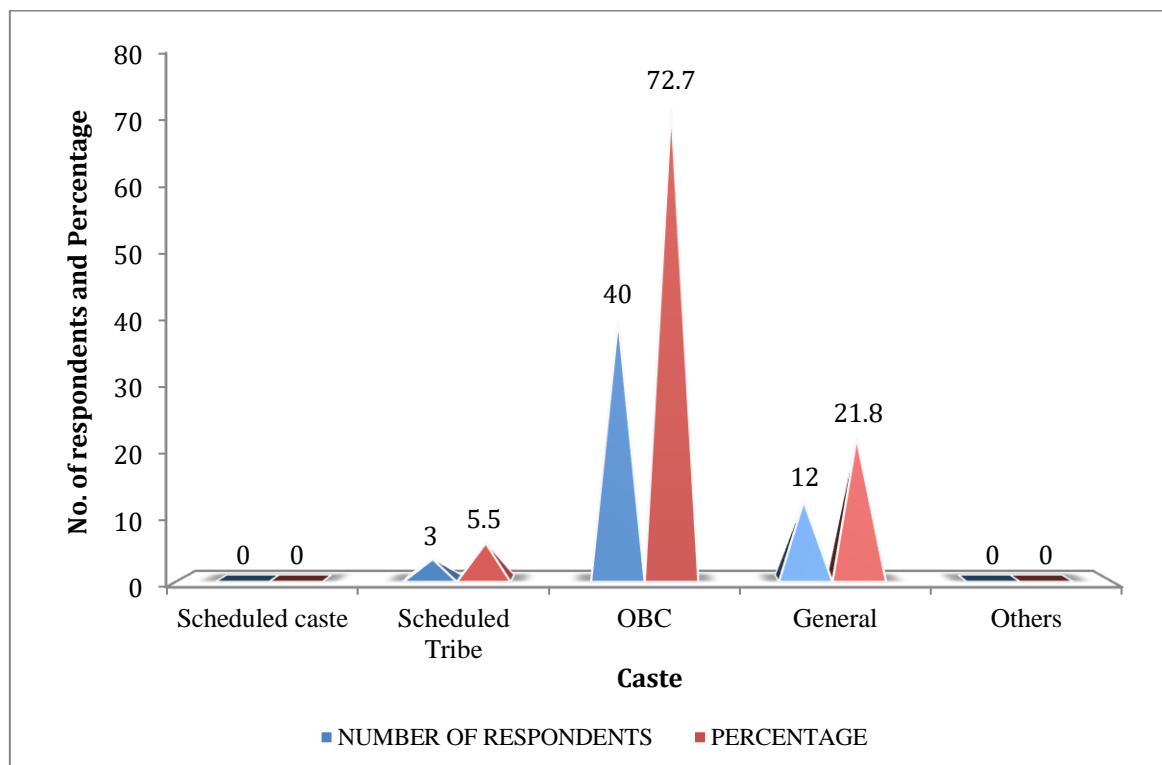
Table 5.2.3; Caste wise distribution of the respondents

Sl. No	Caste	Number of respondents	Percentage
1	Scheduled caste	00	00
2	Scheduled Tribe	03	05.5
3	OBC	40	72.7
4	General	12	21.8
5	Others	00	00
	Total	55	100

(Source: Primary data)

Table 5.2.3 shows that out of 55 respondents of the study, 03 respondents forming 05.5% are Scheduled tribes, 40 respondents forming 72.7 % are Other Backward Classes [OBC], 12 respondents forming 21.8% are general category and no respondents from Scheduled caste. **So, it is observed that most of the respondents (72.7%) belong to the OBC category.** This can be visualized in the figure below.

Figure 5.2.3; Caste of the respondents



5.2.4 Family size

The size of the family determines the disposable income of the family and scope of their consumptions and hence, it is taken as a profile variable for present study.

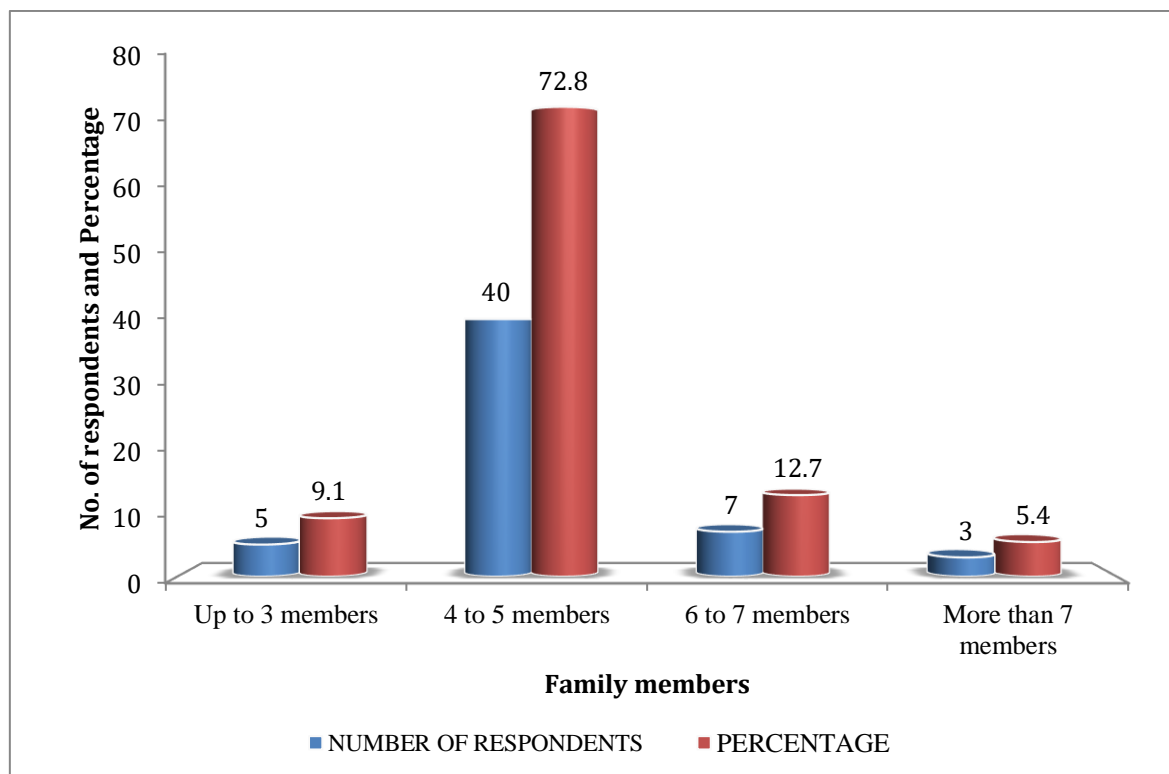
Table 5.2.4; Family size of the respondents

Sl. No	Family size	Number of respondents	Percentage
1	Up to 3 members	05	09.1
2	4 to 5 members	40	72.8
3	6 to 7 members	07	12.7
4	More than 7 members	03	05.4
	Total	55	100

(Source: Primary data)

Table 5.2.4 shows that out of total 55 respondents of the study, 05 respondents forming 09.1% have up to 3 members in their family, 40 respondents forming 72.8% have 4 to 5 members in their family, 07 respondents forming 12.7% have 6 to 7 members in their family, 03 respondents forming 05.4% have more than 7 members in their family. **So, it is observed that the majority (72.8%) of respondents have 4 to 5 members in their family.** This can be visualized in the figure below.

Figure 5.2.4; Family size of the respondents



5.2.5 Poverty line status

Poverty line status shows the socio-economic background of a family. The below table explains the ration card held by the respondents.

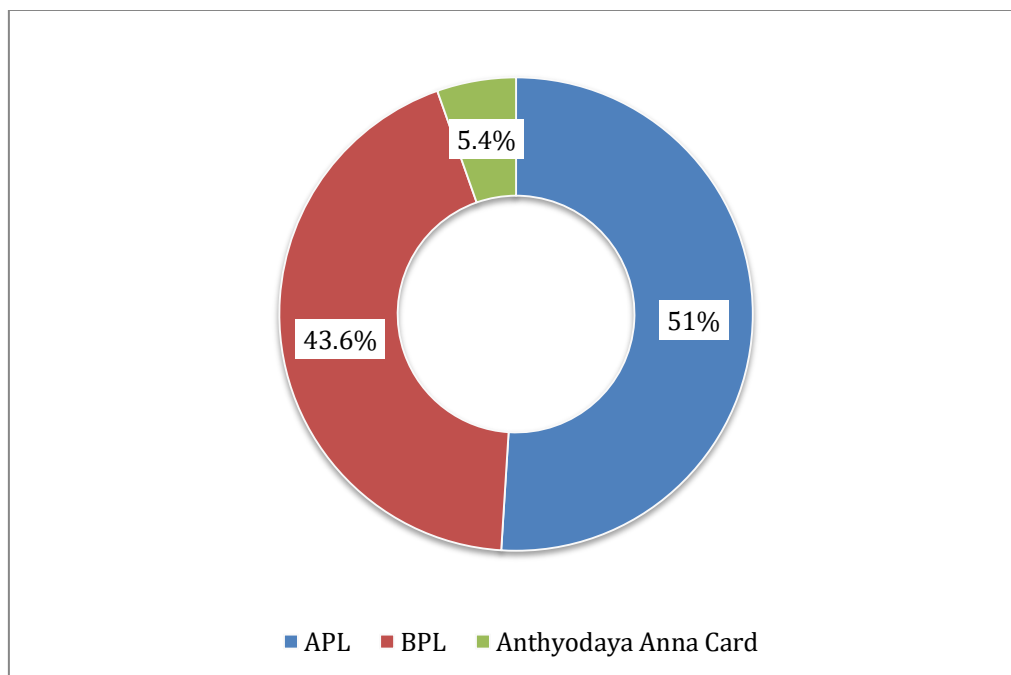
Table 5.2.5; Poverty line status of respondents

Sl. No	Ration card	Number of respondents	Percentage
1	APL	28	51.0
2	BPL	24	43.6
3	Antyodaya Anna Card	03	05.4
	Total	55	100

(Source: Primary data)

Table 5.2.5 shows that out of 55 respondents of the study, 28 respondents forming 51% have APL card, 24 respondents forming 43.6% have BPL card and 03 respondents forming 05.4% have Antyodaya Anna Card. **So, it is observed that most of the respondents (51%) have APL cards.** This can be visualized in the figure below

Figure 5.2.5; Poverty line status of respondents



5.2.6 Annual Income

Income decides the background of a person. It is the yardstick to perceive the standard of living. Poverty line and standard of living of a person are measured by using income as the prime indicator. It is difficult to get accurate information about the income of the respondents.

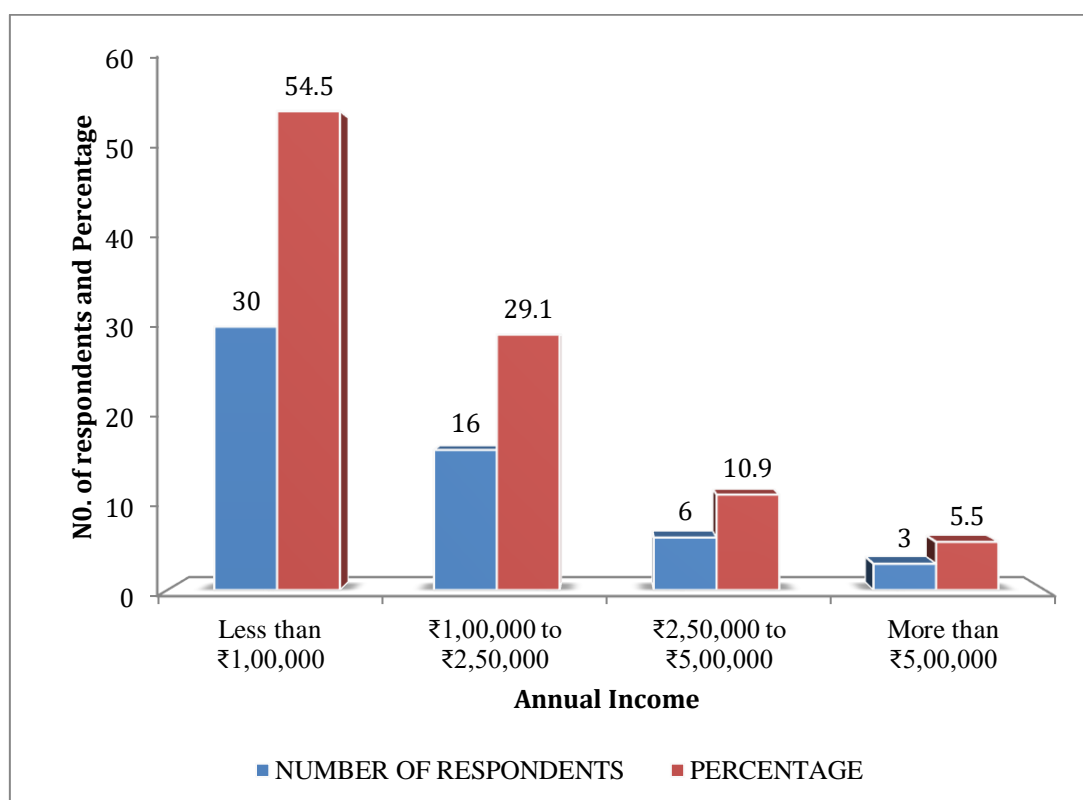
Table 5.2.6; Annual Income of the respondents

Sl. No	Annual income	Number of respondents	Percentage
1	Less than ₹1,00,000	30	54.5
2	₹1,00,000 to ₹2,50,000	16	29.1
3	₹2,50,000 to ₹5,00,000	06	10.9
4	More than ₹5,00,000	03	05.5
	Total	55	100

(Source: Primary data)

Table 5.2.6 shows that out of the total 55 respondents taken for the study, 30 respondents forming 54.5% are having an annual income less than ₹1,00,000, 16 respondents forming 29.1% of the respondents are having an annual income between ₹1,00,000 to ₹7,50,000, 06 respondents forming 10.9% are having an annual income between ₹2,50,000 to ₹5,00,000; and the rest 03 respondents forming 05.5% of the total are having an annual income above ₹5,00,000. **It is observed that most of the respondents (54.5%) are earning less than ₹1,00,000 as their annual income.** This can be visualized in the figure below.

Figure 5.2.6; Annual Income of the respondents



5.2.7 Area of residence

Area of residence means the place where people reside. It mainly comprises rural and urban areas. It is an important demographic factor to analyse online shopping, because urban areas have more accessibility to internet facilities than rural areas. The residential status has a say on the buying behaviour of the respondent.

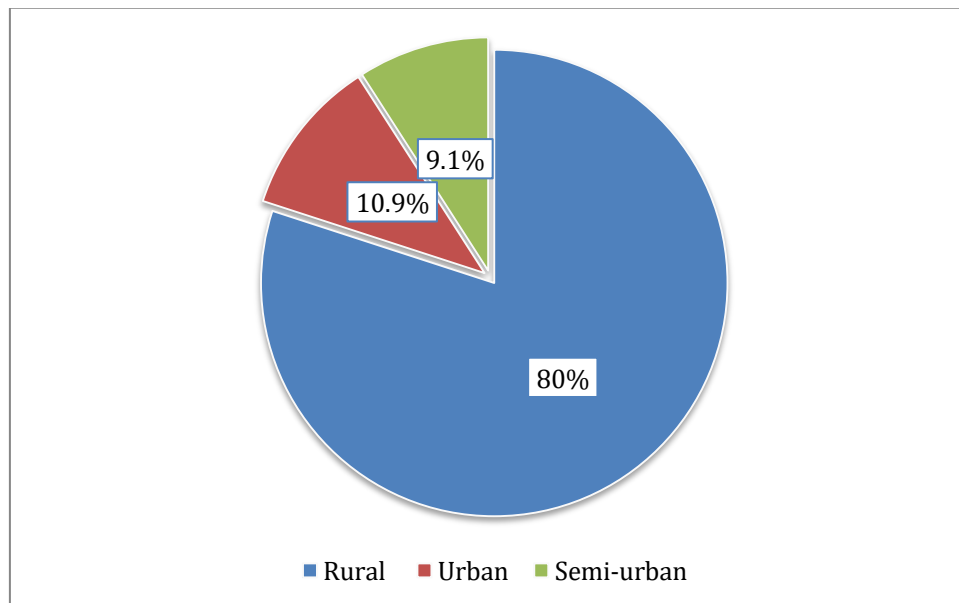
Table 5.2.7; Area of residence of the respondents

Sl. No	Area of residence	Number of respondents	Percentage
1	Rural	44	80.0
2	Urban	06	10.9
3	Semi-urban	05	09.1
	Total	55	100

(Source: Primary data)

Table 5.2.7 shows that out of 55 respondents of the study, 44 respondents forming 80% are living in rural areas, 06 respondents forming 10.9 % are living in urban areas and 05 respondents forming 09.1% are living in semi-urban areas. **So it is observed that most of the respondents (80%) are living in rural areas.** This can be visualized in the figure below

Figure 5.2.7; Area of residence of the respondents



5.2.8 Educational Qualification

Educational qualification is one of the most important characteristics that not only widens the knowledge but also helps a person to make use of rational and scientific approach to solve problems. Education has a positive impact on social life and the quality of life and vice versa with illiteracy. In a way, the response of an individual is likely to be determined by

his educational status and therefore, it becomes imperative to know the educational background of the respondents. Hence, the variable 'Education' is investigated by the researcher and the data pertaining to education is presented in Table 5.2.8

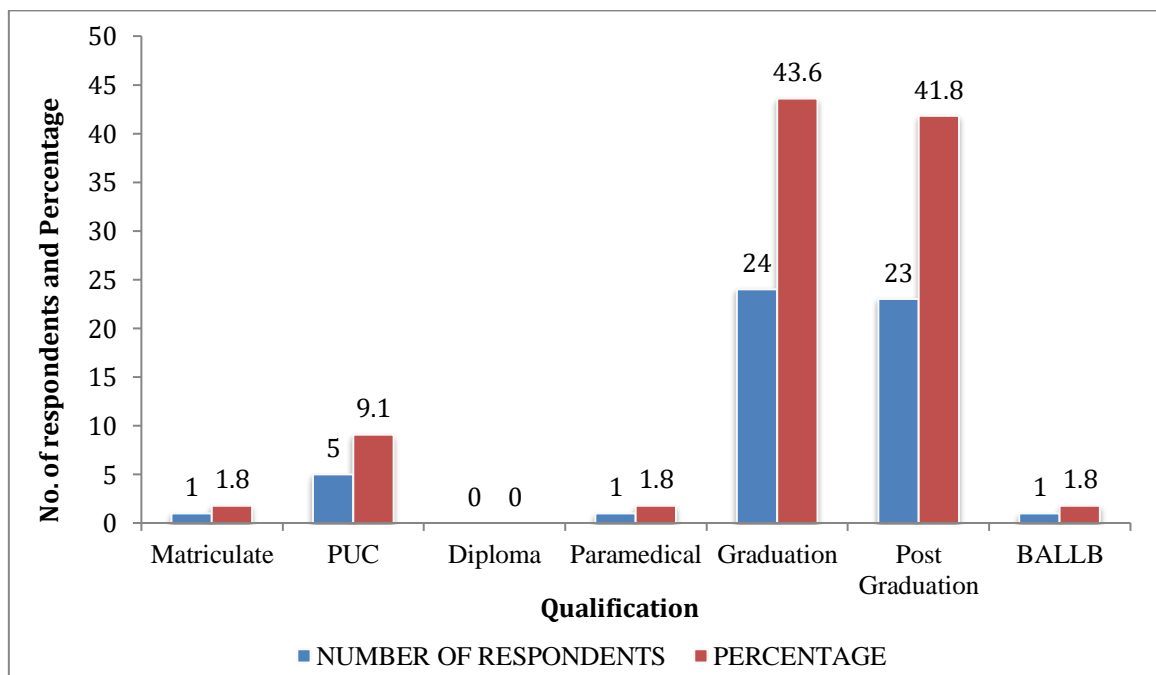
Table 5.2.8; Educational Qualification of the respondents

Sl. No	Education	Number of respondents	Percentage
1	Matriculate	01	01.8
2	PUC	05	09.1
3	Diploma	00	00
4	Paramedical	01	01.8
5	Graduation	24	43.6
6	Post Graduate	23	41.8
7	BALLB	01	01.8
	Total	55	100

(Source: Primary data)

Table 5.2.8 shows that out of the total 55 respondents taken for the study, 01 respondents forming 01.8% have done Matriculation, 05 respondents forming 09.1% have completed PUC, 24 respondents forming 43.6% are Graduates, 23 respondents forming 41.8% are Post Graduates. **It is concluded that the majority of the respondents (43.6%) preferring online purchase are Graduates.** This can be visualized in the figure below.

Figure 5.2.8; Educational Qualification of the respondents



5.2.9 Marital Status

Marriage is one of the most important social institutions. The perceptions and attitudes of the person can also differ by the marital status of the person because the marriage might make the person a little more responsible and mature in understanding and giving the responses to the questions asked. The detail about the marital status of the respondents is presented in Table 5.2.9.

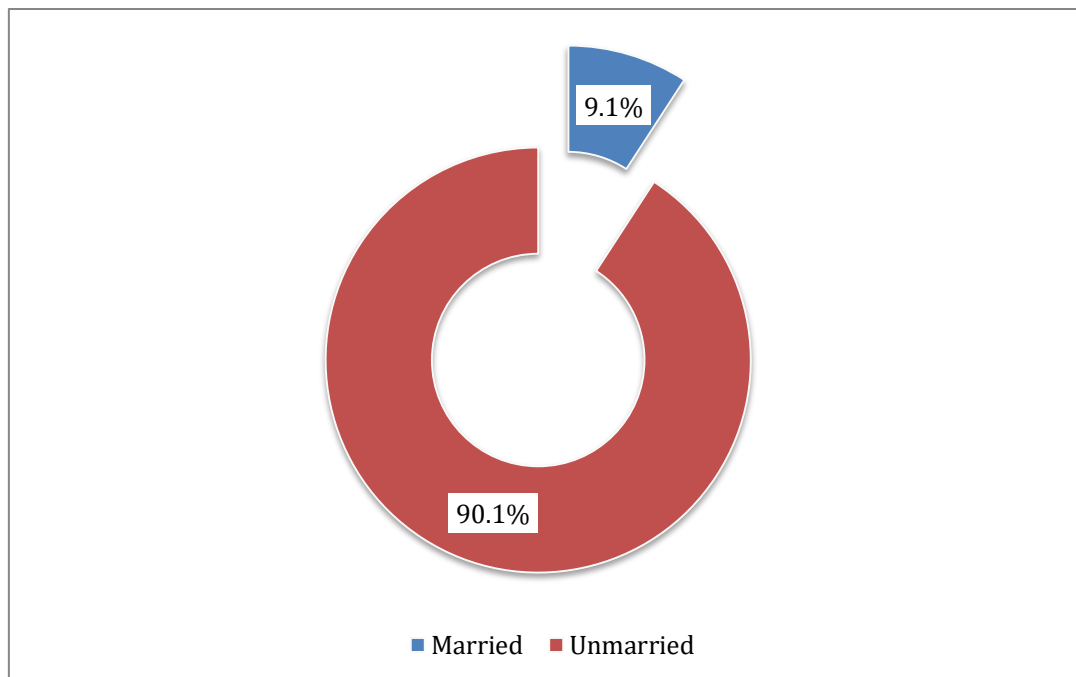
Table 5.2.9; Marital status of the respondents

Sl. No	Marital status	Number of respondents	Percentage
1	Married	05	09.1
2	Unmarried	50	90.9
	Total	55	100

(Source: Primary data)

Table 5.2.9 shows that out of the total 55 respondents taken for study, 05 respondents forming 09.1% are married and 50 respondents forming 90.9% are unmarried/single. **Therefore, the majority of the unmarried respondents (90.9%) are using online shopping for their purchases over married respondents.** This can be visualized in the figure below.

Figure 5.2.9; Marital status of the respondents



5.2.10 Occupation

Occupation determines the social standing of a family. This is due to the fact that different occupations decide the status with varying privileges and economic benefits. In other words, a person's response to a problem is possibly determined by the type of occupation he is engaged in and hence variable "occupation" is investigated by the researcher and data pertaining to occupation is presented in Table 5.2.10

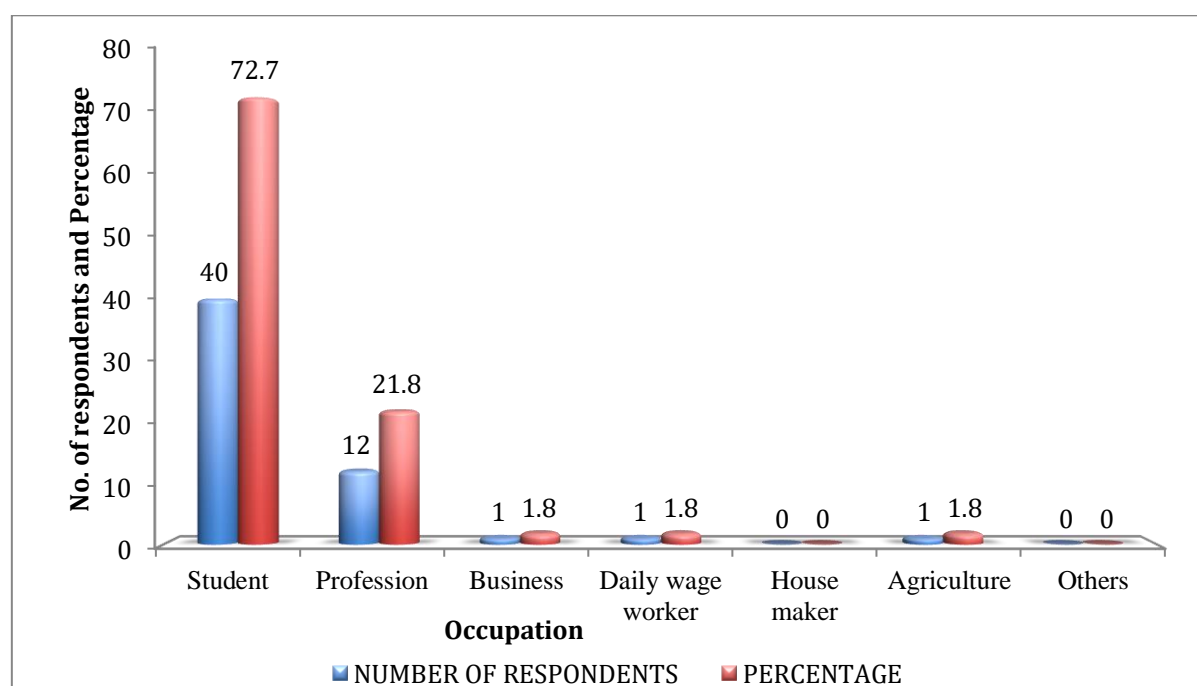
Table 5.2.10; Occupation of the respondents

Sl. No	Occupation	Number of respondents	Percentage
1	Student	40	72.7
2	Profession	12	21.8
3	Business	01	01.8
4	Daily wage worker	01	01.8
5	Agriculture	01	01.8
	Total	55	100

(Source: Primary data)

Table 5.2.10 shows that out of total 55 respondents, 40 respondents forming 72.7% are Students, 12 respondents forming 21.8% are in Professional jobs and 03 respondents forming 05.4% are doing Business, Daily wage work and Agriculture respectively. **Hence, it is observed that the majority of the respondents (72.7%) are Students who are involved in Online shopping more actively.** This can be visualized in the figure below.

Figure 5.2.10; Occupation of the respondents



5.3 Online Shopping Profile of the Respondents

Online shopping profiles of the respondents represent the shopping activities made by the consumers when they make the purchases from online retailers. It includes reasons for doing online shopping, problems of online shopping, product websites and the type of the product purchased, mode of online payment, time and frequency of online purchase etc. The analysis of online shopping profiles of the consumers is necessary to understand to what extent the consumers are familiar with the activities related to online shopping.

5.3.1 Respondents who have done shopping through online.

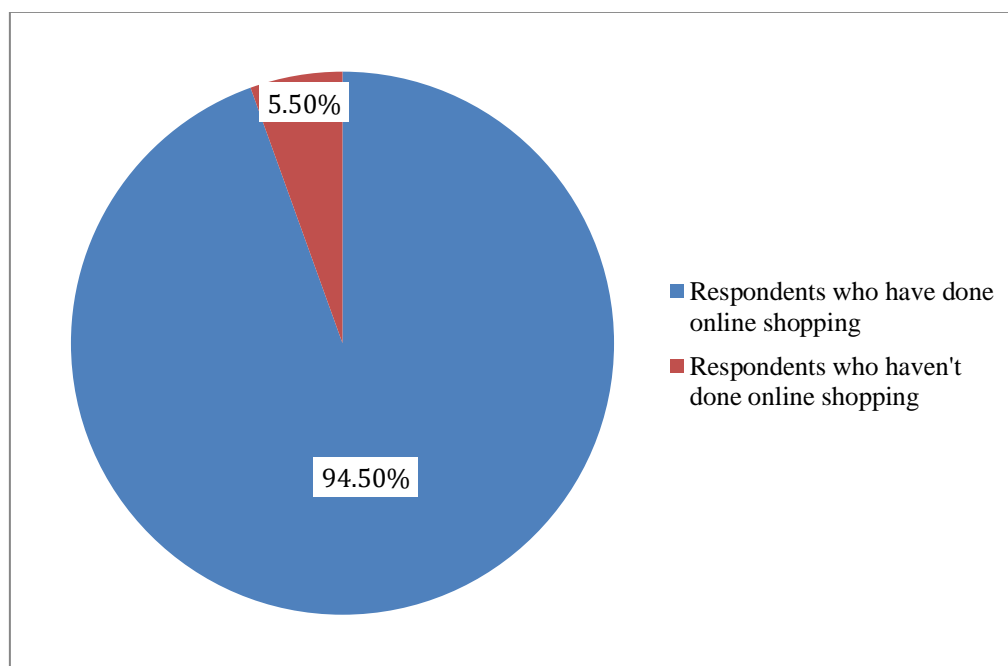
Table 5.3.1; Respondents who have purchased and not purchased through online

Statement	No. of respondents	Percentage
People who purchased through online	52	94.5
People who did not purchase through online	03	05.5
Total	55	100

(Source: Primary data)

Table 5.3.1 shows that out of 55 respondent's 52 respondents have done online shopping forming 94.5% and 03 respondents forming 05.5%. **So, it is observed that the majority of respondents (94.5%) have done shopping online.** This can be visualized in the figure below

Figure 5.3.1; Respondents who have purchased and not purchased through online



5.3.2 Reasons for not having online shopping

The below table describes the various reasons for not having online shopping given by respondents.

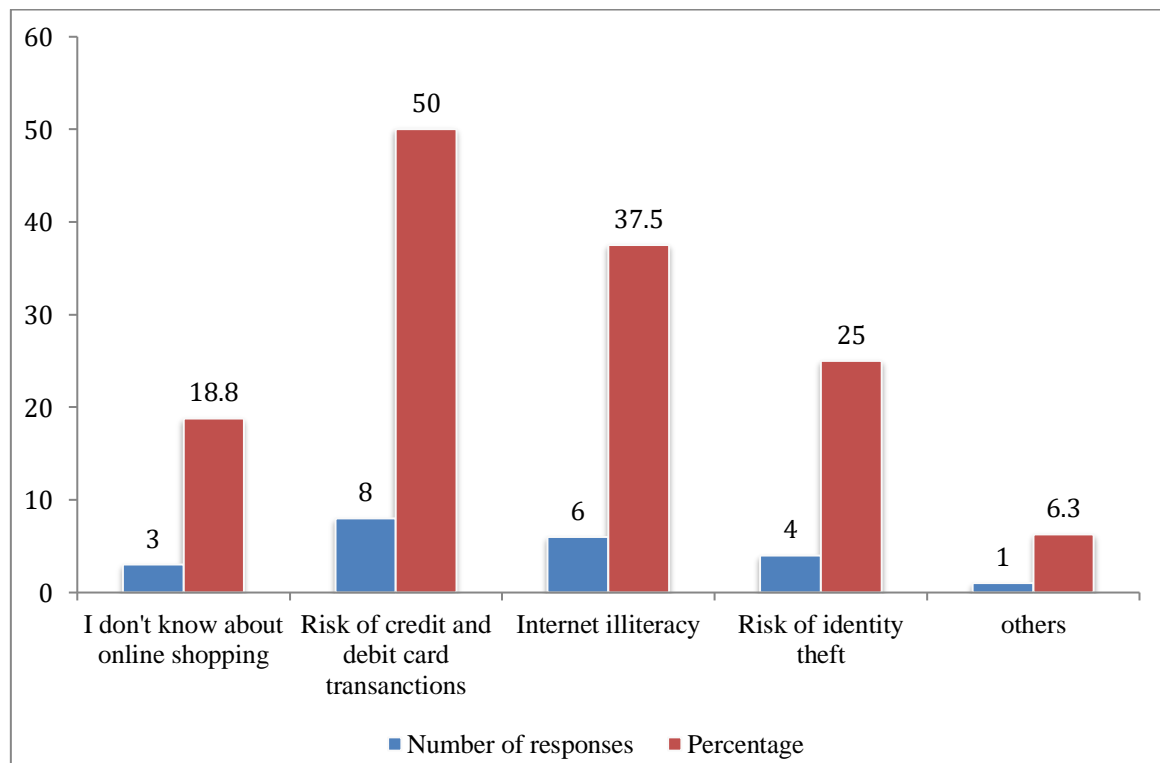
Table 5.3.2; Reasons for not having online shopping

Reasons	Number of responses	Percentage
I don't know about online shopping	03	18.8
Risk of credit and debit card transactions	08	50.0
Internet illiteracy	06	37.5
Risk of identity theft	04	25.0
Others	01	06.3

(Source: Primary data)

Table 5.3.2 shows that out of 22 responses by 16 respondents 08 responses forming 50% chose risk of credit and debit card transaction as the main reason for not having Online shopping and internet illiteracy is the another reason with 37.5% of responses. 18.8% of respondents don't know about the online shopping, 25% of respondents feared about risk of identity theft. **So, it is observed that risk of credit and debit card transactions is the main reason for not having online shopping.** This can be visualized in the figure below

Figure 5.3.2; Reasons for not having online shopping



5.3.3 Main barriers of online shopping

The below table explains barriers of online marketing which affect the respondents while doing online shopping.

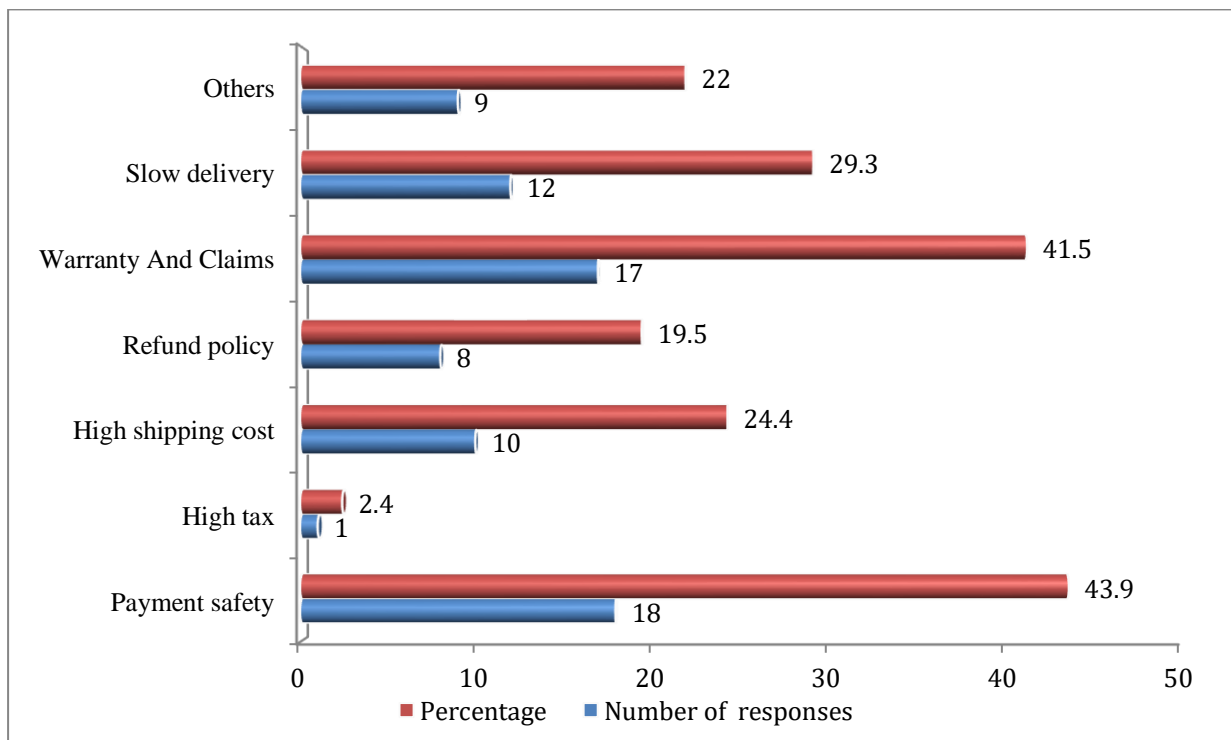
Table 5.3.3; Barriers of online shopping

Barriers	Number of responses	Percentage
Payment safety	18	43.9
High tax	01	02.4
High shipping cost	10	24.4
Refund policy	08	19.5
Warranty And Claims	17	41.5
Slow delivery	12	29.3
Others	09	22.0

(Source: Primary data)

Table 5.3.3 shows that **payment safety is the main barrier of online shopping with 43.9% of responses**. Warranty and claim has 41.5% responses and slow delivery also a barrier with 29.3% responses. 19.5% of respondents chose refund policy as the main barrier, 24.4% of respondents chose high shipping cost, 02.4% of respondents chose high tax and 22% of respondents chose other factors as the main barrier of online shopping. This can be visualized in the figure below.

Figure 5.3.3; Main barriers of online shopping



5.3.4 Shopping frequency of respondents

Table 5.3.4 provides the information regarding the frequency of purchasing online.

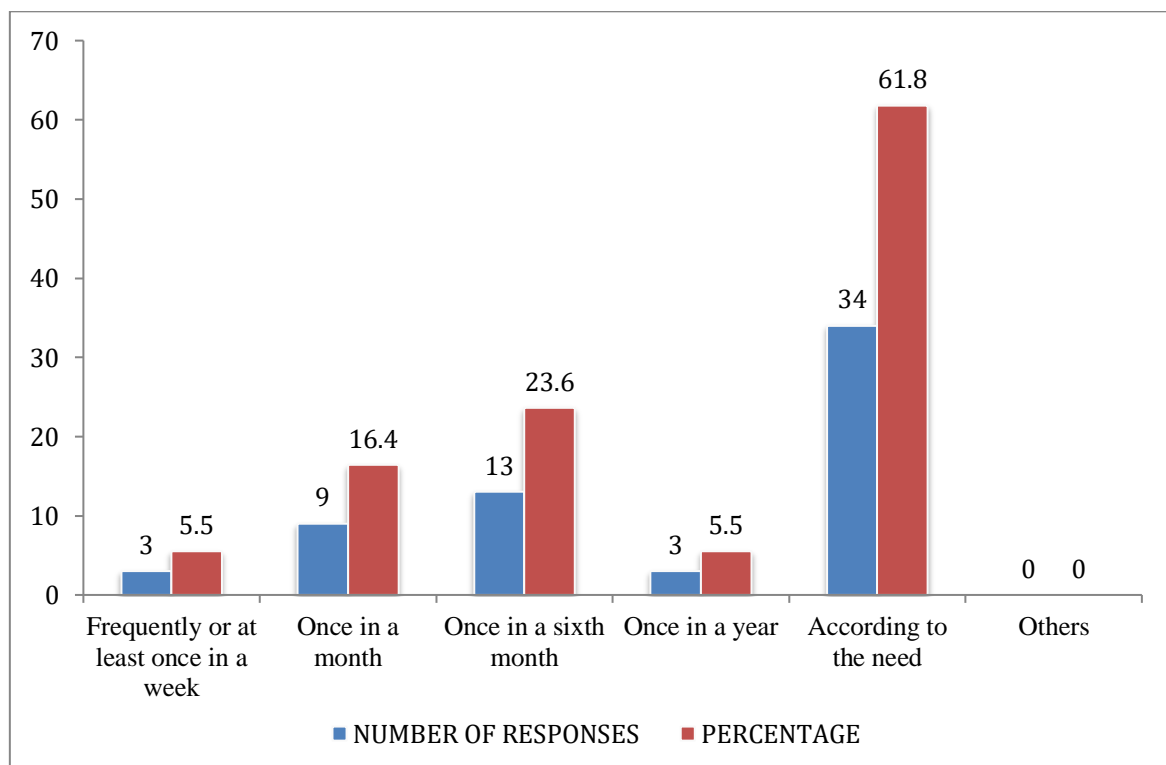
Table 5.3.4; Frequency of shopping online

Frequency	Number of responses	Percentage
Frequently or at least once in a week	03	05.5
Once in a month	09	16.4
Once in a sixth month	13	23.6
Once in a year	03	05.5
According to the need	34	61.8
Others	00	00

(Source: Primary data)

Table 5.3.4 provides the information regarding the frequency of doing online shopping. 05.5% of the respondents do shopping online at least once in a month, 61.8% of the respondents do shopping according to their need, 16.4% of them once in a month, and 23.6% of them once in a sixth month, and 05.5% of them once in a year. **It is observed that most of the respondents (61.8%) do shopping online according to their need.** This can be visualized in the figure below

Figure 5.3.4; Frequency of shopping online



5.3.5 Main reason for the online shopping

The below table explains the main reasons for doing online shopping according to the respondents.

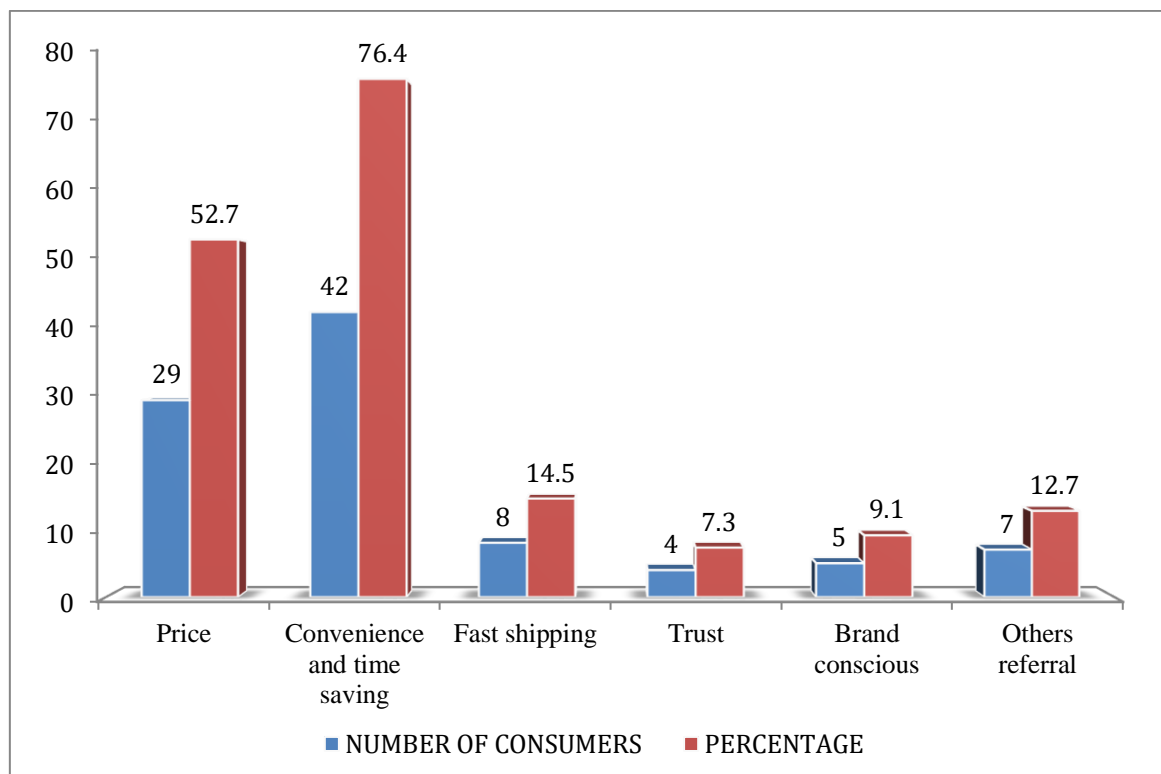
Table 5.3.5; Reasons for doing online shopping

Reasons	Number of consumers	Percentage
Price	29	52.7
Convenience and time saving	42	76.4
Fast shipping	08	14.5
Trust	04	07.3
Brand conscious	05	09.1
Others referral	07	12.7

(Source: Primary data)

Table 5.3.5 shows that 52.7% of respondents doing online shopping because of Price, 76.4% of respondents doing because of Convenience and time saving, 14.5% because of fast shipping, 07.5% of them because of trust in the online market and 09.1% respondents doing online shopping because of brand consciousness. **It is observed that most of the respondents (76.4%) do online shopping because of the price of the products.** This can be visualized in the figure below.

Figure 5.3.5; Main reason for online shopping



5.3.6 Information source for various products & services

Table 5.3.6 shows the information regarding the sources that respondents have used for gathering information about various products for online shopping

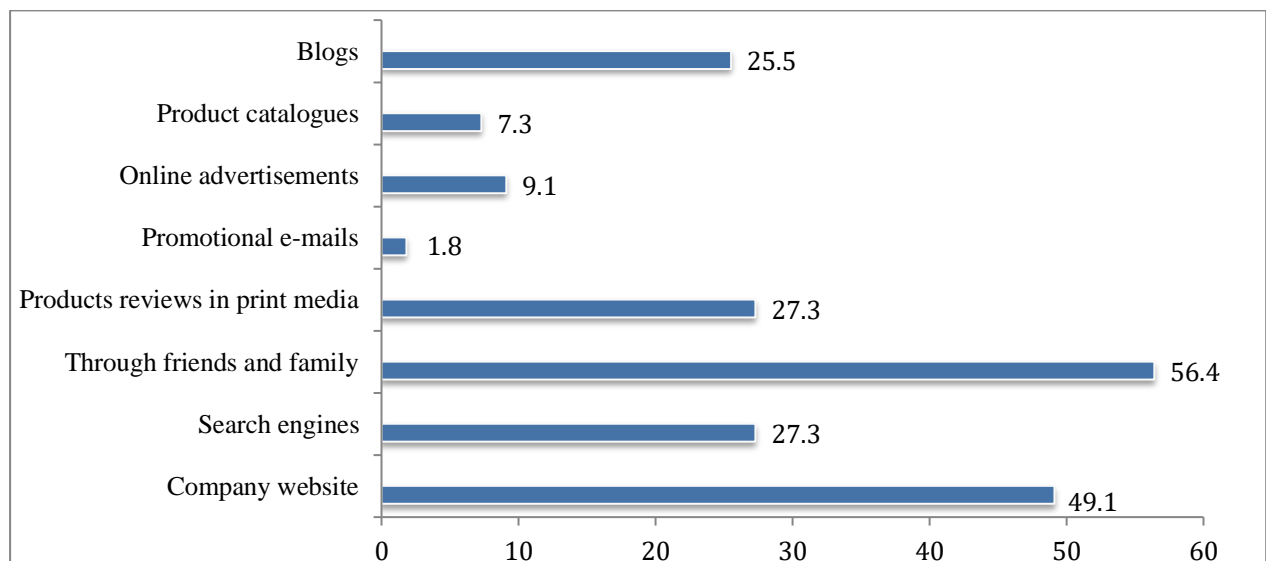
Table 5.3.6; Information Source for Various Products & Services

Source of information	Number of respondents	Percentage
Company website	27	49.1
Search engines	15	27.3
Through friends and family	31	56.4
Products reviews in print media	15	27.3
Promotional emails	01	01.8
Online advertisements	05	09.1
Product catalogues	04	07.3
Blogs	14	25.5

(Source: Primary data)

It is evident from table 5.3.6 that the information regarding the sources that they have used for gathering information about various products for online shopping. 27.3% of the respondents use search engines to gather information about various products, 49.1% of respondents use company's website, 56.4% of respondents gather information from friends and family, 27.3% of respondents use product review in the print media, 01.8% use promotional emails, 09.1% use online advertisements, 07.3% use product catalogues and 25.5% use Blogs,. **It is observed that the majority of the respondents (56.4%) gather information through friends and family about various products for online shopping.**

Figure 5.3.6; Source of Information



5.3.7 Mode of payment

Table 5.3.7 describes the information regarding the payment mode normally adopted for online shopping.

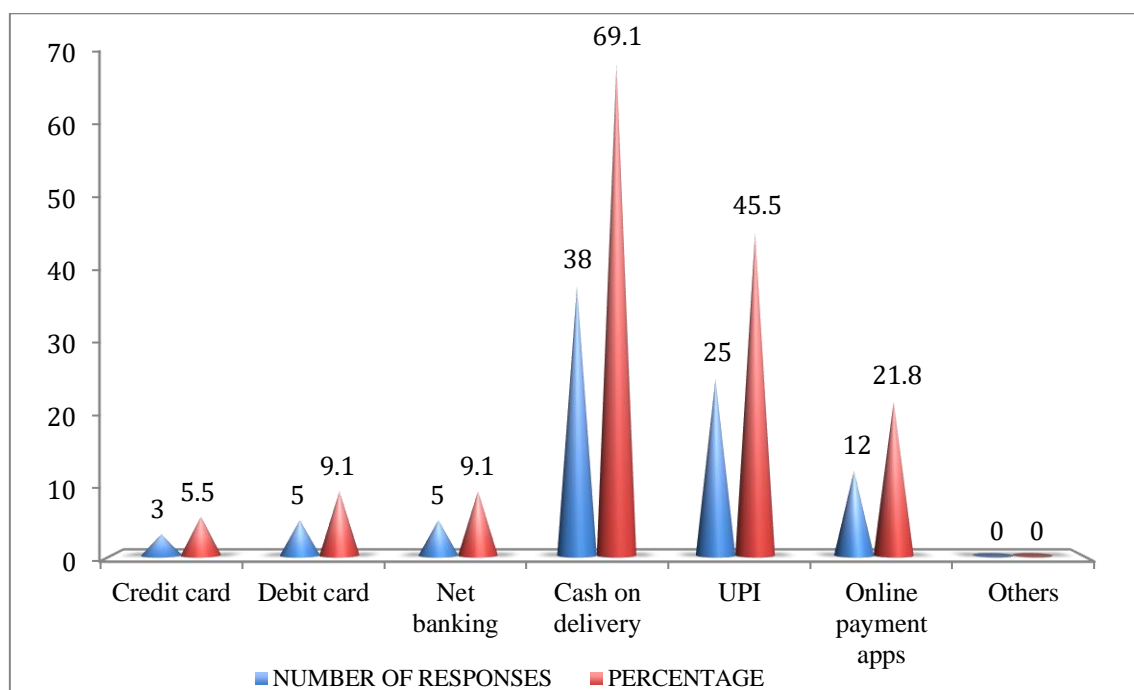
Table 5.3.7; Payment method of the respondents

Payment method	Number of responses	Percentage
Credit card	03	05.5
Debit card	05	09.1
Net banking	05	09.1
Cash on delivery	38	69.1
UPI	25	45.5
Online payment apps	12	21.8

(Source: Primary data)

It is evident from table 5.3.7 that the information regarding the payment mode normally adopted for online shopping. 05.5% of the respondents use credit card as their payment mode for online shopping, 09.1% of them use debit card for payment, 09.1% of the respondents use net banking for payment, and 69.1% of the respondents use cash on delivery for payment, 45.5% of the respondents use UPI and 21.8% of the respondents use Online payment apps for online shopping. **It is observed that the majority of the respondents (69.1%) are using cash on delivery for payment towards online shopping.** This can be visualized in the figure below

Figure 5.3.7; Payment method of the respondents



5.3.8 Respondents who felt and not felt problems while doing online shopping.

Table 5.3.8 describes the information about the respondents who faced problems while doing online shopping.

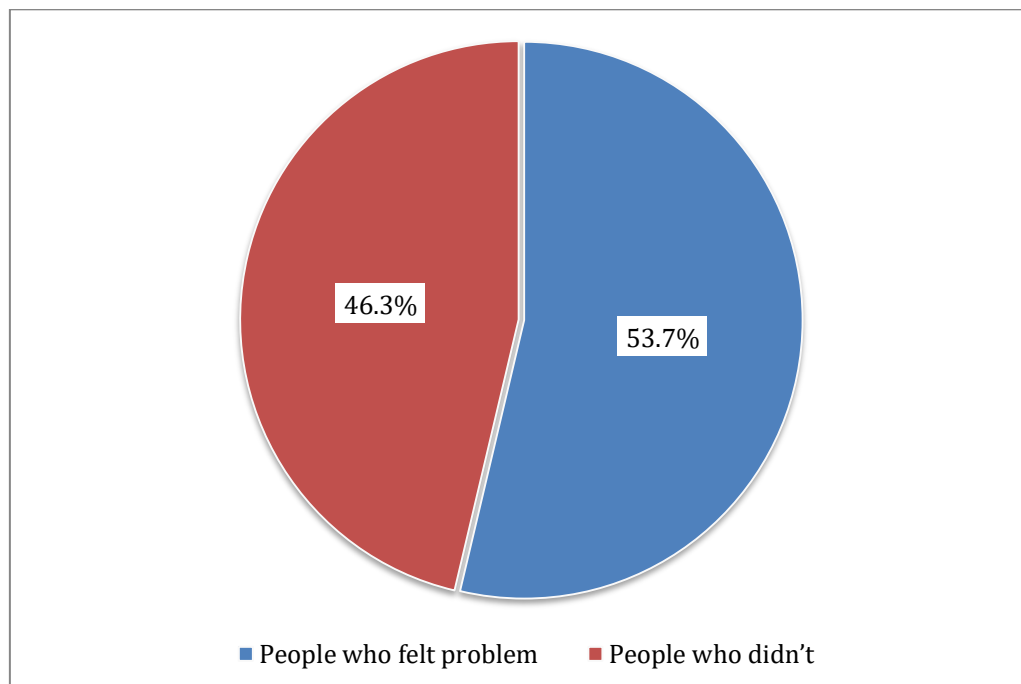
Table 5.3.8; Respondents who felt problem while doing online shopping

Statement	No. of respondents	Percentage
People who felt problem	29	53.7
People who didn't	25	46.3

(Source: Primary data)

Table 5.3.8 shows the number of the respondents who felt and not felt the problem while making purchases online. 29 respondents forming 53.7% have felt the problem while making online shopping and 25 respondents forming 46.3% not felt any problem while doing online shopping. **It is observed that the majority of the respondents (53.7%) felt the problem while doing online shopping.** This can be visualized in the figure below.

Figure 5.3.8; Respondents who felt and not felt the problems



5.3.9 Problems faced during online shopping.

Table 5.3.9 explains the information about the problems which are faced by the many respondents.

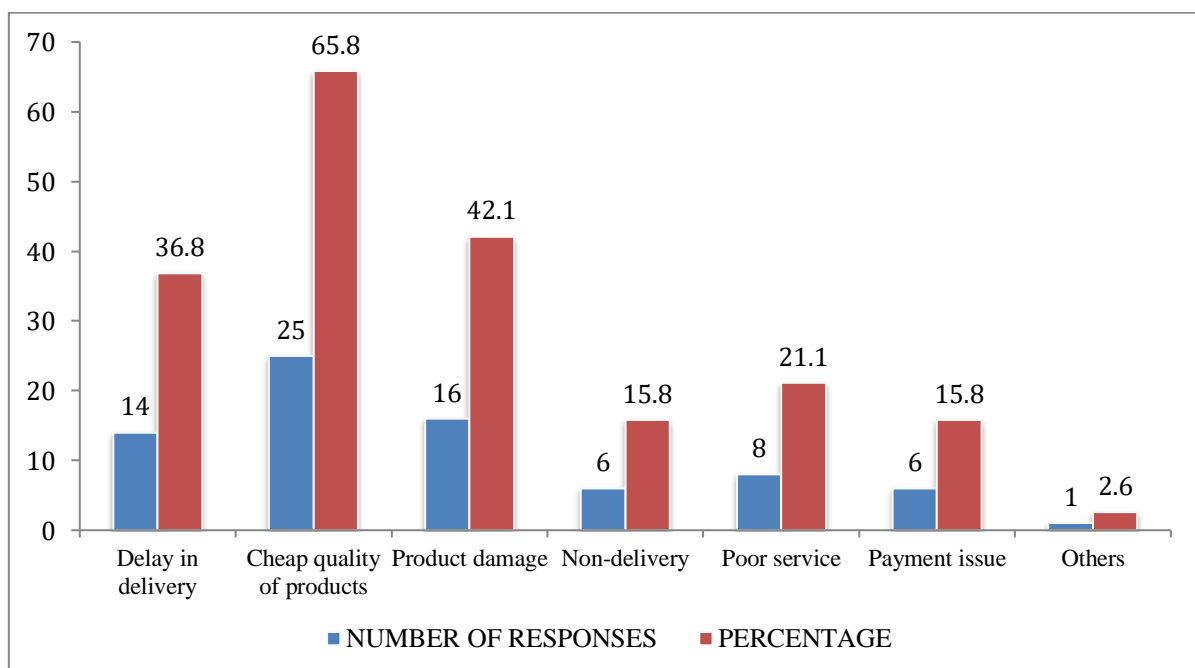
Table 5.3.9; Problems of online shopping

Problems	Number of responses	Percentage
Delay in delivery	14	36.8
Cheap quality of products	25	65.8
Product damage	16	42.1
Non-delivery	06	15.8
Poor service	08	21.1
Payment issue	06	15.8
Others	01	02.6

(Source: Primary data)

Table 5.3.9 shows the problems faced by the respondents during online shopping. 36.8% of respondents faced delay in delivery, 65.8% of respondents received cheap quality of products, 42.1% of respondents got damaged products, 15.8% of respondents faced non delivery problems, 21.1% respondents faced poor service and 15.8% respondents faced payment issues. **So, it is observed that the majority of respondents (65.8%) got a cheap quality of products which is the main problem faced during online shopping.** This can be visualized in the figure below.

Figure 5.3.9; Problems of online shopping



5.3.10 Features Necessary for an Online Shopping Site.

Table 5.3.10 describes the information about main features which are necessary for online shopping according to the respondents.

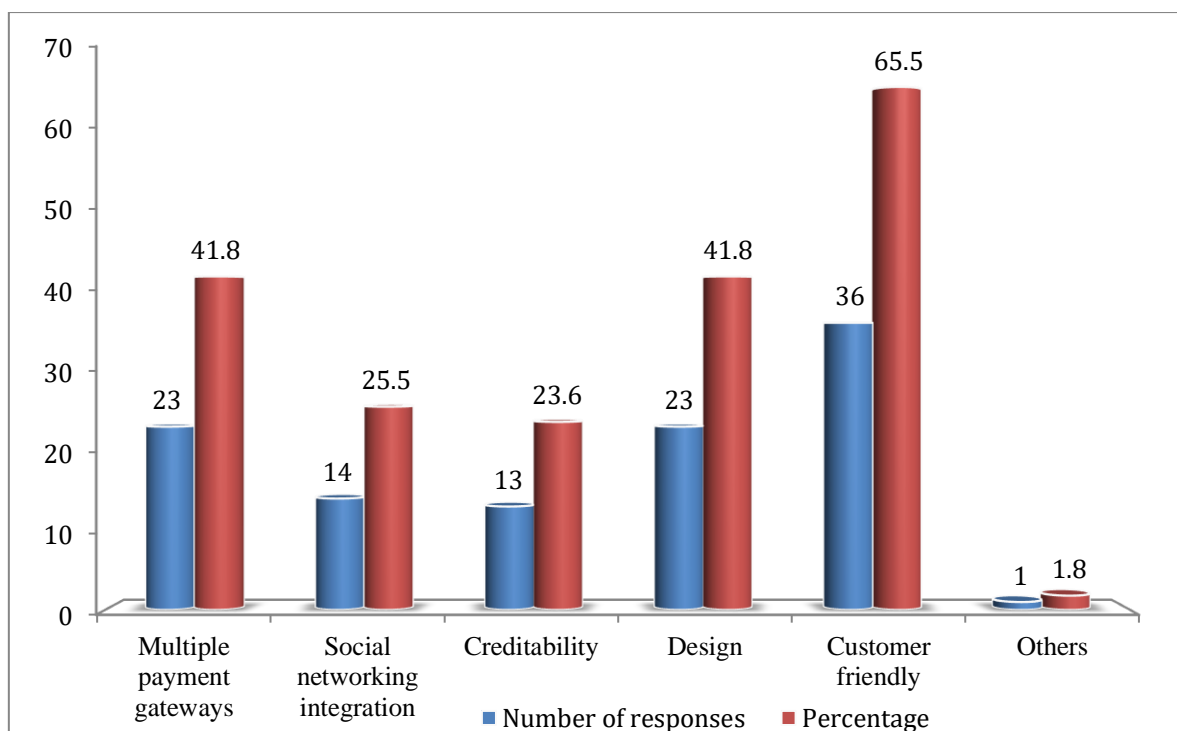
Table 5.3.10; Necessary features for online shopping sites

Features	Number of responses	Percentage
Multiple payment gateways	23	41.8
Social networking integration	14	25.5
Creditability	13	23.6
Design	23	41.8
Customer friendly	36	65.5
Others	01	01.8

(Source: Primary data)

Table 5.3.10 shows the respondents choice about the feature of online shopping site. 41.8% of respondents have chosen Multiple payment gateways, 25.5% of respondents have chosen social networking integration, 23.6% of respondents have chosen credibility, 41.8% of respondents have chosen design and 65.5% of respondents have chosen customer friendly feature as a necessary feature of online shopping site. **So, it is observed that the majority of respondents (65.5%) think that customer friendly is a necessary feature for an online marketing site.** This can be visualized in the figure below.

Figure 5.3.10; Necessary features for online shopping sites



5.3.11 Favourite Online Shopping Platforms

Table 5.3.11 gives information about the most favourite online shopping platforms of the respondents.

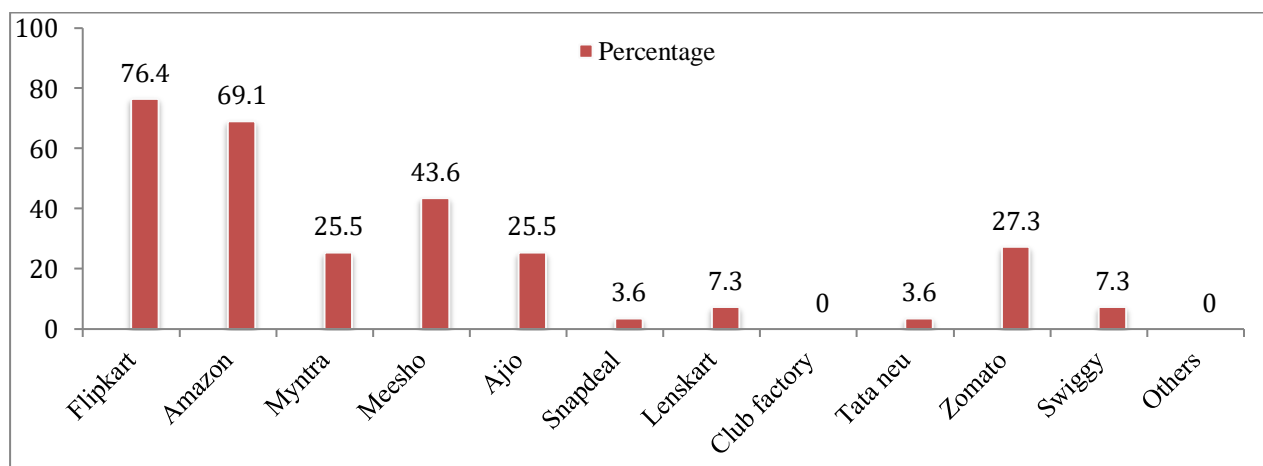
Table 5.3.11; Favourite online shopping platforms

Online shopping sites	Number of responses	Percentage
Flipkart	42	76.4
Amazon	38	69.1
Myntra	14	25.5
Meesho	24	43.6
Ajio	14	25.5
Snapdeal	02	03.6
Lenskart	04	07.3
Tata neu	02	03.6
Zomato	15	27.3
Swiggy	04	07.3

(Source: Primary data)

Table 5.3.11 shows the most used or favourite online shopping platforms of the respondents. Flipkart is the favourite platform for 76.4% of respondents, Amazon is favourite for 69.1% of respondents, Myntra is favourite for 25.5% of respondents, Meesho is favourite for 43.6% of respondents, Ajio for 25.5% of respondents, Snapdeal for 03.6% of respondents, lenskart for 07.3% of respondents, Tata neu for 03.6% of respondents, Zomato for 27.3% of respondents and Swiggy is the favourite for 07.3% of respondents. **So, it is observed that most of the respondents (76.4%) use Flipkart which is the most favourite online shopping platform.** This can be visualized in the figure below

Figure 5.3.11; Favourite online shopping platform (in %)



5.3.12 Market used by consumers to purchase products and services.

This explains which market the respondents choose to buy different products and services between the online and offline/retail market.

Table 5.3.12; Market used by the respondents to purchase different products & services

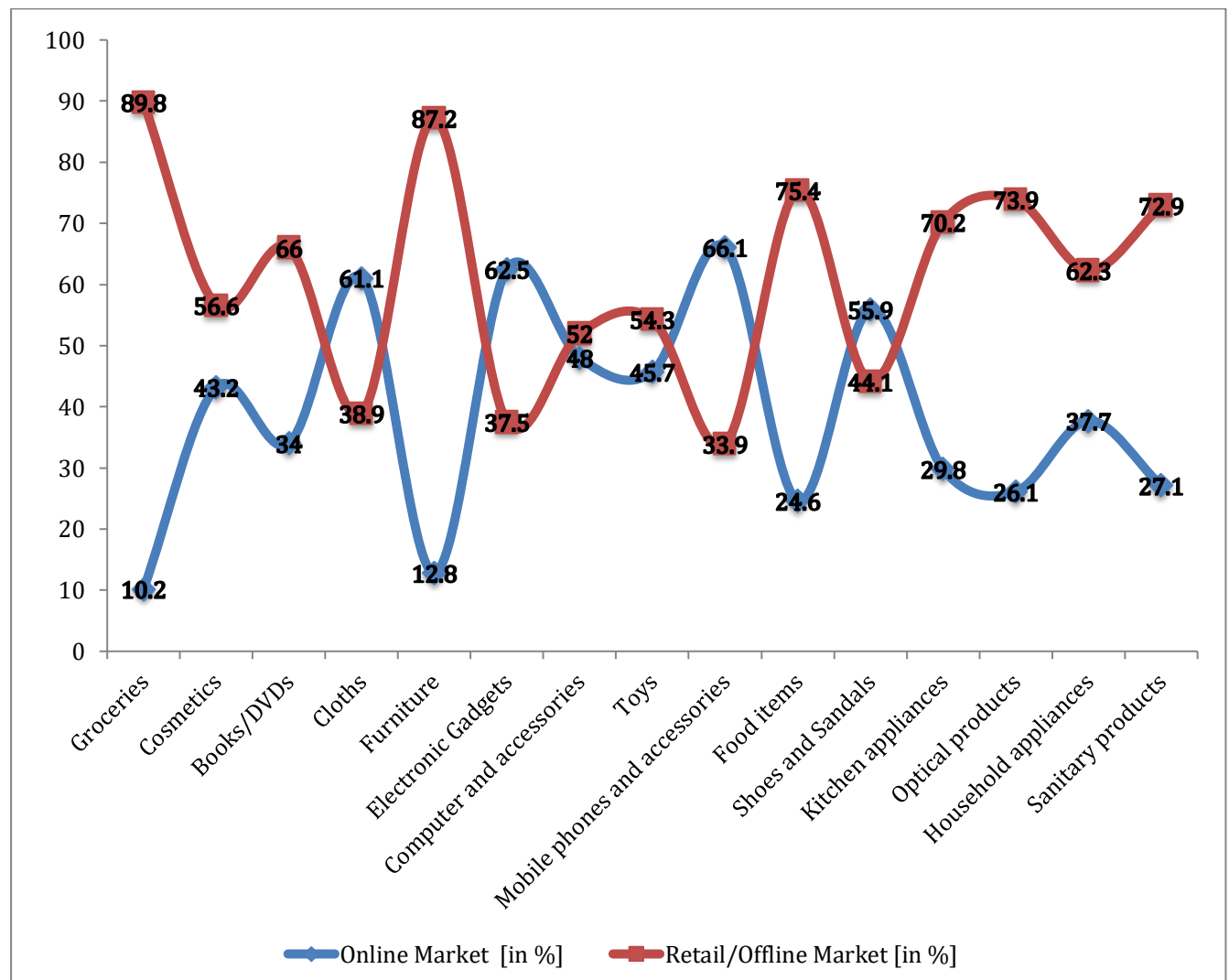
Products	Online Market [in %]	Retail/Offline Market [in %]
Groceries	10.2	89.8
Cosmetics	43.2	56.6
Books/DVDs	34.0	66.0
Cloths	61.1	38.9
Furniture	12.8	87.2
Electronic Gadgets	62.5	37.5
Computer and accessories	48.0	52.0
Toys	45.7	54.3
Mobile phones and accessories	66.1	33.9
Food items	24.6	75.4
Shoes and Sandals	55.9	44.1
Kitchen appliances	29.8	70.2
Optical products	26.1	73.9
Household appliances	37.7	62.3
Sanitary products	27.1	72.9

(Source: Primary data)

Table 5.3.12 shows that only 10.2% of respondents use the online market to buy Groceries rest 89.8% of respondents use the retail market. To buy cosmetics 43.2% of respondents use the online market and 56.6% of respondents use the retail market. 34% of respondents use the online market and 66% of respondents use the retail market to buy Books/DVDs. 61.1% of respondents chose the online market and 38.9% of respondents chose the retail market to buy clothes. To purchase Furniture 12.8% of respondents use the online market and 87.2% of respondents use the retail market. 62.5% of respondents prefer Online market to purchase electronic gadgets while the remaining 37.5% of respondents prefer the retail market. Computers and accessories are purchased more through the offline market (52%) than the online market (48%). Toys purchased most in the retail market by 54.3% of respondents. Mobile Phones and accessories are bought most through online markets by

66.1% of respondents. 75.4% of respondents prefer the retail market for food items, the rest 24.6% use the online market. Most of the respondents prefer online markets to buy shoes and sandals (55.9%) than retail markets. And to buy kitchen appliances, optical products, household appliances, sanitary products majority of respondents prefer retail market than online market. So, it is observed that most of the respondents prefer online market to purchase cloths (61.1%), electronic gadgets (62.5%), Mobile phone and accessories (66.1%), Shoes and Sandals (55.9%) and for rest of the products they prefer retail or offline market. This can be visualized in the figure below.

Figure 5.3.12; Market used by the respondents to purchase different products & services (in %)



5.4 Factors influencing the respondents to make online purchases and consumer perception towards online marketing.

This part analyses the respondent opinion about the online and offline market. It explains which factors influence the respondents to do online shopping and not to do. Totally, it describes the consumers view or perception towards online marketing.

5.4.1 Consumer preferences between online and offline shopping

This describes the preference of consumers to do shopping between online and offline. It explains the various differences, loopholes, problems of both Online and Offline market according to the respondents.

Table 5.4.1; Consumer preferences between online and offline shopping (in %)

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I prefer retail market instead of online market	03.6	34.5	56.4	03.6	01.8
Online market will eventually supersede retail market	07.3	52.7	32.7	07.3	00
Online market provides more variety of products than retail market	29.1	56.4	10.9	03.6	00
Online market is as secure as retail market	00	34.5	49.1	14.5	01.8
Price of the products cheaper in online market than retail market	14.5	58.2	23.6	03.6	00
Quality of products are better in online market than retail market	01.8	20.0	63.6	12.7	01.8
Online markets offer better services than retail market	14.5	50.9	30.9	03.6	00

(Source: Primary data)

It can be inferred from above table 5.4.1 that 56.4% out of 55 respondents are neutral about preferring the retail market over the online market. And 52.7% of respondents out of 55 agreed for the statement ‘online market will eventually supersede retail market’. 56.4% respondents out of 55 agreed for the statement ‘Online market provides more variety of products than retail market’. 49.1% of respondents out of 55 are neutral about the payment security between online and retail market. 63.6% of respondents out of 55 are neutral about

the statement ‘Quality of products are better in online market than retail market’. Out of 55 respondents 58.2% of respondents agreed with the statement ‘Price of the products is cheaper in the online market than the retail market’. And 50.9% of the respondents agreed with the statement ‘Online markets offer better services than retail markets’ out of 55 respondents with majority responses.

5.4.2 Factors motivating the consumers to purchase online

This describes the factors which are motivating or influencing the respondents to do online shopping and respondent opinion towards advantages of online shopping.

Table 5.4.2; Factors motivating the consumers to purchase online (in%)

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Online shopping saves time	25.5	58.2	14.5	01.8	00
It is a great advantage to be able to shop at any time of the day in online shopping	36.4	52.7	05.5	03.6	01.8
The information of products shown in the websites are very accurate	09.1	41.8	40.0	09.1	00
I prefer cash on delivery than payment via credit/debit cards	29.1	30.9	27.3	10.9	01.8
Online shopping is easy to do	27.3	65.5	05.5	01.8	00
I trust the security of online payment methods such as debit/credit cards, UPI etc	05.5	52.7	27.3	10.9	03.6
I am satisfied with the exchange policy of online shopping	10.9	54.5	25.5	05.5	03.6
I am satisfied with the return policy of online shopping	14.5	54.5	20.0	09.1	01.8
Customer care listen to you in case you have a complaint	21.8	40.0	34.5	03.6	00
Online shopping will be the main stream of purchasing in future	21.8	54.5	20.0	03.6	00

(Source: Primary data)

It can be inferred from above table 5.4.2 that 58.2% of respondents out of 55 respondents agreed with the statement ‘online shopping saves time. For the statement ‘It is a great advantage to be able to shop at any time of the day in online shopping’ 52.7% of respondents agreed out of 55 respondents. 41.8% of respondents agree with the statement ‘The information of products shown in the websites are very accurate’. And out of 55 respondents majority of respondents agree with these following statements ‘I prefer cash on delivery than payment via credit/debit cards’ with 30.9% responses, ‘Online shopping is easy to do’ with 65.5% responses, ‘I trust the security of online payment methods such as debit/credit cards, UPI etc.’ with 52.7% responses, ‘I am satisfied with the exchange policy of online shopping’ with 54.5% responses, ‘I am satisfied with the return policy of online shopping’ with 54.5% responses, ‘Customer care listen to you in case you have a complaint’ with 40% responses, ‘Online shopping will be the main stream of purchasing in future’ with 54.5% responses. So, it is observed that the majority of respondents agreed with every above given statement.

5.4.3 Problems faced by the consumers during online shopping

This describes the problems faced by the respondents from online shopping and respondent ratings towards different kinds of problems faced during online shopping.

Table 5.4.3; Problems faced by the consumers during online shopping (in %)

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Online shopping is risky	07.3	18.2	47.3	25.5	01.8
Long time is required for the delivery of products and services in online shopping	07.3	38.2	40.0	14.5	00
Necessity of having bank account or debit card creates difficulty for online buyers	03.6	32.7	32.7	29.1	01.8

(Source: Primary data)

It can be inferred from above table 5.4.3 that majority of respondents (47.3%) are neutral with the statement ‘online shopping is risky’, out of 55 respondents majority of respondents (40%) are neutral with the statement ‘Long time is required for the delivery of

products and services in online shopping’ and for the statement ‘Necessity of having bank account or debit card creates difficulty for online buyers’ 32.7% responders agreed and 32.7% respondents neutral about the statement so there is no majority response for the statement.

5.4.4 Satisfaction level of consumers in online shopping.

This table explains the respondent's satisfaction level about online shopping experience.

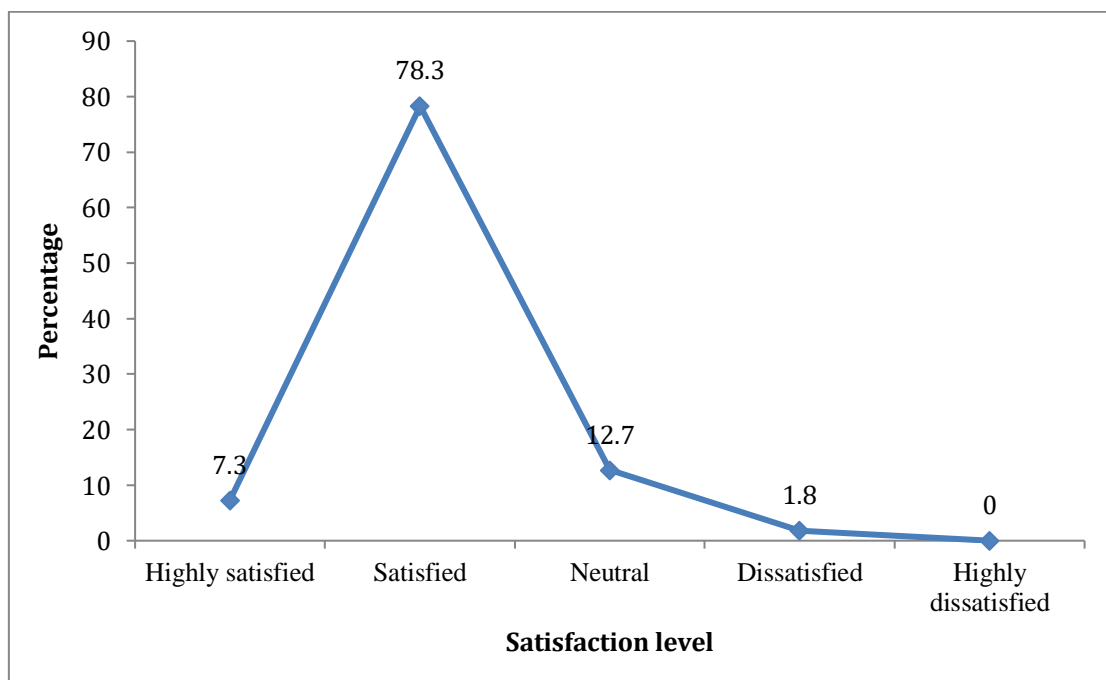
Table 5.4.4; Satisfaction level of consumers in online shopping (in%)

Statement	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Rate your online shopping experience	07.3	78.3	12.7	01.8	00

(Source: Primary data)

Table 5.4.4 shows the experience and satisfaction level of online shoppers. Out of 55 respondents 07.3% of respondents are highly satisfied with online shopping, 78.3% of respondents are satisfied, 12.7% of respondents neutral, 01.8% respondents are dissatisfied and no respondents highly dissatisfied with online shopping. **So, it is observed that the majority of respondents (78.3%) are satisfied with online shopping.** This can be visualised in the figure below.

Figure 5.4.4; Satisfaction level of consumers



CHAPTER-VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

This chapter deals with the summary of findings, suggestions and conclusions. Chapter V deals about Percentage analysis of demographic factors and Buying Perceptions and Attitudes of selected respondents. The analysis helps to identify the following Research objectives related to study entitled “consumer perception towards online shopping – with reference to Mangalore Taluk. The Major Research objectives as follows-

1. To study consumer behaviour towards online shopping.
2. To examine whether customers prefer online shopping or offline shopping.
3. To know the problems they face during online shopping.
4. To analyse the satisfaction level of consumers in online marketing.
5. To identify the factors motivating the consumers towards online shopping.

6.2 Major findings of the study

Based on the above research objectives the data collected and different statistical tools were used to fulfil the research objectives of the study. Further, the research findings listed below as per Demographic factors, buying attitudes, Factors determining consumer behaviour as follows:

6.2.1 Findings related to Demographic factors of the respondents.

- Amongst the respondents the number of female (65.5%) respondents is more than the male (34.5%) respondents.
- People who belong to the age group of 20 to 35 years (80%) shop online more often than people of other age groups.
- People who belong to the OBC category (72.7%) shop online more compared to other categories.
- Most of the selected respondents have a family size of 4 to 5 members (72.8%).
- People with APL (51%) do shopping online more than BPL and AAY.
- People with an annual income of less than ₹1,00,000 (54.5%) purchase most through online markets.
- Most of the respondents (80%) belong to rural areas rather than urban areas.
- While taking Educational Qualification, the majority of selected respondents completed their Graduation (45.9%).

- From the study it is found that out of 55 respondents 09.1% of the respondents are married and 90.9% of them are unmarried/single.
- From the analysis it is found that the most of the respondents of the present study are Students (72.7%).

6.2.2 Findings related to Online shopping profile of the respondents.

- It is found that the majority of respondents (94.5%) have done online shopping and 05.5% of respondents out of 55 have not purchased anything through online shopping.
- It is observed that the main reason for not having online shopping is ‘risk of credit and debit card transactions’.
- Majority of respondents (43.9%) have chosen Payment safety as the main barrier for the online shopping
- It is found that most of the respondents (61.8%) do the online shopping according to their need.
- Convenience and time saving (76.4%) is the main reason for doing online shopping for most of the respondents.
- It is found that the majority of the respondents (56.4%) gather information about the products and services through their friends and family.
- Payment method used by most of the respondents (69.1%) in online shopping is Cash on delivery.
- Majority of the respondents (53.7%) felt the problem while doing online shopping out of 55 respondents.
- The main problem faced by the respondents from online shopping is getting cheap quality of products (65.8%) and 42.1% of the respondents got damaged products, 36.8% of the respondents faced delay in product delivery.
- Majority of the respondents (65.5%) opine that customer friendly relationships are a necessary feature for online shopping sites.
- It is found that the majority of respondents (76.4%) use Flipkart as their favourite online shopping platform and Amazon (69.1%) as their second favorite online shopping platform.
- It is found that out of 55 respondents majority of the respondents use online market for buying Clothes (61.1%), Electronic gadgets (62.5%), Mobile phones & accessories (66.1%) and shoes & sandals (55.9%) only and for buying Groceries,

Cosmetics, Books/DVDs, Furniture, Computer accessories, Toys, Food items, Kitchen appliances, Optical products, Household appliances and Sanitary products most of the respondents prefer offline or retail market.

6.2.3 Findings related to consumer preferences about online and offline shopping.

- It is found that the majority of the respondents (50.6%) are neutral about the preference between online and offline markets. They prefer both markets.
- Majority of the respondent (52.7%) agrees that the online market will eventually supersede the retail market.
- Most of the respondents (56.4%) agree that the online market provides more variety of products than the online market.
- Amongst the respondents most of them (49.1%) are neutral about payment security of online market compared to retail market.
- From the study it is found that out of 55 respondents 58.2% of the respondents agree that the price of products is cheaper in the online market than the retail market.
- From the analysis it is observed that the majority of the respondents (63.6%) are neutral about the quality of products available at both the online and offline market.
- It is found that most of the respondents (50.9%) agree that online markets offer better services than retail markets.

6.2.4 Findings related to the factors motivating the consumers to purchase online

- Amongst the respondents most of the respondents (58.2%) agree that online shopping saves time.
- Majority of the respondents (52.7%) agree that it is a great advantage to be able to shop at any time of the day in online shopping.
- Most of the respondents (41.8%) agree that the information of products shown in the websites is very accurate.
- It is observed that the majority of respondents (30.9%) agree that they prefer cash on delivery rather than payment via credit /debit cards.
- From the study it is found that most of the respondents (65.5%) agree that online shopping is easy to do.

- Majority of the respondents (52.7%) agree that they trust the security of online payment methods such as debit/credit cards, UPI etc.
- It is found that most of the respondents (54.5%) agree that they are satisfied with the exchange and return policy of online shopping.
- From the analysis it is found that the majority of the respondents (40%) agree that customer care listens to them in case they have a complaint.
- It is observed that most of the respondents (54.5%) agree that online shopping will be the main stream of purchasing in future.

6.2.5 Findings related to problems faced by the consumers during online shopping.

- From the analysis it is observed that most of the respondents (47.3%) are neutral about the statement 'online shopping is risky'. They neither agree nor disagree about the statement.
- Majority of the respondents (40%) are neutral about the statement 'long time required for the delivery of products and services in online shopping'.
- Amongst the respondents 32.7% of them agreed and 32.7% of them were neutral about the statement 'necessity of having bank account or debit card creates difficulty for online buyers'.

6.2.6 Findings related to satisfaction level of consumers in online shopping.

- From the study it is observed that out of 55 respondents the majority of the respondents (78.3%) are satisfied with the online shopping experience.

6.3 Suggestions

The following suggestions are considered as important through this research and given for better understanding of Consumer Perception and Attitudes.

1. Majority of the respondents monthly income is less than ₹1,00,000 therefore it is suggested that low cost products should penetrate more for gaining huge profits.
2. Most of the respondents are graduates and students therefore it suggested to the online portals to promote branded goods and services to attract the target group.
3. It is suggested that online shopping platforms should provide safety in terms of payments because it is the main barrier for online shopping.

4. It is suggested that online marketing sites should provide accurate information about the newly introduced products.
5. It is suggested that online shopping sites should encourage the consumers to do digital payments.
6. It is suggested that the online buyers should be provided with Quality of products for their reliability and dependability on services rendered.
7. Customers may not be willing to accept a product which is damaged because of faulty packing. Hence it is suggested that the online stores should design and customize packaging depending on the nature of the product.
8. It is suggested that the online shopping platforms should maintain friendly relations with their customers.
9. Online markets should focus on providing more grocery and household products to the customers.
10. Online shopping platforms should provide an exchange and return policy for most of the products.
11. It is suggested that online transactions should be safe and proper security to be assured to the people making online purchases.
12. It is suggested that e-commerce companies should ensure privacy, security for all the personal information which is provided during the online purchase in case of credit transactions.
13. Online markets should not take a long time to deliver the products.
14. It is suggested that customer care should listen to every complaint of the online buying customers.

6.4 CONCLUSION

The Online business is a boon to trade, industry and commerce, the consumer perception towards online shopping is better in India. Maximum numbers of respondents feel that online shopping is having easy buying procedures and easy to have a look at a wide variety of products, Lower price of the products, various modes of payments etc. Most of the respondents think that Availability of online information about Product & Services is excellent. The Internet is providing companies with new channels of communication and interaction. It can create closer yet more cost effective relationships with customers in sales, marketing and customer support. Companies can use the web to provide the information, service and support. It also creates positive interaction with customers that can serve as the

foundation for long term relationships and encourage repeat purchases. The internet is fast emerging as a domain sales channel. The Internet is expanding & it influences consumers which shifts the consumer behaviour.

It has changed the way product awareness is created, developed new modes of product consideration. It also creates new means of purchasing products. This has brought new opportunities, challenges and threats (in the form of competition) to both existing and new business. With internet penetration improving in the country, smartphones becoming affordable and lifestyles becoming hectic, the way people used to shop are changing. Also with a huge hunk of young and working population, Indian demographics are a delight for e-commerce retailers.

A good shopping experience and value for money becomes the initial motivation for choosing a shopping destination. With the advancement in internet technology, the connectivity of customers to the internet becomes very easy. With a lot of pros compared to in store shopping, customers started purchasing online. Price and offers become the first most important factors to attract customers to shop online. The customer also seeks convenience in shopping, which he gets as in terms of shopping sitting at home, saving time, wide variety, prompt delivery, cash on delivery, money back guarantees, well established customer service centres.

Online shopping influences shopping patterns and is expected to influence even more in the future with improvements in technology. Online shopping has made shoppers more knowledgeable than ever before. Consumers are becoming more efficient by shopping online and more effective because of ease of information accessibility online. Many shoppers go online for research purposes rather than purchase purposes. Prices and features of products can easily be compared to make an informed purchase decision. Information on products can be obtained from anywhere at any time. The purchase is then made online or from a more traditional store. Especially for more expensive purchases, shoppers tend to take advantage of the availability of information online, replacing traditional methods of going from store to store in order to compare prices and look for the best buy.

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ANNEXURE

Questionnaire

Part –A

Hello,

I am Ashwath, a student of Mangalore University, Konaje. I am conducting a research on " *A study on consumer perception towards online marketing*". As a part of descriptive research I request you to spare a few minutes in answering the questions below.

Your responses would serve as a base to my research; and would guide me in discovering important facts about consumers' perception towards online shopping.

Thank you.

1. Name:

2. Gender:

- Male
- Female

3. Age:

- Below 20
- 20 to 35
- 35 to 50
- Above 50

4. Religion

- Hindu
- Muslim
- Christian
- Jains
- Buddhism
- Others

5. Caste

- Scheduled caste
- Scheduled Tribe
- OBC
- General
- Others

6. Total Family members

7. Ration card

- APL
- BPL
- Antyodaya Anna Card

4. Annual Income

- Less than ₹1,00,000
- ₹1,00,000 to ₹2,50,000
- ₹2,50,000 to ₹5,00,000
- More than ₹5,00,000

5. Domicile

- Rural
- Urban
- Semi-urban

6. Educational Qualification

- Matriculate
- PUC
- Diploma
- ITI
- Graduation
- Post-Graduation
- Others_____

7. Marital Status

- Married
- Unmarried

8. Occupation

- Student
- Profession
- Business
- Daily wage worker
- House maker
- Others_____

9. Have you ever purchased a product through online shopping?

- Yes
- No

10. If you never had online shopping, please specify the reason.

- I don't know about online shopping
- Risk of credit and debit card transactions
- Internet illiteracy
- Risk of identity theft
- Other reasons _____

11. How frequently do you buy online?

- Frequently or at least once a week
- Once in a month
- Once in six month
- Once in a year
- According to need

12. Main reason for online shopping?

- Price
- Convenience and Time saving
- Fast Shipping
- Trust
- Brand conscious
- Others referral

13. Which sources do you use to gather information about various products available online?

(Can tick more than one option)

- Company website
- Search Engines
- Through friends and family
- Products reviews in print media
- Promotional emails
- Online advertisements

- Product catalogues
- Blogs
- Others_____

14. Which method of payment did you use to make your purchase over online shopping?

- Credit card
- Debit card
- Net banking
- Cash on delivery
- Online payment apps
- UPI
- Others _____

15. What are the main barriers which keep you away from shopping online?

- Payment safety
- Low trust level of online store / brand
- High tax
- High shipping cost
- Refund policy
- Warranty and claims
- Slow delivery
- Other reasons_____

16. Have you felt any problem while doing online shopping?

- Yes
- No

17. If yes, what kind of problem?

- Delay in delivery
- Cheap quality products
- Product damage
- Non-delivery
- Others _____

18. Features you think necessary for an online shopping site.

- Multiple payment gateways
- Social networking integration
- Creditability
- Privacy and secure checkout
- Design
- Customer friendly ✕
- Others _____

19. Rank your favourite online sites. (Can tick more than one option)

- Flipkart
- Amazon
- Myntra
- Ajio
- Snapdeal
- Meesho
- Lenskart
- Club factory
- Tata Neu
- Others _____

20. Which market do you use for the below products and services? (Tick [✓] any one)

	Items	Through online	Through the retail market/offline.
1	Groceries		
2	Cosmetics		
3	Books/DVDs		
4	Cloths		
5	Furniture		
6	Electronic Gadgets		
7	Computer and accessories		
8	Toys		

9	Mobile phone and accessories		
10	Food items		
11	Shoes and sandals		
12	Kitchen wares		
13	Optical products		
14	Household appliances		
15	Sanitary products		

Part-B

Please provide your thoughts about online shopping for the statement that best describes you. Please indicate your degree of agreement with the following statements.

1. Online shopping saves time.

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

2. It is a great advantage to be able to shop at any time of the day in online shopping.

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

3. I prefer the retail market instead of the online market.

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

4. Online shopping is risky.

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

5. Online shopping will eventually supersede the retail market.

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

6. Long time is required for the delivery of products and services in online shopping.

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

7. Online market provides more variety of products than the retail market.

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

8. The information of products shown in the websites are very accurate.

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

9. Online shopping is as secure as the retail market.

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

10. Necessity of having a bank account or debit card creates difficulty for online buyers.

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

11. I prefer cash on delivery than payment via credit/debit cards.

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

12. Prices of the products are cheaper in the online market than in the retail market.

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

13. Quality of products are better in the online market than the retail market.

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

14. Online shopping is easy to do.

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

15. Online markets offer me better services than retail markets.

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

16. I trust the security of online payment methods such as debit/credit cards, UPI etc.

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

17. I am satisfied with the return policy of online shopping.

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

18. I am satisfied with the exchange policy in online shopping.

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

19. Customer care listens to you in case you have a complaint.

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

20. What is your opinion regarding the sentence “online shopping will be the main stream of purchasing in future”?

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

21. Rate your online shopping experience?

- ✕ Highly satisfied
- ✕ Satisfied
- ✕ Neutral
- ✕ Dissatisfied
- ✕ Highly dissatisfied