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Buying Behavior of Consumer towards Online Shopping In Tumakuru

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Abstract:

People all over the world have had their perspectives and habits profoundly shaped by the advent of the Internet. Because of this boon, online retail has flourished, changing the shopping habits of regular people. Although Tumakuru residents are still getting used to it, online retailers have begun offering their wares to the city's customers. In order to better understand online shopping habits, 180 residents of Tumakuru, Karnataka, are asked to fill out a survey created by the researchers themselves. The survey concludes that people prefer to shop online because it allows them to do so more quickly and provides access to a wider variety of products. Likes and dislikes are shared between sexes; both prefer home delivery and dislike not being able to physically handle the product. Cash on delivery is their preferred method of payment for clothing and accessories. Most buyers worry about their financial information being compromised, and their satisfaction with shopping online varies widely.

Keywords: Behaviours; internet shopping; Online shopping; purchasing; cash-on-delivery.

Introduction:

The ease of internet purchasing is indeed a godsend for people with hectic schedules. Consumer spending habits have shifted significantly over the past decade. There will always be a market for brick-and-mortar stores, but online purchasing has many advantages for both sellers and buyers.

Shopping online is convenient for today's busy consumers because it allows them to shop when it's convenient for them, rather than when it's convenient for the store. With the advent of the 20th century came the emergence of distribution channels and also the meteoric rise of online purchasing around the globe (Johnson, Gustafsson, Andreassen, Lervik, & Cha, 2001). It is predicted that the e-commerce sector will exceed $4 trillion by 2020 as a result of substantial rise in revenue (15%) and orders (13%; eMarketer, 2018) across all channels of e-commerce (B2B, B2C, and B2C2B) (John, 2018; eMarketer, 2016). The study was conducted by (Zuroni & Goh, 2012).

Internet retailing is expanding rapidly throughout the Asia-Pacific region, especially when compared to more established markets like the United States, the United Kingdom, Japan, and Europe. A lot of growth occurred in the Asia-Pacific area, and China in particular. Online sales inside the China reached nearly $1 trillion in 2016, with Asia making a contribution roughly $899 billion (eMarketer, 2016). Online shopping is becoming increasingly prevalent, especially between a subset of shoppers who appreciate greater information about products, lower prices, more flexible payment systems, and a wider variety of goods and services. Tumakuru, Karnataka's expanding and popular online shopping scene can be attributed in large part to the city's youthful population, who, like their peers across Asia, are eager to try out novel purchasing practises.

When compared to brick-and-mortar stores, online retailers can more easily describe their wares through the use of text, photos, and visual. The majority of online stores now provide access to additional details about their products through clickable links. A few individuals who shop online seem to be fearless risk - takers, thrill-seekers, and purchasing enthusiasts; everyone else is geeky perfectionists who hate waiting for their purchases to be shipped. To better understand the unique features of internet purchasing, more and more academics are focusing their research on online shopping behavior (user activity during having to look, making purchases, as well as leveraging objects).

To satisfy the requirements of its clientele is every company's primary goal. A company's success can be measured by the number of times satisfied customers buy from that company

again. In addition, as Internet access spreads to more remote areas, shopping online throughout Tumakuru, Karnataka has already been growing quickly with the potential to grow exponentially in the long term. The individuals of Tumakuru are known for their thriftiness, but with the introduction of contemporary conveniences as well as the acceleration of daily life, it is expected that shopping online would then grow in popularity. As being such, the above research aims to learn about customers' perspectives on shopping online so that choices and satisfaction can be better understood.

Literature review:

Online shopping means buying something from the a merchant using World Wide Web. The conventional storefront had also given way to the increasingly modern click-and-order framework of doing online business. Consumers are increasingly using the web to shop for things like furniture to clothes to flight tickets. When making a purchase just on online platform, consumers are given a variety of choices from which to choose. Internet-based buys have some unique features. In their research, Huseynov and Yldrm (2014) found that consumers' primary concern with making general merchandise online purchases was the absence of personal contact, accompanied by concerns about privacy of their financial records as well as the security of internet banking. Demangeot and Broderick (2010) came to the same conclusion, namely, that such a specific behaviour trend has been influenced more by privacy and security worries than by the performance expectancy of use. When it comes to online shopping, a customer's perception of danger can prevent any bond from forming, regardless of how long they spend browsing a given site (Zuroni & Goh, 2012).

Since the advent of the Internet, factors like flavours, preference, and priorities have been constantly changing. The above new development, nevertheless, calls for a more in-depth knowledge of customer habits. To better understand how customers decide what to buy, researchers have developed a generic model of purchase behaviour (Vrender, 2016). Marketers place a premium on these layouts because of their predictive and explanatory power over consumers' buying habits. A model of consumers' mindsets, routines, and intentions when shopping online was developed by Jarvenpaa, Todd, Jarvenpaa, and Todd (1997a). The design incorporates several metrics broken down into four main groups: product value, service quality, shopping experience, and perceived risk of online purchasing. In 2005, Chang, Cheung, and Lai

looked into various classes of factors that influence consumers' decisions to make purchases over the internet. According to their findings, there are three main types of characteristics. In terms of how consumers view the web as a sales channel, they value safety, convenience, savings, high-quality services, and reliability above all else.

A website's as well as a company's features, such as those meant to lessen the likelihood of fraud or other unintended consequences, constitute the second group, while the third comprises features of a consumers themselves. variables like age, income, education, marital status, occupation, level of computer and Internet literacy, and number of children all play a role in shaping consumers' personalities and preferences.

Two major factors influence customers' opinions of online shopping: confidence and purported value (Hoque, Ali, & Mahfuz, 2015). As a result, it appears that confidence and apparent advantages have become the most crucial factors in determining buying behaviour (AlDebei, Akroush, & Ashouri, 2015; Hajli, 2014). In addition, a customer's satisfaction level with an online order can be predicted by their perceptions of a source credibility, item attributes, web design, shown is, disbursement, safety, distribution, self-awareness, emotional state, perception of time, and the level of customer service (Katawetawaraks & Wang, 2011; Liu, He, Gao, & Xie, 2008; Mudambi & Schuff, 2010; Novak, Hoffman, & Yung, 2000; Shergill & Chen, 2005; Sorce, Perotti, & Widrick, 2005).

User satisfaction in Malaysia could be significantly predicted by factors including source credibility, buying reliability, and thread reliability (Vegiayan, Ming, & Harun, 2013). Notwithstanding, the attraction of purchasing items online is significantly affected by variables like the company's picture, quality of products, and the public image of the country of origin (Haque et al., 2015). Furthermore, choosing an online store as well as trying to decide to re - purchase is dependent on the ability to retrieve information about products, assistance, as well as past customers from the web (Liao, Chu, Chen, & Chang, 2012). Koufaris (2002) found that two factors significantly predicted whether or not a consumer would make a future online purchase: how satisfied they were with their purchase and how useful they found the website to be. Conversely, research by Lee and Lin (2005) found that while positive shopping experiences

increase the likelihood of getting new clients, they have a negligible impact on keeping existing ones. A web store that uses value-added search mechanisms and provides a challenging purchasing experience may actually increase customers' enjoyment of shopping. In addition, the level of involvement with the goods is what will ultimately determine a customer's level of satisfaction with a purchase when they return to a given online store (Marios Koufaris, Kambil, & LaBarbera, 2001).

Research Methdology:

We carried out a descriptive research that used a questionnaire with a self-designed questionnaire to learn about the internet shopping habits of residents of Tumakuru, Karnataka. The purpose of this study was to evaluate consumer shopping habits in Tumukuru, Karnataka, via the Internet. For efficient data collection, we used a 5 Likert rating scale from "strongly agrees" to "strongly disagrees" to gauge participants' opinions. Researchers in this study did not select participants at random; instead, they used a method that did not rely on respondents' availability or other factors. Using a straightforward, high sampling strategy that ensures a high rate of response is the standard throughout study (Eze, Manyeki, Yaw, & Har, 2011; Ritchie, Lewis, Nicholls, McNaughton, & Ormiston, 2014). Researchers surveyed 200 people across multiple demographics, such as students, service personnel, businesspersons; 190 people have responded for just a number of respondents of 95%. However, after filtering, 180 valid and informative responses were used for analysis. All of the information was entered into Microsoft Excel for analysis.

Results and Discussion:

Demographical Profile:

Particular	**Response**	**Percent (%)**
Age Group		
20 - 30	154	85.56
31 - 40	26	14.44
41 - 50	0	0
50 and Above	0	0
	180	**100**
Gender		
Male	73	40.56

Female	107	59.44
Others	0	0.00
	180	100.00
Qualification		
Below Graduation	77	42.78
Graduation	55	30.56
Postgraduation	42	23.33
Above postgraduation	6	3.33
		100.00
Income source		
Business income	81	45.00
Salaried employee	99	55.00
	180	100.00
Income level		
3,00,000 to 5,00,000	143	79.44
5,00,000 to 10,00,000	37	20.56
10,00,000 above	0	0.00
	180	100.00

Source: Researcher compilation

According to the study, 154 respondents were between the ages of 20 and 30, and 26 were between the ages of 31 and 40. Further, 107 respondents were female and 73 were male in terms of gender classification. Also, 77 respondents were below graduation, 55 were graduates, 42 were postgraduates, and 6 respondents were above post-graduation. Whereas 99 respondents' income sources were salaried, and 81 respondents' sources were business income. Finally, 143 respondents made between 300,000 and 500,000 per year. 37 respondents earned between 500,000 and 10,00,000.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Online shopping saves time	180	1.0	5.0	3.856	1.1092	-1.101	.181	.684	.360
Online shopping is saves money	180	1.0	5.0	3.011	1.1136	-.022	.181	-.774	.360
Online shopping will be relaxed	180	1.0	5.0	3.511	1.1409	-.484	.181	-.491	.360
Online shopping is easier	180	1.0	5.0	3.867	.9768	-1.329	.181	2.220	.360

Online shopping is efficient	180	1.0	5.0	3.706	1.0286	-.535	.181	-.225	.360
Valid N (list wise)	180								

Source: Authors Compilation

The above table depicts that man score of online shopping saves time is 3.85 with deviation of 1.109, Also mean score of Online shopping saves money is 3.01 with deviation of 1.1136, Further mean of online shopping will be relaxed is 3.511 with deviation of 1.140, Moreover mean of Online shopping is efficient is 3.867 with deviation of 0.9768 and online shopping is efficient mean value is 3.706 with deviation of 1.028.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.842
Bartlett's Test of Sphericity	Approx. Chi-Square	523.894
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
Online shopping is saves time	1.000	.790
Online shopping is saves money	1.000	.689
Online shopping will be relaxed	1.000	.711
Online shopping is easier	1.000	.760
Online shopping is efficient	1.000	.542

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.492	69.831	69.831	3.492	69.831	69.831
2	.595	11.905	81.736			
3	.403	8.062	89.798			

4	.316	6.319	96.116			
5	.194	3.884	100.000			

Extraction Method: Principal Component Analysis.

KMO and Bartlett's Test Kaiser-Meyer-Olkin Measure of Sampling Adequacy. .0.842 Bartlett's Test of Sphericity Approx. Chi-Square 523.894 df 10 Sig. .000. Principal component analysis works on the initial assumption that all variance is common; therefore, before extraction the communalities are all 1. Communalities extraction of Online shopping is saves time is associated with 79 percent, Online shopping is saves money is associated with 68.9 percent, Online shopping will be relaxed is associated with 71.1 percent, Online shopping is easier is associated with 76.0 percent and Online shopping is efficient is associated with 54.2 percent with variance of 69.83 percent.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Online shopping is convenient	180	1.0	5.0	3.839	.9523	-.928	.181	.842	.360
Online shopping is entertainment and not only buying products	180	1.0	5.0	3.189	1.2894	-.358	.181	-.980	.360
Online shopping offers great discounts	180	1.0	5.0	3.606	1.1889	-.567	.181	-.580	.360
Online shopping offers more rewards	180	1.0	5.0	3.283	1.1398	-.713	.181	-.225	.360
online retail websites is very appealing	180	2.0	5.0	3.561	.8598	-.192	.181	-.582	.360
Valid N (list wise)	180								

Source: Authors Compilation

The above table depicts that mean score of Online shopping is convenient is 3.869 with deviation of 0 .9523, Also mean score of Online shopping is entertainment and not only buying products is 3.189 with deviation of 1.1.289, Further mean of Online shopping offers great discounts is 3.606 with deviation of 1.1889, Moreover mean of Online shopping offers more rewards is 3.283 with

deviation of 0.8598 and online retail websites is very appealing mean value is 3.561 with deviation of 0.859.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.713
Bartlett's Test of Sphericity	Approx. Chi-Square	344.675
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
Online shopping is convenient	1.000	.468
Online shopping is entertainment and not only buying products	1.000	.559
Online shopping offers great discounts	1.000	.797
Online shopping offers more rewards	1.000	.328
online retail websites is very appealing	1.000	.661

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.814	56.284	56.284	2.814	56.284	56.284
2	.935	18.700	74.984			
3	.675	13.505	88.489			
4	.342	6.844	95.333			
5	.233	4.667	100.000			

Extraction Method: Principal Component Analysis.

KMO and Bartlett's Test Kaiser-Meyer-Olkin Measure of Sampling Adequacy. .0.713 Bartlett's Test of Sphericity Approx. Chi-Square 344.6754 df 10 Sig. .000. Principal component analysis works on the initial assumption that all variance is common; therefore, before extraction the

communalities are all 1. Communalities extraction of Online shopping is convenient is associated with 46.8 percent, Online shopping is entertainment and not only buying products is associated with 55.9 percent, Online shopping offers great discounts is associated with 79.70 percent, Online shopping offers more rewards is associated with 32.8 percent and online retail websites is very appealing is associated with 66.1 percent with variance of 56.28 percent.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Online is my first choice when I need any product / service	180	1.0	5.0	3.200	1.1837	-.068	.181	-.657	.360
Online shopping leads to waste of money	180	1.0	5.0	3.178	1.0037	-.163	.181	-.976	.360
User friendliness of retail website is important for purchase.	180	1.0	5.0	3.572	1.1629	-.856	.181	-.045	.360
Design and look and feel of the retiler site is important	180	1.0	5.0	3.528	1.1108	-.293	.181	-.857	.360
Online shopping is complex	180	1.0	5.0	3.067	.9371	-.381	.181	-.350	.360
Valid N (listwise)	180								

Source: Authors Compilation

The above table depicts that mean score of Online is my first choice when I need any product / service is 3.200 with deviation of 1.183, Also mean score of Online shopping leads to waste of money is 3.178 with deviation of 1.003, Further mean of User friendliness of retail website is important for purchase is 3.572 with deviation of 1.162, Moreover mean of Design and look and feel of the retailer site is important is 3.528 with deviation of 1.110 and Online shopping is complex mean value is 3.067 with deviation of 0.937.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.656
Bartlett's Test of Sphericity	Approx. Chi-Square	238.604
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
Online is my first choice when I need any product / service	1.000	.809
Online shopping leads to waste of money	1.000	.437
User friendliness of retail website is important for purchase	1.000	.805
Design and look and feel of the retailer site is important	1.000	.699
Online shopping is complex	1.000	.746

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.476	49.529	49.529	2.476	49.529	49.529
2	1.020	20.398	69.927	1.020	20.398	69.927
3	.744	14.887	84.814			

4	.460	9.206	94.019			
5	.299	5.981	100.000			

Extraction Method: Principal Component Analysis.

From the above table KMO and Bartlett's Test Kaiser-Meyer-Olkin Measure of Sampling Adequacy. 0.656 Bartlett's Test of Sphericity Approx. Chi-Square 238.604 df 10 Sig. .000. Communalities extraction of Online is my first choice when I need any product / service is associated with 80.9 percent, Online shopping leads to waste of money is associated with 43.7 percent, User friendliness of retail website is important for purchase is associated with 80.50 percent, Design and look and feel of the retailer site is important is associated with 69.9 percent and Online shopping is complex is associated with 74.6 percent with variance of 49.52 percent.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Quality of products is cheap	180	1.0	5.0	3.072	1.0030	-.381	.181	-.088	.360
There is lack of trust on online vendor	180	1.0	5.0	3.422	1.1480	-.166	.181	-1.092	.360
After sales service is not good	180	1.0	5.0	3.272	1.0239	-.410	.181	-.289	.360
Online shoping gives many options	180	1.0	5.0	4.028	.8934	-1.291	.181	2.322	.360
There are poor product information	180	1.0	5.0	3.494	1.0166	-.436	.181	-.458	.360
Valid N (list wise)	180								

Source: Authors Compilation

The above table describes that mean score of Quality of products is cheap is 3.072 with deviation of 1.003, Also mean score of there is lack of trust on online vendor is 3.422 with deviation of 1.148, Further mean of After sales service is not good is 3.272 with deviation of 1.023, Moreover mean of Online shopping gives many options is 4.028 with deviation of 0.8934 and There are poor product information is 3.494 with deviation of 1.016.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.804
Bartlett's Test of Sphericity	Approx. Chi-Square	377.498
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
Quality of products is cheap	1.000	.606
There is lack of trust on online vendor	1.000	.838
After sales service is not good	1.000	.665
Online shoping gives many options	1.000	.190
There are poor product information	1.000	.688

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.987	59.739	59.739	2.987	59.739	59.739
2	.898	17.967	77.706			
3	.487	9.746	87.452			
4	.405	8.099	95.551			
5	.222	4.449	100.000			

Extraction Method: Principal Component Analysis.

From the above table KMO and Bartlett's Test Kaiser-Meyer-Olkin Measure of Sampling Adequacy. 0.804 Bartlett's Test of Sphericity Approx. Chi-Square 377.49 df 10 Sig. .000. Quality of products is cheap is associated with 60.6 percent, There is lack of trust on online vendor is associated with 83.8 percent, After sales service is not good is associated with 66.50 percent, Online shoping gives many options is associated with 19.0 percent and There are poor product information is associated with 68.8 percent with variance of 59.739 percent.

Conclusion:

Online shopping is more and more driven by the ICT infrastructure development, online payment systems and the Internet penetration rate in Tumakuru city. studies showa that online shopping behavior is influenced by Online is my first choice when I need any product / service, User friendliness of retail website is important for purchase, Online shopping is saves time, Online shopping is easier, online retail websites is very appealing and Online shopping is complex were found from the study. This study empirically reveals the consumer behavior of online shoppers in Tumakuru city of Karnataka.

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