



Factors Affecting Online Buying Behaviour towards Online Shopping In District Santkabeer Nagar

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Abstract:

By the end of 2025, the Indian e-commerce market is predicted to have grown to a value of over 190 billion USD. Numerous factors, including improved infrastructure, an increase in internet and smartphone users throughout India, and shifting consumer behavior, have contributed to the expansion of this industry to favor internet purchasing over brick-and-mortar establishments. Due to the widespread acceptance of online shopping by Indian consumers, an increasing number of sellers are moving their businesses to e-commerce platforms in order to market their goods and services. The goal of the study is to determine what factors lead consumers to shop online and how e-commerce businesses can raise the caliber of their offerings to draw in an increasing number of customers. The primary data used in this study came from the Santkabeer Nagar district.

Keywords: E-Commerce, consumer behaviour, online shopping.

Introduction:

In India, internet shopping has been expanding quickly. Both the number of internet shoppers and their purchasing power have been rising. According to Statista Research, the value of India's e-commerce sector is expected to reach 64 billion USD in 2020 and grow to over 190 billion USD by 2025, up from 14 billion USD in 2014. The expansion might be attributed to the rise in the number of smartphone and internet users in India. It is also a result of the way Indian customers have changed their purchasing habits, moving to internet retailers where they may shop from home. The increased use of smartphones in rural regions and the availability of 4G mobile connectivity have contributed to the shift in consumer purchasing habits. Due to the rising use of the Internet, buyers and sellers can now communicate through the necessary infrastructure for connectivity.

It reduces the amount of time spent traveling to a typical store, which saves time while making purchases. Customers get deals and discounts when they buy things online, and they can buy products around-the-clock at the lowest possible price. Because of the e-store's quality, gifts, and savings, customers have made up their minds to purchase online [Anders Hasslinger, 2007].



A growing number of customers and sellers are now connected through e-commerce. As more people embrace the idea of online shopping, vendors are embracing e-commerce websites at an increasing rate in order to meet the demands of their customers. This occurrence has resulted in the growth of Flipkart, Amazon India, and Snapdeal, whose revenue has increased as a result of more customers and sellers using e-commerce platforms.

2. Literature Review:

Perea y Monsuwé Benedict G.C. Dellaert Ko de Ruyter (2004) states that in addition to extrinsic factors like consumer traits, situational factors, product characteristics, past online shopping experiences, and trust in online shopping, attitudes toward online shopping and intention to shop online are also influenced by these factors.

This paper suggests a research methodology that combines the technology acceptance model (TAM), the expanded model of IT continuity, and the contingency framework. The contingency framework demonstrates how much e-satisfaction clients experience affects e-loyalty. More satisfied consumers are more likely to stick around and make more purchases. consumer service, tracking the goods, perceived value, and the ease of buying from home are among the things that are likely to increase consumer satisfaction and retain brand loyalty. The key takeaway from this notion that businesses should take away is that, as compared to new consumers, loyal clients are more valuable and ensure the profitability of the business.

Product choices, customer issues, the quantity of products available at a discount, risk perception, and post-purchase services are the variables that influence customers' satisfaction with purchasing products online, according to Lakshmanan (2016).

Evanschitzky, Iyer, Hesse, and Ahlert (2004) state that site design and the economic stability of the transaction are some of the crucial elements influencing customer satisfaction. Szymanski & Hise (2000) state that the main aspects influencing e-satisfaction ratings are consumer views of online ease of use, financial safety, site design, and marketing (product offerings and product information).

Hasanov Jasur and Khalid Haliyana (2015) assert that there are other determinants besides website quality that could influence a customer's intention to purchase. Other attributes like prompt product delivery and logistics, excellent customer service, and also positive client reviews are also very significant.

Juniwati (2014) asserts that attitudes on online purchasing are significantly influenced by perceived utility, simplicity of use, and danger. Perceived utility and convenience of use do not significantly affect the intention to shop online; nevertheless, perceived danger and attitude plays a major role in influencing one's intention to shop online.

In the 2016 paper "Role of Shopping Values and Web Atmospherics in E-Satisfaction and Repurchase Intention," T. Sai Vijay, Sanjeev Prashar, and Chandan Parsad established a connection between the

desire to repurchase and various factors such as hedonic value, utilitarian value, web knowledge, online entertainment, as well as the efficiency of information content. The research came to the conclusion that while hedonic factors had no effect on customer e-satisfaction, web-related aspects and utilitarian shopping values had a direct impact.

"In their paper, An Empirical Study on the Factors Affecting Online Shopping Behaviour of Millennial Consumers (2017), Arun Kumar Siva Kumar & Abirami Gunasekaran examined factors such as consumer creativeness, anticipated benefits, risk perceptions, attitude, as well as intention towards online shopping." the purchasing habits of millennial consumers. The study found that millennial customers' acceptability of online shopping websites was significantly influenced by aspects such as website design, structure, and navigation.

"In their paper, Examining the impact of intangible product features and e-commerce institutional mechanics on consumer trust and repurchase intention (2020)," Urvashi Tandon, Amit Mittal, and Sridhar Manohar looked at relationships between buyback intention and return policies of e-retailers, virtual try-on (VTO) technology, POD mode of payment, free shipping policies, and vendor-specific guarantees on trust. According to the study's findings, online merchants should concentrate on assuring clients of their company's accommodating return policies in order to increase consumer trust in online shopping. Cash on delivery is a powerful element in India and needs to be extended to rural areas where there is a low level of trust in online transaction methods.

"In their paper, Attitude towards online shopping and its influence on purchase intentions: an urban Indian perspective (2020)," Sunith Hebbar, Giridhar B. Kamath, Asish Oommen Mathew, and Vasanth Kamath identified a number of variables, such as domain-specific innovation, attitude towards goods or services subjective norms, perceived control of behavior, & the advantages and disadvantages of internet buying as they related to the decision of the buyer to make another purchase. Millennial buyers were swayed to choose online buying by reasons such as the COD and secure payment system.

In their 2017 paper, "The influence of website functionality, drivers, and perceived risk on customer satisfaction in online shopping: an emerging economy case," Urvashi Tandon, Ravi Kiran, and Ash N. Sah examined variables such as perceived risk, online shopping drivers, and website functionality their effect on client contentment. It has been found that website functioning has a significant role in whether or not customers are happy with their shopping experience, and happy customers are more likely to become repeat customers. The survey also made clear how important it is for online merchants to provide assistance to their clients in order to lower their perception of the risks involved.

"The author Aanchal Aggarwal discovered three significant factors namely perceived usability, perceived security, and perceived information quality which will have an influence on the preferences of Indian consumers towards attributes of online shopping websites: a conjoint analysis" (2020) clients' intention to buy. Perceived reliability of information was determined to be the most significant

component, as it fostered customer trust in online shops by preventing misunderstanding and instilling a sense of transparency in the eyes of the customers.

Objective:

1. To investigate the factors that influence online buying behavior of customer.
2. **To understand the risk** factor in consumer buying behavior towards Online Shopping.

Research Methodology:

The researcher chooses to focus on Santkabeer Nagar city as a convenient location for the respondents. Every member of the sample had at least one internet buying experience. The sample size that was chosen was 171. Since the list of internet shoppers was unavailable, the technique of snowball and judgmental sampling was applied. The initial group of respondents was chosen using judgment. On the basis of the data provided by the original sample units, additional units were subsequently recruited, and more referrals were received from the individuals who were chosen for the sample. A total of 250 questionnaires were distributed; 181 of those were returned, and 10 of them were discovered to be incomplete. Thus, only 171 surveys were ultimately chosen for additional data analysis. The structured survey with multiple choice, dichotomous, and semantic differential questions. It is believed that all of the differential questions are interval scale based. The statistical measures and tests utilized for the analysis of data included the arithmetic mean, standard deviation, reliability test based on Cronbach's Alpha value, and factorial analysis.

Data Analysis:

Distribution of demographic characteristics' frequencies

When Table 1 was created to analyze the respondents' socioeconomic background, it was discovered that 75.44% of the sample (n=171) was made up of men and 24.56% of women. Additionally, we separated the age group into four groups, and we discovered that over half 75.86% of the participants were under 25 years old, whilst 15.2% of the respondents were between the ages of 25 and 30, and 9.94% of the respondents were between the ages of 30 and 35. After classifying respondents' marital status into two groups—married and unmarried—it was found that 22.22% of the participants were married and more than half 77.78% were single.

Five categories—high school, intermediate, bachelor, master, and others have been used to group education levels. It was found that almost 59.06% of respondents had a bachelor's degree, 20.47% had a master's degree, 12.28% had an intermediate degree, 5.26% had a high school degree, and 2.92% had a other degree. We divided the household monthly income into three groups. Approximately 79.5% of respondents reported making less than ₹ 25,000, 15.20% reported making between ₹ 25,000 and ₹ 50,000, and 5.26% reported making over ₹ 50,000.

We divided the respondents' occupations into three categories: Business, employed, and student. Of them, more than half 37.43% were students, followed by employed 18.71%, business individuals 9.36% and agriculture 34.50%. We've got also divided the respondents' frequency of internet buying

into four groups: daily, weekly, monthly, and yearly. More than half 61.40% of the respondents reported having monthly, whereas 16.96% reported having respondents reported doing their internet shopping on a weekly basis, annually for 18.13% of them, and daily for 3.51% of them.

Table1: Demographic Profile of respondents

Respondent		Frequency	Percent
Gender	Male	129	75.44
	Female	42	24.56
Age	15-20	41	23.98
	20-25	87	50.88
	25-30	26	15.20
	30 & above	17	9.94
Income	Less than 25000	136	79.53
	25000-50000	26	15.20
	Greater than 50000	9	5.26
Education	High school	9	5.26
	Intermediate	21	12.28
	Graduation	101	59.06
	Post graduation	35	20.47
	Others	5	2.92
Marital Status	Married	38	22.22
	Unmarried	133	77.78
Occupation	Business	16	9.36
	Students	64	37.43
	Employed	32	18.71
	Agriculture	59	34.50
Frequency of shopping online	Daily	6	3.51
	Weekly	29	16.96
	Monthly	105	61.40
	Annually	31	18.13
Total		171	100.00

Measures Assessment of validity and reliability

The reliability of the scale created for the evaluation statements included in the questionnaire was assessed using the Cronbach's Alpha statistic. The questionnaire's 20th statement has an alpha coefficient of .717, indicating a reasonably consistent set of items. View table 2.

Cronbach's Alpha	N of Items
.717	20

Principal Component Analysis (PCA) was used to examine the raw scores of 20 items in order to determine the underlying variables influencing consumers' online purchasing decisions. Following research, seven factors were identified, accounting for 61.371% of exploratory factor analysis explains the cumulative variance. These are the specifics of the variables that EFA found.

Factor	Eigen Value	Eigen Value	% Variance	Elements converged	Factor Load
Consumer Buying Behaviour	4.62	23.148	23.148	The internet provides sufficient details regarding the goods and services.	0.740
				I have no problem paying in advance for things I purchase online.	0.701
				I get wider choice of products at online shopping portal	0.572
				Cash on Delivery option make my online shopping convenient	0.565
				Online purchasing offers warranties and guarantees.	0.463
				Online shopping saves my time	0.478
Availability of products	1.663	8.305	8.305	I purchase goods from the internet even when their retail pricing is the same.	0.508
				Online shopping offers a wide selection of goods for sale.	0.458
Perceived usefulness	1.415	7.071	7.071	Extra discounts and incentives are available when buying online.	0.698
				Large assortment of goods.	0.646
				The product monitoring feature that is offered during shopping made me happy me.	0.645
				Easyness of the purchasing procedure	0.495
Price	1.308	6.533	6.533	Easy policy of refund and return	0.652
				If online pricing is less than in-store prices, then opt for online buying.	0.642
				Each product has a thorough description and price information available.	0.495
Website quality	1.075	5.367	5.367	Confusion during goods purchases is caused by hidden costs.	0.814
				I like websites with greater security.	0.745
Risk	1.043	5.217	5.217	Online purchasing carries risks.	0.419
				I'm hesitant to provide my credit card number.	0.845

Conclusions and discussion

Seven criteria were identified in this study as having an impact on consumers' online shopping and purchasing decisions. These elements include perceived risk, perceived utility, and perceived simplicity of use, perceived usefulness of the website, economic aspect, product availability, and customer satisfaction.

Limitations and future research

The sample size and age distribution of the sample employed in this study are two of its limitations. Because of the small sample size (171) and the fact that over half of the sample was under 30, it is possible that the results cannot be applied to consumers who are older than thirty to thirty-five. Regression models can be developed based on the results of this investigation. This study's geographical scope was limited to the Santkabeer Nagar region.

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