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## **Consumer buying behaviour towards online shopping: an empirical study with reference to Lucknow city, India**

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### **Abstract**

With the tremendous growth in retail marketing and increased internet penetration in the economy, there had been an exponential change in the way of shopping by the customers in India. Apart from traditional way of shopping, consumers are also preferring online shopping due to easy access to internet service, convenience in usage and variety of products availability. Keeping in mind the primary goal of offering goods and services to serve customers' needs & survive competition, e-retailers want to analyse customer's behaviour, preferences and expectations regarding online shopping. The present study aims towards analysing consumer's behaviour towards online shopping. Sample is collected through a structured questionnaire from 154 respondents. Random sampling is used for sample identification having respondents belonging to different gender, age groups, income, professions. Data is analysed by using tables, graph, charts, percentage and ANOVA etc. The study will provide e-retailers useful insight for developing marketing strategies regarding consumer's likings, disliking and preferences towards online shopping.

**Keywords:** Online shopping, consumer buying behaviour, internet, customer satisfaction.

### **Introduction**

With the advancement in the economic condition of our country due to liberal economic policy of government, India has become a lucrative option for retailers across globe. This increase in retail industry is triggered by growth of internet penetration and smartphone usage. As of September 2020, there has been a significant increase in internet connections which reached to 776.45 million in sept 2020. E-commerce has changed the way of doing business in India. Indian online retail market has an expected growth of US\$200 billion by 2026. (Ibef, 2021) [9]. Also, due to progress in the field of information & technology, online shopping is becoming popular among consumers. Online shopping is now accepted as a way of buying goods and services in this rapidly expanding internet era (Bourlakis *et al.*, 2008) [4]. People now-a-days are busy with their works and do not want to visit the store for purchasing goods. They tend to prefer online shopping which saves their time and is available 24\*7. Various discounts, offers and gifts offered online also attracts the customers to shop online over traditional shopping by visiting to physical store. (Anders & Hasslinger, 2007) [3]. Customers find it convenient to shop online, compare the products and their prices. (Butler & Peppard, 1998) [5]. It is the fundamental goal of any business to provide for the needs of its customers by providing them goods and services that provides them satisfaction. A satisfied customer will always be loyal to the business and make repetitive buying. Online shopping brings plenty of choices of merchandise to customers along with the abundance of business opportunities to the business. (Guo June & Noor, 2011) [1]. This research is an attempt to find out the behaviour of customer towards online shopping, their preferences, likings, obstacles and their motivating factor towards online shopping.

### **Objectives of the study**

- To study the attitude of customer towards online shopping.
- To analyse the satisfaction level of customers while shopping online.
- To study the factors affecting consumers behaviour and the reasons towards online shopping.

To identify the preferences and problems faced by consumers while shopping online.

### Literature Review

Balamurugan, Sathish and Sathyanarayanan (2013) <sup>[15]</sup> concluded in their study that consumer's online shopping behaviour is guided by their perception relating to convenience of shopping and safety of internet usage, risk of payment and features of the product. These perceptions are to be taken into consideration by marketers in order to survive competition.

Jayasubramanian *et al.* (2015) <sup>[14]</sup> in the study regarding level of satisfaction of customers while doing online shopping reveals that apart from various advantages offered by online shopping to the customers risk of fraud and threat of privacy of information due to hackers are major concern for the shoppers during online shopping.

A study conducted by Rahman *et al.* (2018) <sup>[16]</sup>, reveals that time saving and wide variety of products offered are the most important features considered by customers regarding online shopping. Male and female both show similar type of behaviour towards preferring or disliking factors. Option of home delivery in online shopping is most preferred by customers while inability to touch the product is considered as most prominent disliking factor by the customers. Social networking sites are found to be the most acceptable source of information regarding online shopping whereas consumers are most concerned regarding the security of payment.

Azzam Al, Mahmoud Abdel Fattah (2014) <sup>[17]</sup> in their study revealed that perceived ease in usage, perceived, attitude, usefulness and perceived behavioural control are the important essential factors influencing consumer behaviour towards online shopping. The study also revealed that there is no significant relationships between trust and online buying behaviour of customers.

According to Juniwati (2014) <sup>[19]</sup> ease in using online shopping mode, perceived usefulness by consumers and risk of payment are the most important factors guiding attitude of customers towards online shopping. Where attitude of customers and risk perceived by them are found to have significant effect towards online shopping perception.

Hasanov Jasur, Khalid Haliyana (2015) <sup>[18]</sup> concluded in their study that apart from the quality of website which provides ease of use other factors such as customer service, efficient logistics management, distribution system and customers review also play a determining role in influencing perception of consumers towards online shopping.

According to the study of Sultan and Henrichs (2000) <sup>[20]</sup>, demographics play an important role in guiding willingness of consumers towards online shopping. He suggested a positive correlation between demographics such as income, household size etc., and adoption of internet as their medium of shopping.

B2C commerce had increased to leaps and bounds in recent years. Still majority of consumers prefers to have traditional way of brick and mortar shopping. Traditional shopping provides ability to touch and feel which is absent in online way of shopping. In order to attract customers online retailers provide various schemes, discounts, exchange offers etc. (Srivastava & bagale, 2019; Joseph, 2019) <sup>[21, 22]</sup>.

Khare (2016) <sup>[23]</sup> and Arpana (2020) <sup>[24]</sup>, in their study analysed that Indian consumers are not quickly prompted by the marketing strategies adopted by online retailers to attract

customers. As Indian consumers are comparatively cost conscious and conservative in their approach regarding buying behaviour.

### Advantages of online shopping

#### Time-saving

Online shopping provides convenience and also saves a lot of time of the shoppers, as compared to shopping in traditional manner in brick-and-mortar stores. Due to the Change in living pattern of consumers they do not have enough time to shop at physical places such as stores, shops and malls (Davies 1995, Cheeseman & Breddin 1995) <sup>[7, 6]</sup>.

#### Convenience

Shoppers can shop conveniently and comfortably from their homes through internet by shopping online. Survey of MasterCard on 'Internet Shopping' (1996) <sup>[11]</sup> concluded that consumers viewed the Internet as an "Instrument of Convenience". In a survey by the Danish E-commerce Association reveals the same result, that convenience is opted as the most important factor for Danish shoppers to shop online, followed by price and product. (Nielsen, 1999) <sup>[8]</sup>.

#### Easy Price comparison

Vendors provides details of the prices of their products on their websites. Shoppers can easily access the information about prices and can compare quickly which is not possible in physical stores. According to the survey by Ernst and Young ('Internet Shopping' 1998) <sup>[10]</sup>, prospective shoppers viewed price savings and selection is considered as more important reasons by customers while shopping online than convenience, which was ranked third.

#### Lower Prices

Now-a-days, shoppers can directly purchase from manufacturers and whole sellers through their online websites. Intermediaries are cut off and products are directly delivered to customers from manufacturers hence, prices are lowered. Online vendors already know that since, informational reach of consumers has increased due to the Internet, so they have to focus on lowering prices in order to gain the competitive edge. (Evans and Wurster, 2000) <sup>[12]</sup>.

#### Lower search costs and better product selection

Shoppers can search vendors online using websites designed to navigate, access product information from sellers' websites, compare price and quality of different products offered by various sellers. This lowers the search cost and unavailability of information involved with traditional shopping. Online stores can provide large stock of variety of products virtually (Sharma & Krishnan, 2002) <sup>[13]</sup>.

#### Reviews and recommendations

In online shopping, shoppers can easily get the reviews and recommendations of products, which is not possible in traditional shopping. It acts as an important factor influencing consumers buying decisions.

### Research Methodology

#### Sources of Data

In order to study the behaviour of consumers while doing online shopping, descriptive study is conducted by gathering information from primary and secondary data. A well-

structured questionnaire has been prepared for the purpose of gathering primary data from respondents. Some secondary sources were also used to collect information related to study from websites, journals, and books.

### Sample Unit

Random sampling had been used to collect information from the respondents in Lucknow city, India. The respondents who had been chosen as sample must had done online shopping at a minimum of once in their lifetime.

**Sample size:** Data were collected from 170 respondents belonging to different profession, gender, age etc., 06

questionnaires were found incomplete and 10 were not received.

### Statistical tool

Data collected through structured questionnaires are analysed by using graphs, charts, percentage, tables and ANOVA is used to analyse the relationship between age, gender & occupation with online shopping satisfaction.

### Findings and suggestions

**i. Sample characteristics:** The demographic characteristics of the sample i.e. 154 respondents and their response frequency and percentage is shown in the table below:

**Table 1:** Primary data

Demographic Profiles		Frequency (out of 154)	Percentage (out of 100%)
1. Gender:	Male	54	35.1
	Female	10	64.9
2. Age:	18- 28 years	127	82.5
	29 -39 years	18	11.7
	40 -50 years	7	4.5
	More than 51 years	2	1.3
3. Marital Status:	Single	127	82.5
	Married	25	16.2
	Widower	1	0.6
	Divorcee	1	0.6
4. Occupation	Student	115	74.7
	Business	4	2.6
	Service	24	15.6
	Professionals	11	7.1
5. Family's Monthly Income (rs)	Less than-20,000	35	22.7
	20,001 -40,000	50	32.5
	40,001 -60,000	25	16.2
	60,001 -80,000	15	9.7
	80,001 - and above	29	18.8

Source: Primary data

## Analysis and Interpretation

### Demographic Profile of respondents

The demographic profile of respondents (table 1) is studied on various factors like age, gender, income, occupation, marital status

### Gender

The respondents in the study consists of 35.1% males, and 64.9% females.

### Age

By analyzing the data in table 1, we can interpretate that majority of respondents are between 18-28 years of age, 11.7% of the respondents are from age group 29-39 years, 4.5% are 40-50 years of age and 1.3% of the respondents are more than 51 years of age.

### Marital Status

If we analyze the marital status of the respondents, we find that majority of them are single which consists of 80.5% of total respondents, 16.2% are married, 0.6% are widower and 0.6% are divorcee.

### Occupation

In the case of occupation, maximum respondents are students having majority of 74.7% of the total respondents, 2.6% are from business background, 15.6% from service background and 7.15 are professionals.

### Income

22.7% respondents have less than 20,000 as their family monthly income, 32.5% having income falling under group 20,001-40,000, 16.27% respondents have income ranging between 40,001-60,000, 9.77% between 60,001-80,000 and 18.8% have income ranging between 80,001 and above.

### Online shopping experience

As per chart 1 half of the total respondents have more than 3 years' experience in online shopping. 19.48% of the respondents have 2 to 3years of experience, 14.94% pf the population have 1-2 years' experience and 15.58% have less than 1 years of experience in online shopping.

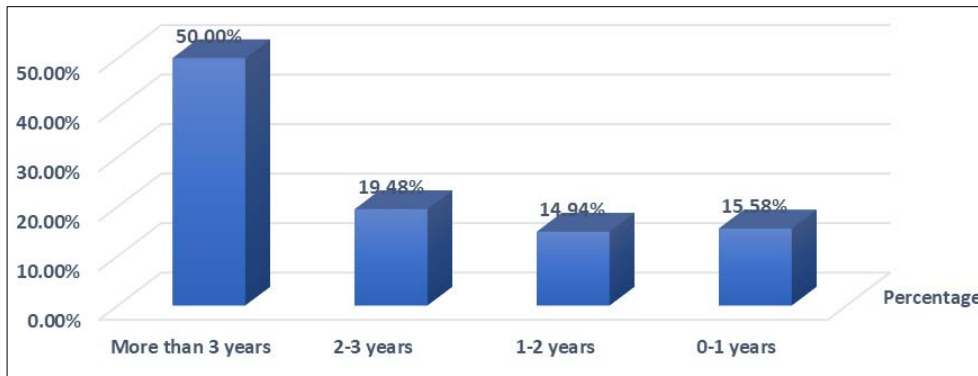


Fig 1: Experience of doing online shopping

**Information about online shopping sources**

There are various sources available to the customers regarding information about online shopping. Social media like Facebook, Instagram, twitter etc., are the major source of information for online shopping (chart 2). About 30% of

the respondents get to know about online shopping from social media. 25% of the information comes from family/friends, 19% from website advertisements, T.V. advertisements form the information source of about 15% of the respondents, and 11% from other sources.

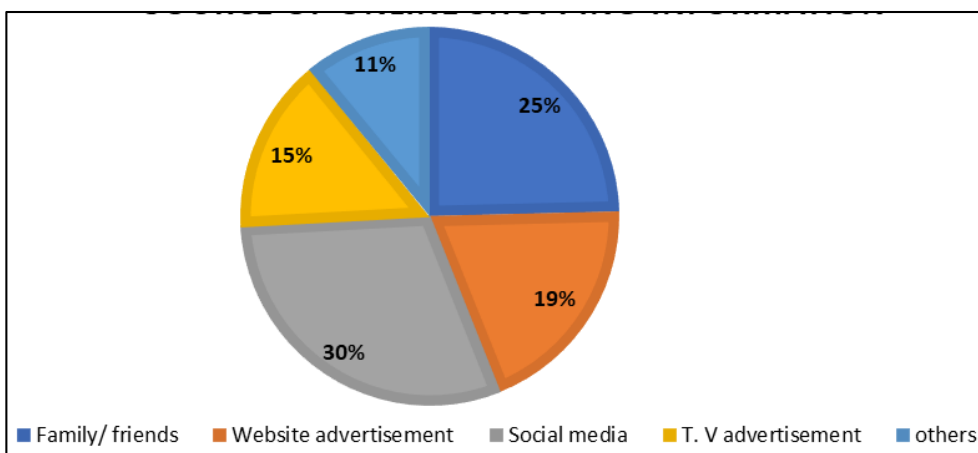


Fig 2: Source of online shopping information

**Reasons for preferring online shopping**

Both males and females have different reasons for choosing online shopping over traditional one. However, maximum number of respondents including 66.66% males and 67% females choose online shopping because it saves their time. Chart 3 below shows that apart from time factor 50% of the male favors it as it leads to easy and convenient product

comparisons however for females apart from time factor variety of products offered is the next important reason for preferring online shopping. 44.44% of the males and 49% females choose online shopping due to its 24\* 7 availability. Safety of shopping due to covid pandemic is also one of the reasons for preferring online shopping for 38.88% males and 45% females.

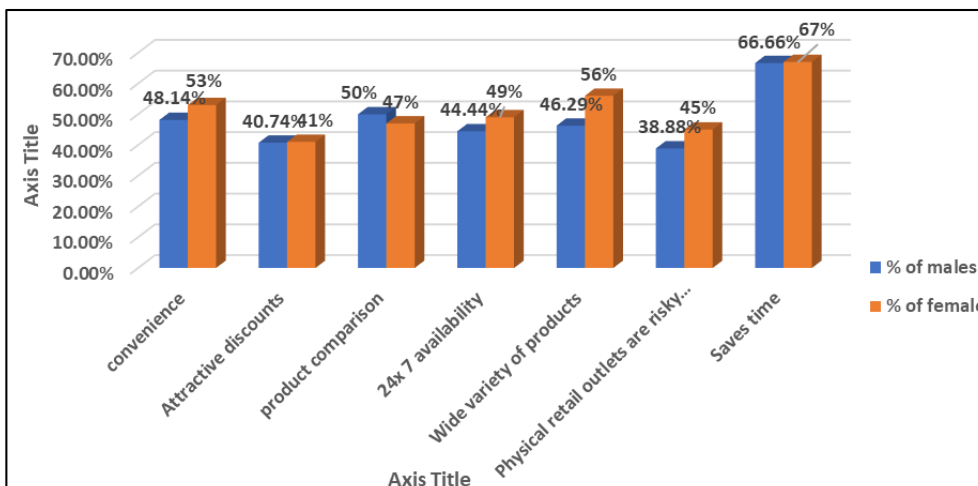


Fig 3: Reasons for preference of online shopping

**Products Preference for online shopping**

Males and females prefer different products online. Maximum number of females prefer to buy apparels from online whereas maximum number of males prefer to shop electronic products (chart 4). 53.70% males and 51% females choose to purchase books online. 51.85% males and 38% females choose to purchase books online. 51.85% males and 38% females prefer grocery products for online shopping.

Moreover, 40.74% males and 36% females choose health and fitness related products for online shopping. Only 31.48% males and 19% females chose medicines to buy online.

We can interpretate from chart 4 that apparels and electronic items are most preferred products for online shopping.

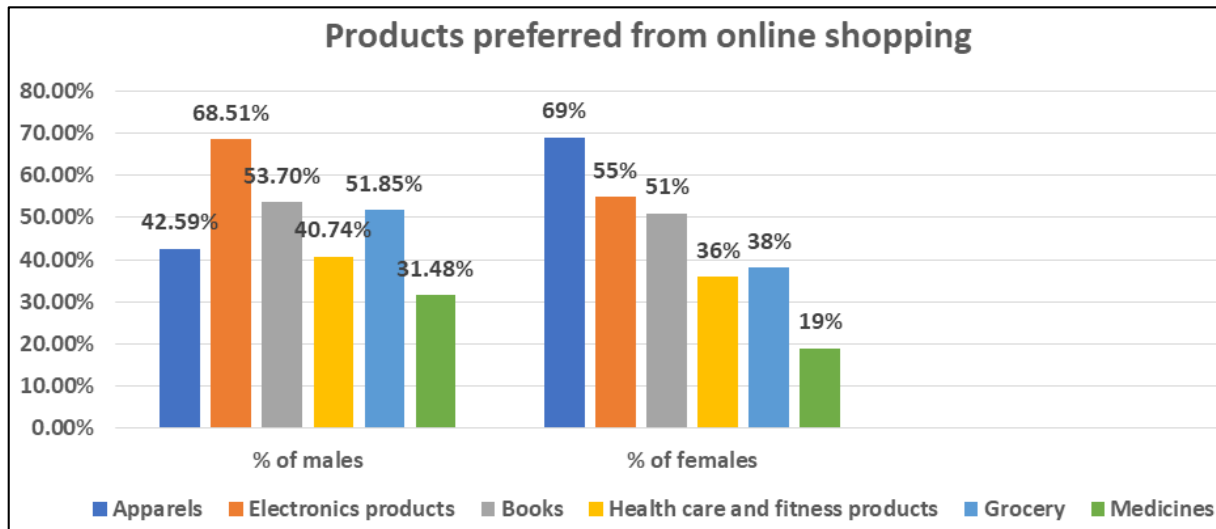


Fig 4: Products preferred from online shopping

**Factors for liking online shopping**

Among the male respondents (chart 5) 70.37% and 79% females like online shopping because of home delivery services, Maximum number of respondents accept that home delivery options provide greater leverage to online shopping over traditional shopping methods. 70.37% male

respondents and 67% female respondent's likes online shopping as it is easy and convenient to place order online. For 68.51% males and 63% female's wide variety of product options available online is an important factor for liking online shopping. 51.85% males and 52% females like discount offers provided by merchants in online shopping.



Fig 5: Factors for liking online shopping

**Factors for disliking online shopping**

There are also the reasons which obstructs the customers from online shopping. After analyzing the responses of the respondents, we find out that the most peculiar reason for dissatisfaction for online shopping is the chances of fraud such as fake product etc., which is linked to online shopping (chart 6). Most of the males accepts that inability to touch & feel and the chances of fraud such as fake product are most prominent reasons for disliking online shopping among males.

Moreover, 33.33% males and 40% females believe that hidden costs such as shipping charges are also some of the factors. Poor return policy is also stated as the reason for disliking online shopping by 42.59% males and 29% females. 33,33% males and 27% females believe that delay in delivery as the reason for dislike and 29.62% males and 18% females believes lack of after sales services as the reasons behind not preferring online shopping.



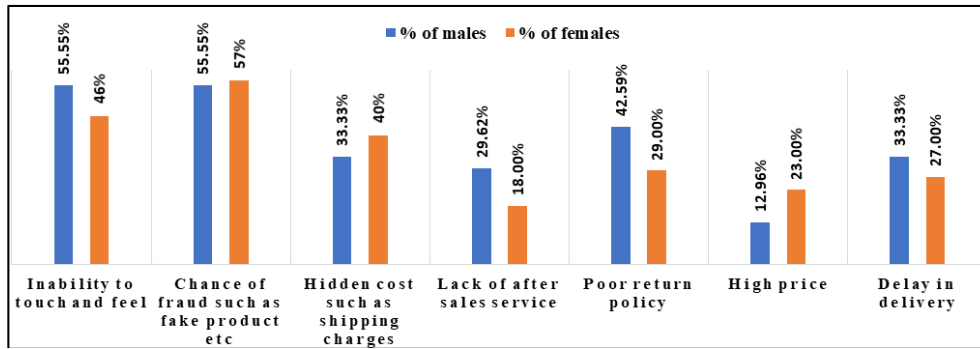


Fig 6: Factors for disliking online shopping

**Payment mode preference**

Mode of payment is a crucial factor in online shopping preference. Various payment options are available now-a-days before the customers. According to the responses (chart7), we can interpretate that cash on delivery is the most preferred options among online shoppers. 46% of the

respondents chooses cash on delivery for the payment options. 21% of the respondents as per chart7 prefer online payment apps such as Paytm, google pay etc., 16% uses debit card as compared to the 6% of the respondents who uses credit cards as the payment options. Mobile banking is preferred by 11% of the online shoppers.

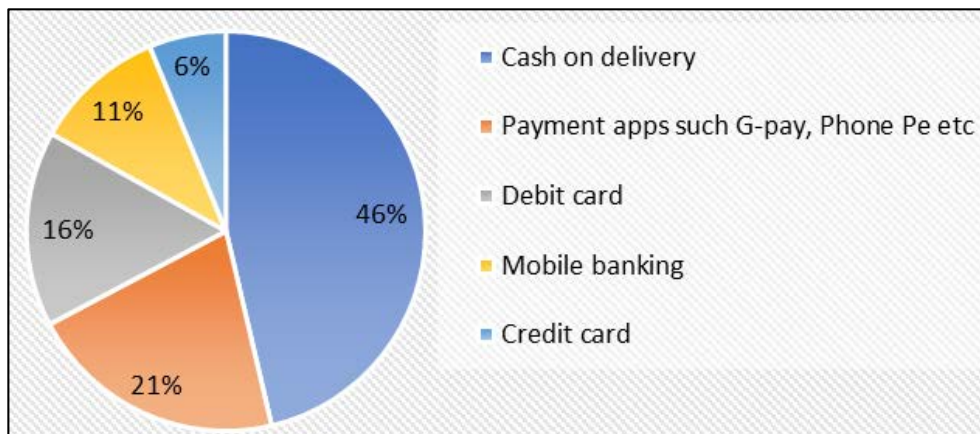


Fig 7: Preference of mode of payment

**Security of Online Payment**

Security of the payment mode is very necessary for the customers in online shopping. 55% of the respondents agree to the fact that they feel secure while doing online payment while, 12% strongly agree to the fact about security of

online payment (chart 8). 21% of the respondents remains neutral about the security of payment mode and 10% of the respondents disagreed about the safety of online payment. 2% of the respondents feels that online payment modes are not at all safe.

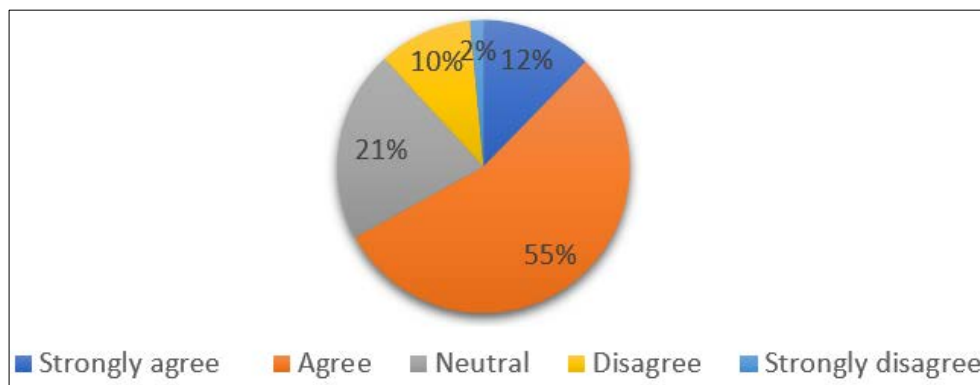


Fig 8: Do you feel secure doing payment online

**Online shopping Satisfaction**

A satisfied customer is like an asset of the business. Customer satisfaction plays an important role in online shopping. According to the study(chart 9), 66% respondents are satisfied with shopping online while only 1% are dissatisfied and 1% of the respondents are highly

dissatisfied. 17% of the respondents are highly satisfied only which throws the light on the fact that there are still some concerns about online shopping due to which customers hesitate to buy online. Businesses must consider these concerns about online shopping so as to satisfy their customers.

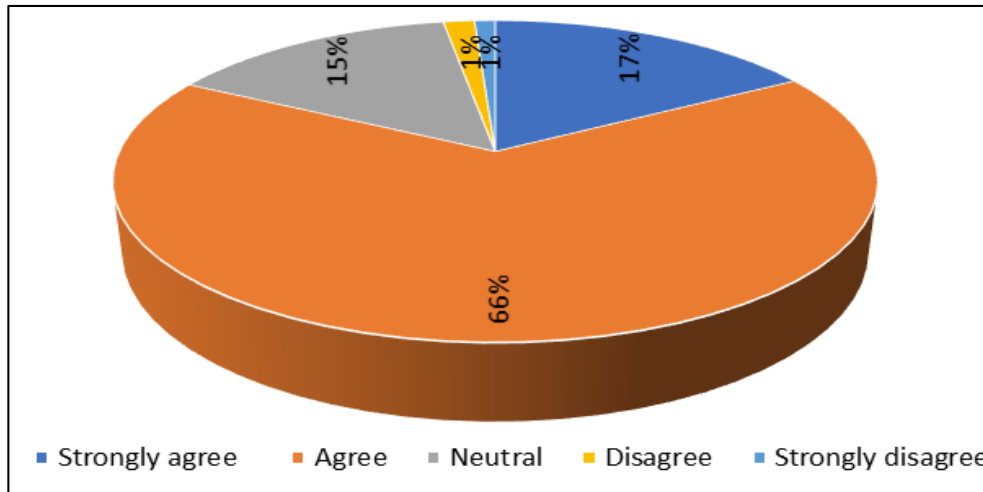


Fig 9: Online shopping satisfaction

**Test of Homogeneity of Variances**

Gender and satisfaction level

Table 2: Online shopping satisfaction

Levene Statistic	df1	df2	Sig.
.001	1	152	.973

Age and satisfaction level

Table 3: Online shopping satisfaction

Levene Statistic	df1	df2	Sig.
.850	2	151	.429

Occupation and satisfaction level

Table 4: Online shopping satisfaction

Levene Statistic	df1	df2	Sig.
1.480	3	150	.222

**Interpretation**

Here, in table 2, 3 and 4 value of p is (.973,.429,.222) > 0.05 hence, we fail to reject H0. It increases our confidence that variances are equal and Homogeneity of variance assumption has been met.

**Analysis of variance**

Since, homogeneity of variances assumption has been satisfied the relationship between the age, gender and occupation of the respondents and the level of satisfaction was analysed by using Analysis of variance.

**H0: There is no significant difference between Gender and level of satisfaction**

Table 5: Gender & online shopping satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.192	1	.192	.358	.551
Within Groups	81.704	152	.538		
Total	81.896	153			

**Interpretation**

Here, p value is 551 > 0.05. we can conclude that there is no significant difference in mean level of satisfaction in online shopping between male and female.

**H0: There is no significant difference between age and level of satisfaction**

Table 6: age & online shopping satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.260	2	.630	1.180	.310
Within Groups	80.636	151	.534		
Total	81.896	153			

**Interpretation:** Here, p value is 310 > 0.05, we can conclude that there is no significant difference between means of age of consumers with respect to online shopping satisfaction.

**H0: There is no significant difference between Occupation and level of satisfaction**

Table7: Occupation & online shopping satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.765	3	1.255	2.410	.069
Within Groups	78.131	150	.521		
Total	81.896	153			

**Interpretation:** Here, p value is 069 > 0.05, we can conclude that there is no significant difference between means of occupation with respect to online shopping satisfaction.

**Conclusion**

By analysing the data gathered in the study, it was found that there is no significant difference between means of gender, age and occupation of respondents with respect to online shopping satisfaction. It can also be concluded that time saving is the most important reason for choosing online shopping by consumers. Preference of product purchased online is different in male and females. Maximum female respondents prefer to buy apparels whereas male respondents prefer electronic products online. Free home delivery services offered in online shopping is found out to be the most prominent factor for liking online shopping. Inability to touch and risk of frauds are the reasons why customers are reluctant to like online shopping over traditional way of shopping. This is the reason most respondents preferred cash on delivery option as mode of

payment. It is also concluded that most of the respondents are satisfied with online shopping experience and only few of them (17%) are highly satisfied, which reveal the concerns about online shopping among consumers. Businesses should consider these concerns in order to satisfy their customers.

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