

“Consumer Attitude towards Online Shopping in Selected Regions of Gujarat”

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Abstract

The growing use of Internet in India provides a developing prospect for online shopping. If E-marketers know the factors affecting online Indian behavior, and the relationships between these factors and the type of online buyers, then they can further develop their marketing strategies to convert potential customers into active ones, while retaining existing online customers. Consumer behavior is said to be an applied discipline as some decisions are significantly affected by their behavior or expected actions. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchased the product from particular website. This paper focuses on factors which online Indian buyers keep in mind while shopping online. This research found that information; perceived usefulness, perceived enjoyment and security/privacy are the five dominant factors which influence consumer perceptions on Online purchasing.

Keyword: Attitude, security, Socio-Demographic, Customer Risk

Introduction²

Commerce via the Internet, or e-commerce, has experienced rapid growth since the early years. It is well known to most of the Internet researchers that, the volume of online business-to consumer (B2C) transactions is increasing annually at a very high rate.

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² http://www.abhinavjournal.com/images/Commerce_&_Management/Sep12/2.pdf

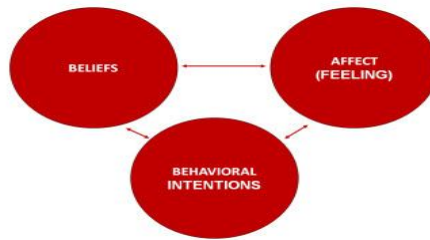
According to ACNielsen (2007), more than 627 million people in the world have shopped online. Forrester (2006) research estimates e-commerce market will reach \$228 billion in 2007, \$258 billion in 2008 and \$288 billion in 2009. By 2010 e-commerce will have accounted for \$316 billion in sales, or 13 percent of overall retail sales. ACNielsen also reported that, across the globe, the most popular items purchased on the Internet are books (34%), followed by videos/DVDs/games (22%), airline tickets/reservations (21%) and clothing/accessories/shoes (20%). Goecart forecasts that US online population will increase nearly 50%, from 1471.5 million in 2001 to 210.8 million by 2006 (Cumulative Annual Growth Rate of 8.2%) and online retail sales will grow from US\$47.8 billion in 2002 to \$130.3 billion in 2006. Similarly WIPO (2007) cited that about 10% of the world's population in 2002 was online, representing more than 605 million users.

Much research has been concentrated on the online shopping in the world. However, there is still a need for closer examination on the online shopping buying behavior in developing countries like India. Shore (1998) and Stiglitz (1998) reported that implementation of information system depend on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. While both established and new, large and small scale businesses are now using the Internet as a medium of sales of their products and services (for example Dell computer, Amazon.com, in the world and jobstreet.com, rediff.com). Still there is a huge research gap that exists not only between countries, especially between developed and developing countries, which may differ significantly between countries (Stieglitz, 1998; Shore, 1998; Spanos et al., 2002) that limit the generalization of research results from developed countries to developing country contexts (Dewan and Kraemer, 2000; Clarke, 2001). Dewan and Kraemer (2000) and Clarke (2001) argued in their study that findings from developed countries are not directly transferable to developing countries.

Attitudes³

Consumer attitudes are a composite of a consumer's (1) beliefs about, (2) feelings about, (3) and behavioral intentions toward some object--within the context of marketing, usually a brand or retail store. These components are viewed together since they are highly interdependent and together represent forces that influence how the consumer will react to the object.

³ http://www.consumerpsychologist.com/cb_Attitudes.html



(Source: http://www.consumerpsychologist.com/cb_Attitudes.html)

Beliefs: The first component is *beliefs*. A consumer may hold both positive beliefs toward an object (e.g., coffee tastes good) as well as negative beliefs (e.g., coffee is easily spilled and stains papers). In addition, some beliefs may be neutral (coffee is black), and some may differ in valence depending on the person or the situation (e.g., coffee is hot and stimulates--good on a cold morning, but not well on a hot summer evening when one wants to sleep). Note also that the beliefs that consumers hold need not be accurate (e.g., that pork contains little fat), and some beliefs may, upon closer examination, be contradictory (e.g., that a historical figure was a good person but also owned slaves).

Affect: Consumers also hold certain feelings toward brands or other objects. Sometimes these feelings are based on the beliefs (e.g., a person feels nauseated when thinking about a hamburger because of the tremendous amount of fat it contains), but there may also be feelings which are relatively independent of beliefs. For example, an extreme environmentalist may believe that cutting down trees is morally wrong, but may have positive affect toward Christmas trees because he or she unconsciously associates these trees with the experience that he or she had at Christmas as a child.

Behavioral Intention: The behavioral intention is what the consumer plans to do with respect to the object (e.g., buy or not buy the brand). As with affect, this is sometimes a logical consequence of beliefs (or affect), but may sometimes reflect other circumstances--e.g., although a consumer does not really like a restaurant, he or she will go there because it is a hangout for his or her friends.

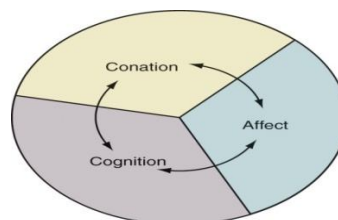
Understanding Consumers Attitudes⁴

Consumer attitudes are both an obstacle and an advantage to a marketer. Choosing to discount or ignore consumers' attitudes of a particular product or service—while developing a marketing strategy—guarantees limited success of a campaign. In contrast, perceptive marketers leverage their understanding of attitudes to predict the behavior of consumers. These savvy marketers know exactly how to distinguish the differences between beliefs, attitudes, and behaviors while leveraging all three in the development of marketing strategies. An attitude in marketing terms is defined as a general evaluation of a product or service formed over time. An attitude satisfies a personal motive—and at the same time, affects the shopping and buying habits of consumers. Dr. Lars Perner (2010) defines consumer attitude simply as a composite of a consumer's beliefs, feelings, and behavioral intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service. A behavioral intention is defined by the consumer's belief or feeling with respect to the product or service.

The Tri-Component Model⁵

1. Affect

- The emotional component of an attitude.
- Describes how an individual feels about the various cognitions making up an attitude.
- The stronger the associated emotions are, the stronger the attitude is likely to be.



(Source: <http://marketography.com/2010/10/17/understanding-consumer-attitudes/>)

2. Behavior

⁴ <http://marketography.com/2010/10/17/understanding-consumer-attitudes/>

⁵ <http://marketography.com/2010/10/17/understanding-consumer-attitudes/>

- The active element of attitudes.
- It can be difficult to separate from the other two elements.
- Co native attitude elements are habits or responses to desires.

3. Cognition

- The thought component of an attitude.
- A person's mental representation of an object or stimulus, including his or her observations, beliefs, and other similar factors.
- A factually or experientially based element of attitude.

Literature Review

(1) 10 Best Online Shopping Sites in India⁶



(Source: <http://moneybies.com/10-best-online-shopping-sites-india>)

Online Shopping in India has emerged as one of the fastest growing market and now-a-days a most common trend which people is using to buy any assets. With the growth of Internet over the last 5 years, most of the Businesses have now shifted online and the most successful among them are those who have invested huge amount for opening an Online Shopping Site in India.

1. E-bay
2. Filpkart
3. Myntra

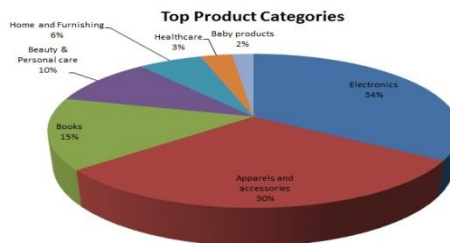
⁶ <http://moneybies.com/10-best-online-shopping-sites-india>

4. Snapdeal
5. Jabong
6. Tradus.in
7. Homeshop 18
8. Yebhi.com
9. Shopclues
10. Infibeam

(2) Google India Study reports numbers about online shopping in India⁷

Online shopping in India, saw 128% growth in interest from the consumers in the year 2011 to 2012 in comparison to only 40% growth in 2010 to 2011, making 2012 the tipping point for online shopping in India.

In terms of product categories, consumer interest on Google search for apparels & accessories (30%) emerged as the second biggest product category after consumer electronics (34%).



(Source: <http://yourstory.com/2013/01/google-india-study-about-online-shopping/>)

As mobile internet user base grows in India, mobile phones is also becoming a contributor in the surge for online shopping with Google witnessing 2X growth in number of queries from mobile phones in the year 2011 to 2012. Currently, 30% of all shopping queries in India come from mobile phones. These trends were also validated with the help of a online research conducted by TNS Australia of the internet users in the age group 18 to 50 from Delhi, Mumbai, Kolkata, Bangalore, Ahemedabad Region, Hyderabad & Pune.

⁷ <http://yourstory.com/2013/01/google-india-study-about-online-shopping/>

As per the research, 90% of online shoppers are planning to buy more products online which reflect on the positive experience of the users. In terms of top product categories ever purchased online⁸

- Apparels & accessories was among the top category (84%)
- Electronics (71%)
- Beauty & personal care (64%)
- Books (62%)
- Household products (61%)

(3) Privacy and Security issues in online shopping⁹

Shopping online has never been so easy. With the flourishing numbers of online merchants, people nowadays have various choices to do their shopping. All they have to do are just browse for the product they want in the website and within a few mouse clicks they are off. Such simplicity is what makes online shopping appealing for consumers. The question is, why do many people still deny shopping online? Well, for most people, privacy and security issues are their concerns. Big companies such as eBay and amazon.com have introduced many value added features to help the customers to decide what to shop for. With features such as price comparison, product photos and user reviews, consumers can shop easily and smartly without even going to the stores and having such a hard time looking for the products they want. Hence, here I will discuss customers' perception of privacy and security issues, the reality of such issues and ways to avoid those issues, all based on some trustworthy sources I have found.

(4) Unique Visitors on Websites¹⁰

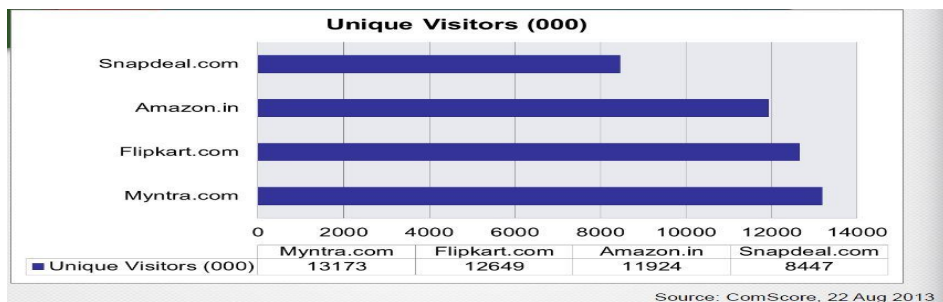
When we purchase a service or product through internet with an electronics media, it is called "Online Shopping". Basically online shopping is divided into 2 categories: Travel/Tourism and Online Retail Business. Travel/Tourism websites are like Makemytrip.com, IRCTC.com, Bookmyshow.com, Paytm.com and Yatra.com.

⁸ <http://yourstory.com/2013/01/google-india-study-about-online-shopping>

⁹ Fernandez, Ana, and Anthony D. Miyazaki. "Consumer Perceptions of Privacy and Security Risks for Online Shopping." *The Journal of Consumer Affairs* 35.1: 27-44. (02/03/2014)

¹⁰ <http://topbullets.com/2013/11/07/essay-article-on-online-shopping-websites-business-market-in-india/>

These all sites provide some kind of either tickets or service. Like Paytm.com helps to do online recharge while makemytrip.com helps us to make Air/Bus/Rail ticket. They deliver the purchased goods to our doorstep. Online Ticketing/Tourism/Services contribute 75% to the total revenue. The growth rate of Online Shopping is gaining pace in India. Online Retail Websites are those, from where we purchase a product and the product is delivered to our doorstep. Like Flipkart.com, eBay.com and Amazon.in. These websites have a wide range of variety of products and brand. India is 3rd largest country in this race lacking behind only USA and China. The growth rate of Online Shoppers is more than 30% while world's average growth rate is just 6-7%. You may be wondered to hear that only 11% of India population is using Internet and only 10 million online shoppers. Think about the number of online shoppers, if 50% of India's population gets start online shopping. The revenue generation was \$2.5b in 2009, \$6.3b in 2011 and \$14b in 2012 and it is expected to reach to \$24b by 2015. It is expected to contribute 4% to our GDP by 2020



(Source:<http://topbullets.com/2013/11/07/essay-article-on-online-shopping-websites-business-market-in-india>)

(5) Is Online Shopping Booming in INDIA? – An Empirical Study¹¹

Online shopping in India is an emerging trend for marketers to promote their merchandise in wide geographical area using internet and the trend looks likely to grow upwards over the coming decade

India is the 5th country in world ecommerce and 2nd country in Asia. India seems to have grasped the ability to shop merchandise through internet.

¹¹ <http://www.mbaskool.com/business-articles/marketing/7695-is-online-shopping-booming-in-india-an-empirical-study.html>

Mobile internet is being enormously responsible for opening up the online world to Indian consumers. There are reports suggesting that by the end of 2013 over 300 million Indians will have access to the internet through mobile phone technology and other platforms, about the same amount of people in USA to put that into context. Reports show that out of the millions accessing the internet in India, over 8 million regularly shop through internet. This figure is set to grow exponentially as well. Google is the internet search engine that is predominately used throughout India.

(6) Consumer Beliefs and Attitudes Toward Marketing¹²

Consumers' attitudes towards marketing activities are important from both a theoretical and a managerial standpoint (Gaski and Etzel 1986). As consumer attitudes significantly affect their behavioral responses to marketing activities, knowledge of consumers' attitudes toward marketing has been used in economic forecast and found to be linked to several key macroeconomic variables (Chopin and Darrat 2000). Such information can also help devising effective strategies for companies as well as developing regulations by government agencies to protect consumers' interests. Existing research has dealt with consumers' overall attitudes toward marketing as well as specific marketing activities such as advertising and pricing (Nwachukwu et al 199; Webster 1991). In general, researchers have focused on a central issue: what causes the differences in consumers' attitudes toward marketing activities? Webster (1991), for instance, found significant differences in consumer attitudes toward various marketing practices including product quality, pricing, advertising, and retailing or selling; however, many of the differences remained even after social class and income effects were removed.

(7) Socio-Economic Impact of Digital Literacy¹³

Since the beginning of the 1990s the use of information and communication technology (ICT) in education has developed rapidly, a development that is reflected in the results of our literature search. The ability to use ICT and the Internet becomes a new form of literacy – “digital literacy”.

¹² <https://www7511.sslldomain.com/acrwebsite/search/view-conference-proceedings.aspx?Id=11848>

¹³ Allan Martin, University of Glasgow, DigEuLit – a European Framework for Digital Literacy: a Progress Report, Journal of eLiteracy, Vol 2 (2005)

Digital literacy is fast becoming a prerequisite for creativity, innovation and entrepreneurship and without it citizens can neither participate fully in society nor acquire the skills and knowledge necessary to live in the 21st century.

"Digital Literacy is the awareness, attitude and ability of individuals to appropriately use digital tools and facilities to identify, access, manage, integrate, evaluate, analyse and synthesize digital resources, construct new knowledge, create media expressions, and communicate with others, in the context of specific life situations, in order to enable constructive social action; and to reflect upon this process."

(8) India's E-Commerce Market rose 88% in 2013¹⁴

India's e-commerce market grew at a staggering 88 per cent in 2013 to \$ 16 billion, riding on booming online retail trends and defying slower economic growth and spiralling inflation, according to a survey by industry body Assocham.

"The increasing Internet penetration and availability of more payment options boosted the e-commerce industry in 2013," Assocham Secretary General D S Rawat said. "Besides electronics gadgets, apparel and jewellery, home and kitchen appliances, lifestyle accessories like watches, books, beauty products and perfumes, baby products witnessed significant upward movement in last one year," Rawat said.

According to the survey, India's e-commerce market, which stood at \$2.5 billion in 2009, reached \$8.5 billion in 2012 and rose 88 per cent to touch \$16 billion in 2013. The survey estimates the country's e-commerce market to reach \$56 billion by 2023, driven by rising online retail.

As per responses by 3,500 traders and organized retailers in Delhi, Mumbai, Chennai, Bangalore, Ahemedabad Region and Kolkata who participated in the survey, online shopping grew at a rapid pace in 2013 due to aggressive online discounts, rising fuel prices and availability of abundant online options.

¹⁴ http://articles.economicstimes.indiatimes.com/2013-12-30/news/45711192_1_e-commerce-market-online-shoppers-survey

(9) Right tools can Make Online Shopping Easier¹⁵

Online shopping can be a smart consumer's best friend with the ability to easily comparison shop, search for discounts and make purchases with a few mouse clicks. You could always visit shopping comparison sites, such as MySimon.com, or search for coupon codes at one of many code-aggregators. But now a slew of Web browser add-ons make smart online shopping easier.

Billeo toolbar: With perhaps the most functionality, billeo.com helps with shopping, discount codes and bill paying. It will autofill your logins and passwords to retailer sites, as well as forms for your shipping and billing addresses and credit card information. On the checkout page, it will alert you if a discount code is available for your purchase and auto fill the code.

Billeo will save transaction confirmation pages to provide a shopping history. And it aids with paying via vendor sites.

(10) Perceived Behavioral Control¹⁶

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. Drawing an analogy to the expectancy-value model of attitude (see attitude toward the behavior), it is assumed that perceived behavioral control is determined by the total set of accessible control beliefs, i.e., beliefs about the presence of factors that may facilitate or impede performance of the behavior. Specifically, the strength of each control belief (c) is weighted by the perceived power (p) of the control factor, and the products are aggregated, as shown in the following equation. To the extent that it is an accurate reflection of actual behavioral control, perceived behavioral control can, together with intention, be used to predict behavior.

(11) Online Shoppers in Terms of Demography¹⁷

Online shoppers in terms of demography are another important aspect.

¹⁵ October 25, 2009 | By Gregory Karp, personal finance writer for The Morning Call, Allentown

¹⁶ <http://people.umass.edu/aizen/pbc.html>

¹⁷ An article by Högskolan på Gotland VT2011

We would like to study demography in terms of age, gender, income and education as are there any differences while consumers shop online, differences within the age groups such as does online shopping attracts elder people or younger people. Studies have shown that online shoppers mainly consist of people with Higher education and income and working in middle to senior management or professionals (Kehoe et al., 1998; Hoffman et al., 1996). Locally, a report in the Business Times and an online survey showed that demographically, a typical Net shopper is mainly male, aged between 18 and 40, had attended at least secondary school and belongs to a family with average income of at least \$5000. The online survey also showed that cyber- buyers were also mainly Chinese below 36 years old with diplomas or degrees and drawing a monthly salary of less than \$3500. Another study by Miller (1996) claims cyberspace is the domain of young people Bhatnagar and Ghose (2004). Sim and Koi, (2002) states as main discriminating factors appeared to be gender and income. Customer segmentation is important for electronic commerce success, Berry (1999). Miller (1996) has focused on demographics to show the profile of Internet users, Bhatnagar and Ghose (2004).

Research Methodology

1. Research Design

- In this study, the project is based on Descriptive Research and Exploratory Research.

2. Sources of Data

- **Primary Data:** - The primary data was collected with the help of personal survey by using structured questionnaire.
- **Secondary Data:** - The secondary data has been collected through following sources.

1. Data through Internet source

2. Data through E-books

3. Sampling Method

- Convenience sampling method has been used to select the samples.

4. Sampling Frame

- Consumers of Selected Regions of Gujarat

5. Plan of Data Analysis

- Data analysis has been done by Special Packet & Social Science(SPSS)

6. Project Duration

- Duration of this Research Paper is 10 Months.

Objectives of Study

- To study the Attitude of Consumers toward E-Shopping based on consumer's behavior, beliefs, preferences and opinions
- To study how Socio-Demographic affects to Consumer's Attitude.
- To study the pattern of on-line buying.
- To examine how purchase perception influence Consumer's Attitude.

Hypothesis

H1: Perceived Preferences: Preference is the major priority for purchasing the products like Computers accessories, Clothes, Cosmetics, Theatre tickets etc.

H2: Perceived Beliefs: Belief is the vital part while purchasing the products because what consumers believe for products is necessary.

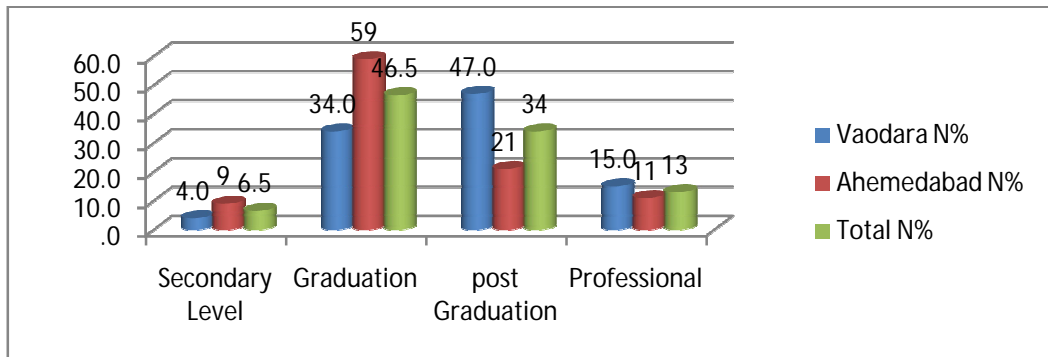
H3: Perceived Behavior: Behavior of the consumers towards the online shopping is essential. Moreover, amount spent for purchasing the products and time spent for searching the products on internet can also states the behavior of consumers.

H4: Perceived Opinion: Opinion is the essential part because it shows how consumers feel towards the online shopping like delivery of products, payment method and information about the products.

Data Analysis

1. Education Level

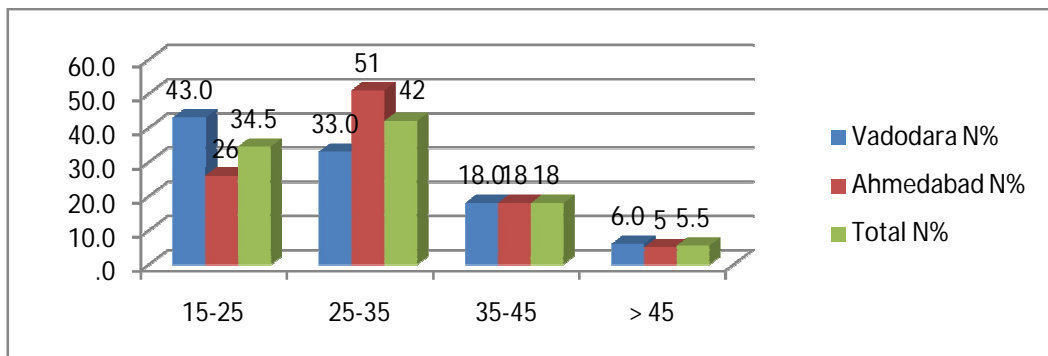
Figure 1 Showing Demographic Profile Respondents Regarding Education Level



As per given data, 47% of online users are post graduate and 34% users are Graduate inVadodara Region, whereas in Ahmedabad Region 59% are Graduate and 21% are post graduate users. Only 15% and 11% users are professional inVadodara Region and Ahmedabad Region

2. Age

Figure 2 Showing Demographic Profile Respondents Regarding Age Groups

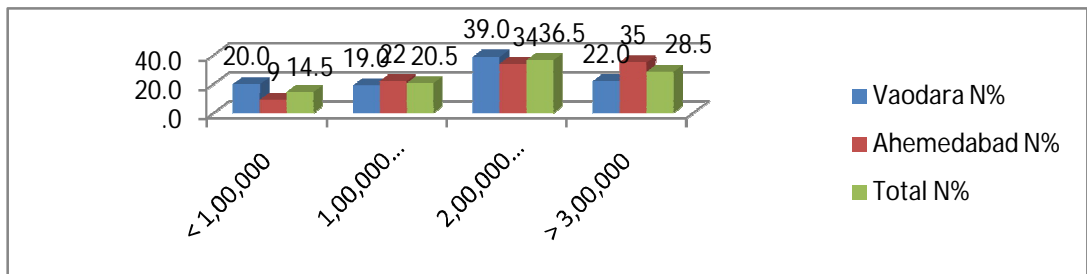


As per given data, 43% users of online shopping having age between 15-25 years inVadodara Region. In contrast, 51% users of online shopping having age between 25-35 years in Ahmedabad Region.

Whereas, only 6% and 5% users of online shopping having age between more than 45 year in Vadodara Region and Ahemedabad Region.

3. Income

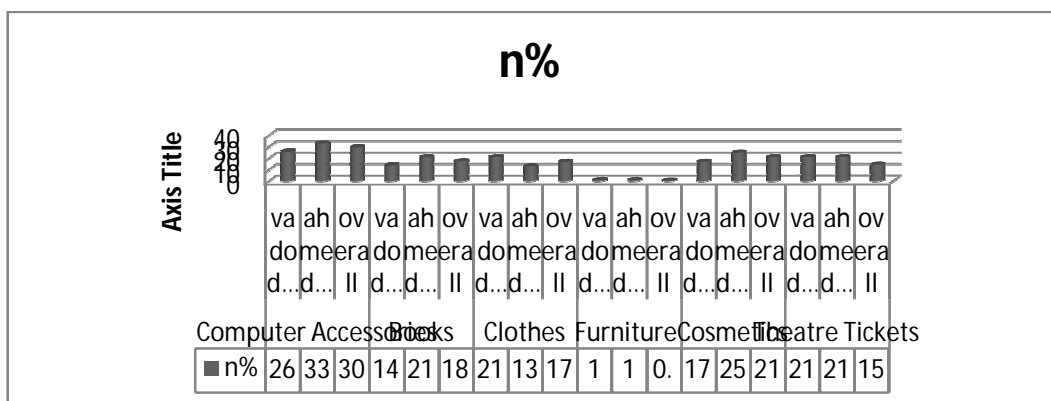
Figure 3 Showing Demographic Profile Respondents Regarding Income



As per given data, 39% users for online shopping whom have income between 2lacs-3lacs in Vadodara region. In contrast, 35% users for online shopping whom have income more than 3lacs in Ahemedabad Region. But there are overall users of online shopping having income between 2lacs-3lacs.

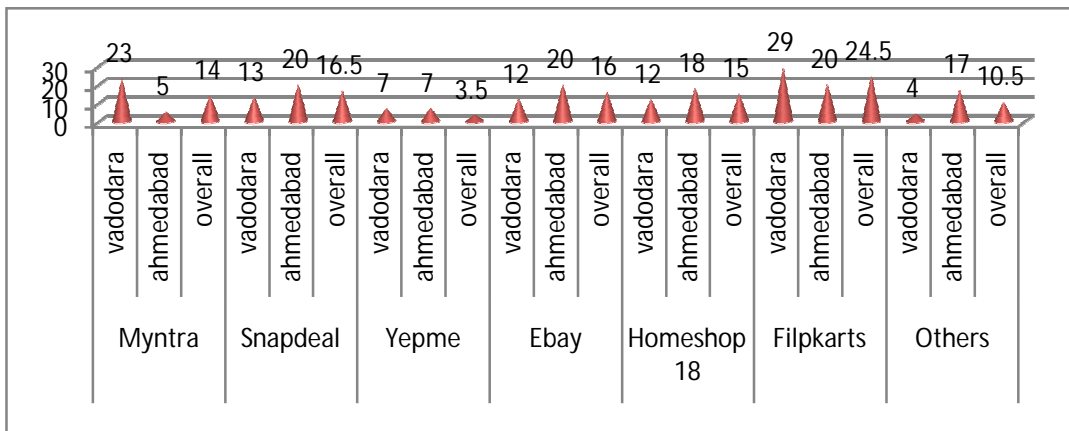
Preference based Data

Figure 4: Showing the Products is to be Purchased Through Online



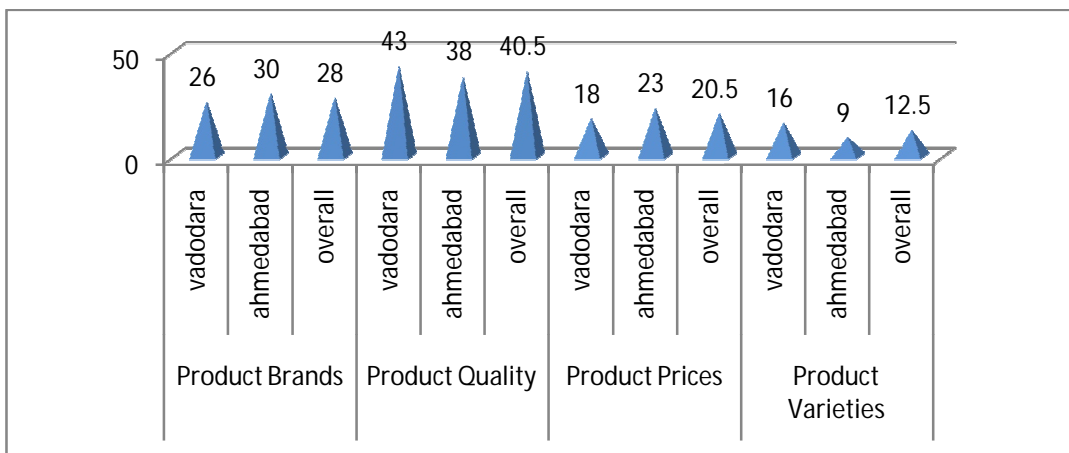
As per given data, there is 26% users in Vadodara Region purchased computer accessories whereas 33% users in Ahmedabad Region purchased computer accessories. Overall in both regions, there are 17.5% respondents having second preference of purchasing books.

Figure 5 Showing Preference of Products to be Purchased Through Various Websites



As per given data, there are 24.5% users of flipkart website in both regions. There are only 16% users of Ebay and 16.5% users of Snapdeal in both regions. In contrast, there are only 3.5% users of yepme.com.

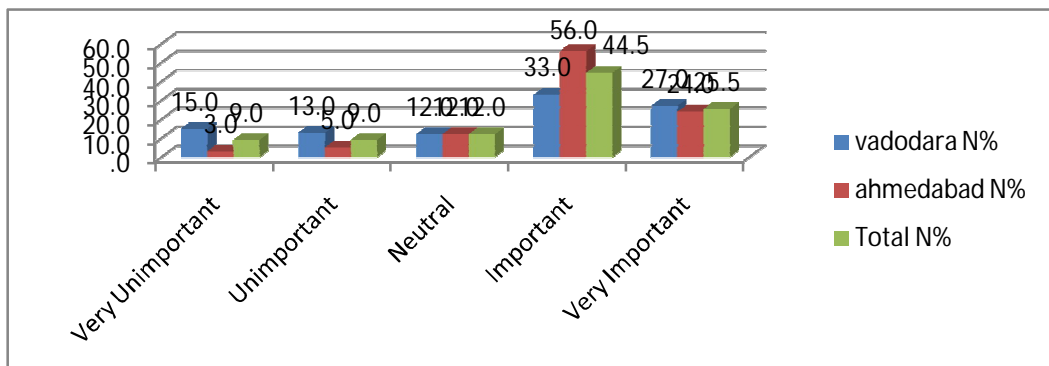
Figure 6 Showing Preference of Products Perceptions to be Purchased through Internet



As per given data, 40.5% users preferred quality of products through online shopping in Vadodara Region and Ahmedabad region. Consumer second preference of both Regions is Product Brand. In contrast, there are only 12.5% user preferred product varieties.

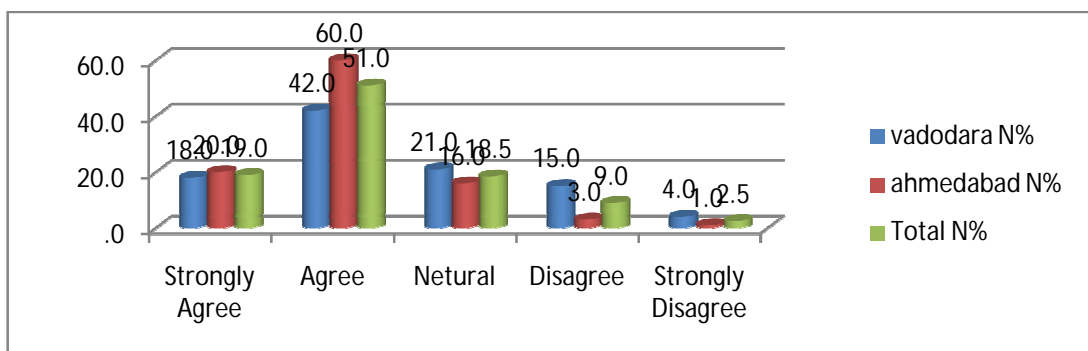
Belief Based Data

Figure 7 showing Beliefs having Consumers Regarding to Reputation of Company



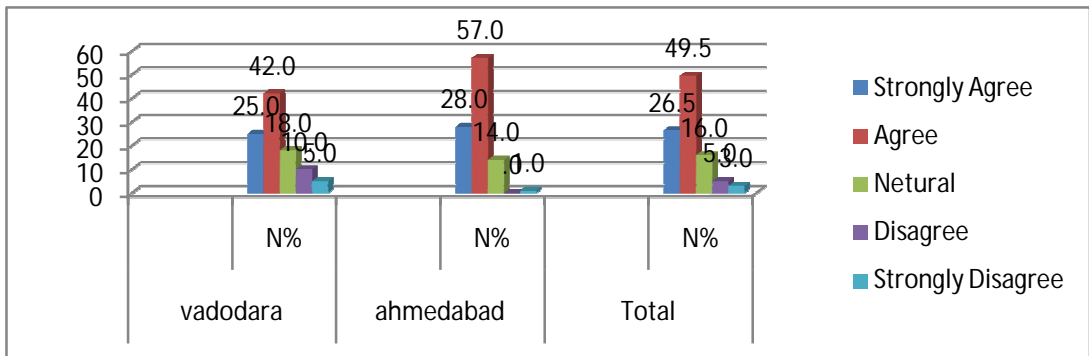
As per given data, 44.5% users of Ahmedabad Region and Vadodara Region Regions felt that reputation of company is important from where they are buying the products. 25.5% users of both Regions felt that reputation of company it is very important. In contrast, 9% users felt that it is unimportant.

Figure 8: Showing Accurate Descriptions of Products Provided on Web Sites



As per given data, 51% users of both Regions are agree that there is an accurate data of products which have been shown on online. 19% users of both Regions are strongly agreed that there is an accurate data of products which have been shown on online. In contrast, 2.5% users are strongly disagreed and 9.0% users are disagreed, they felt that the data of product shown on online is not accurate.

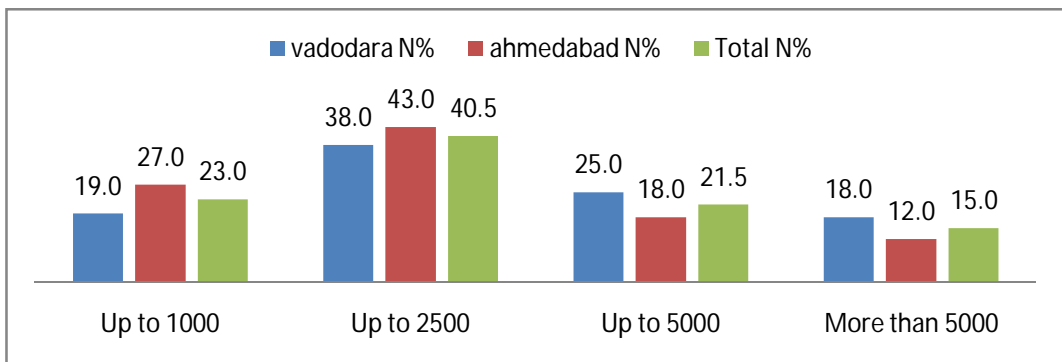
Figure 9: Showing Sufficient Descriptions of Products Provided on Web Sites



As per given data, 49.5% users of both regions agreed that the data of product shown on online is sufficient. 26.5% users of both regions strongly agreed that the data of product shown on online is sufficient. In contrast, 3% users of both regions strongly disagreed that the data of product shown on online is not sufficient.

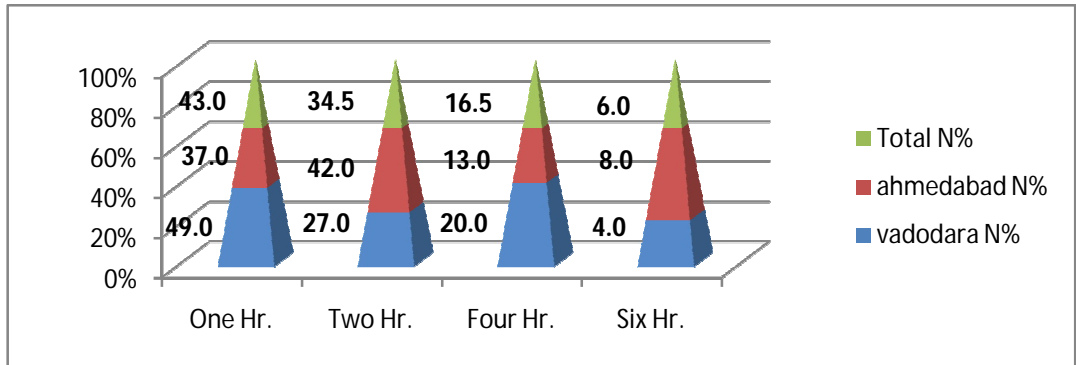
Behavior Based Data

Figure No. 10: Showing amount Spends for Purchasing the Product through Online



As per given data, 40.5 % users of both Regions are purchasing the products through online more than 2500 Rs. 23% users of both Regions are purchasing the products through online up to 1000 Rs. In contrast, 15% users of both Regions are purchasing the products through online more than 5000 Rs

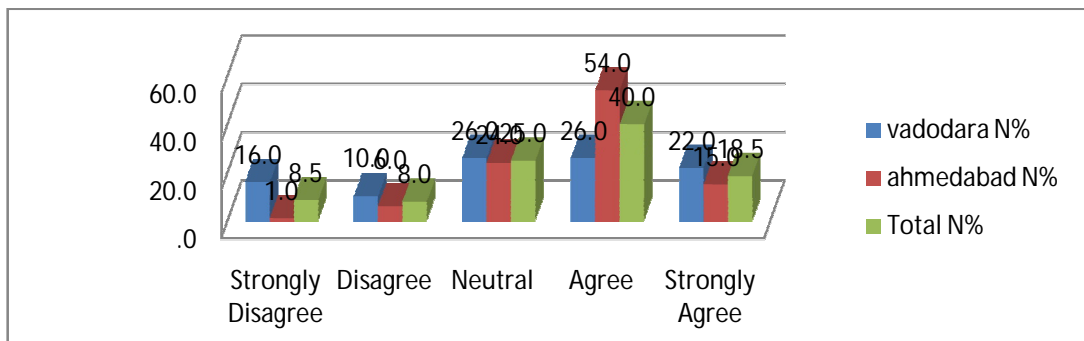
Figure no. 12: Showing Time Spent for Online Shopping



As per given data, 43% users spent time one hour for online shopping in both Regions. 34.5% users spent time one hour for online shopping in both Regions. In contrast, 6% users spent time six hours for online shopping.

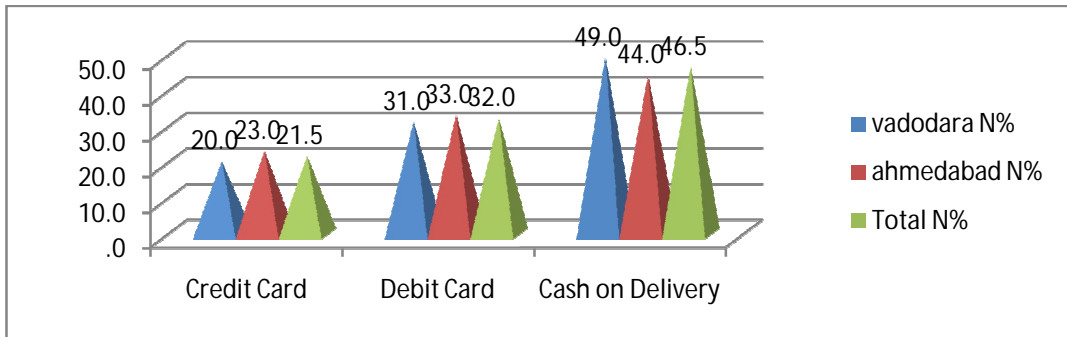
Opinion Based Questions

Figure no. 13: Showing Opinion of Respondents Regarding Delivery of Product



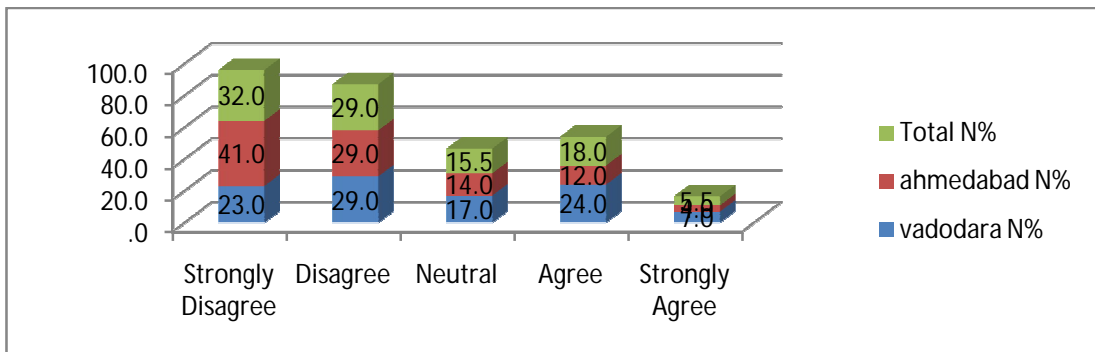
As per given, 40% users of both Regions agreed that delivery of products is better. 25% users of both Regions are neutral. In contrast, 8% users are disagreed that delivery of products is not better.

Figure no. 14: Showing Payment Methods for Online Purchase



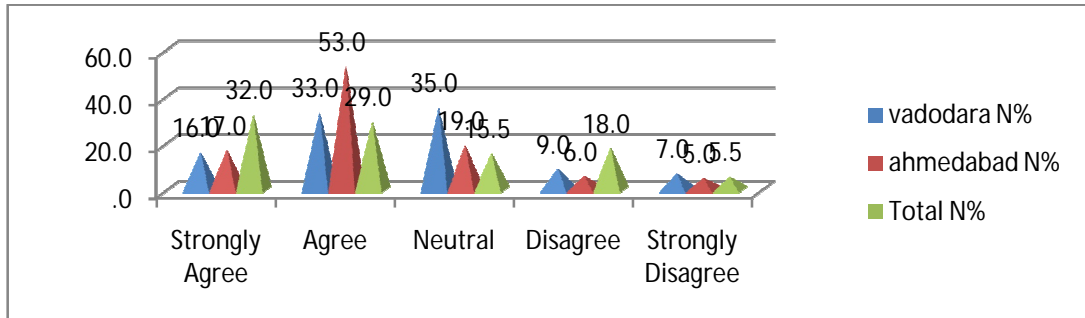
As per given data, 46.5% users of both Regions do payment by cash on delivery. 32% users do payment through debit card. In contrast, 21.5% users of both Regions do payment through credit card.

Figure No. 15: Showing Difficulty of Searching the Information About Products on Internet



As per given data, 32% users of both Regions are strongly disagreed that there is no difficulty while searching the products on internet. 29% users of both Regions are disagreed that there is no difficulty while searching the products on internet. In contrast, only 5.5% users of both Regions are strongly agreed that there is a difficulty while searching the products on internet.

Figure No. 16: Showing that Online Transaction is Safe



As per given data, 32% users strongly felt that online transaction is safe. 29% users of both Regions are agreed that online transaction is safe. In contrast, 5.5% users are strongly disagreed that online transaction is not safe.

Hypothesis Data Analysis

Preference Based Hypothesis Data

Table No. 1: Showing Hypothesis Data of Products to be Purchased Through Internet

Product	City	Mean	SD	T-value	P-value
Computer Accessories	Vadodara Region REgion	3.09	1.62	19.06	0.000
	Ahmedabad Region	2.56	1.51	16.995	0.000
	overall	2.83	1.58	25.223	0.000
Books	Vadodara Region REgion	3.23	1.483	21.781	0.000
	Ahmedabad Region	2.9	1.453	19.959	0.000
	overall	3.07	1.474	29.414	0.000
Clothes	Vadodara Region REgion	3.15	1.53	20.54	0.000
	Ahmedabad Region	3.24	1.386	23.373	0.000
	overall	3.2	1.459	30.977	0.000
Furniture	Vadodara Region REgion	4.74	1.481	31.998	0.000
	Ahmedabad Region	5.45	0.957	56.923	0.000
	overall	5.1	1.294	55.685	0.000
Cosmetics	Vadodara Region REgion	3.37	1.699	19.249	0.000
	Ahmedabad Region	3.54	1.78	19.914	0.000
	overall	3.41	1.74	27.682	0.000
Theatre Tickets	Vadodara Region REgion	3.52	1.856	18.967	0.000
	Ahmedabad Region	3.31	1.45	22.869	0.000
	overall	3.42	1.663	29.036	0.000

As per given data, the mean value of computer accessories is 2.83 which means the data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=25.223$ & $p=0.000$). In contrast, the mean of furniture is 5.1 which means purchasing of furniture through online is lesser. ($t=55.685$ & $p=0.000$)

Table no. 2: Showing Hypothesis data of Products to be Purchased through Various Websites

Websites	City	Mean	SD	T-value	P-value
Myntra	Vadodara Region	3.64	1.952	18.652	0.000
	Ahemedabad Region	4	1.456	27.464	0.000
	overall	3.82	1.727	32.281	0.000
Snapdeal	Vadodara Region	3.68	1.705	21.585	0.000
	Ahemedabad Region	3.04	1.78	17.074	0.000
	overall	3.36	1.768	26.876	0.000
Yepme	Vadodara Region	4.46	1.702	26.202	0.000
	Ahemedabad Region	4.88	1.458	33.462	0.000
	overall	4.67	1.595	41.408	0.000
Ebay	Vadodara Region	3.58	1.713	20.904	0.000
	Ahemedabad Region	3.72	1.741	21.364	0.000
	overall	3.65	1.724	29.293	0.000
Homeshop 18	Vadodara Region	3.66	1.849	19.795	0.000
	Ahemedabad Region	3.79	1.882	20.14	0.000
	overall	3.73	1.862	28.293	0.000
Filpkarts	Vadodara Region	2.94	1.791	16.413	0.000
	Ahemedabad Region	3.55	2.13	16.674	0.000
	overall	3.25	1.986	23.106	0.000
Others	Vadodara Region	6.06	1.728	35.068	0.000
	Ahemedabad Region	5.02	2.582	19.443	0.000
	overall	5.54	2.253	34.782	0.000

As per given data, the mean value of flipkart is 3.25 which means the data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=23.106$ & $p=0.000$). In contrast, the mean of yepme is 4.67 which means purchasing of product through this website is lesser. ($t=41.408$ & $p=0.000$)

Table no. 3: Howing Hypothesis data of Products Perceptions to be Purchased through Internet

Particular	City	Mean	SD	T-value	P-value
Product Brands	Vadodara Region	2.32	1.062	21.84	0.000
	Ahemedabad Region	2.30	1.078	21.34	0.000
	overall	2.31	1.068	30.602	0.000
Product Quality	Vadodara Region	2.03	1.049	19.35	0.000
	Ahemedabad Region	2.04	1.044	19.55	0.000
	overall	2.04	1.044	27.575	0.000
Product Prices	Vadodara Region	2.57	1.047	24.55	0.000
	Ahemedabad Region	2.41	0.986	24.449	0.000
	overall	2.49	1.017	34.612	0.000
Product Varieties	Vadodara Region	3.00	1.110	27.02	0.000
	Ahemedabad Region	3.25	0.999	32.541	0.000
	overall	3.13	1.061	41.667	0.000

As per given data, the mean value of product quality is 2.04 which means the data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=27.575$ & $p=0.000$). In contrast, the mean of product varieties is 3.13 which means consumer preferred first quality of products rather than product varieties ($t=41.667$ & $p=0.000$).

Belief Based Questions

Table no. 4: Showing Hypothesis data of Reputation of Company

Particular	City	Mean	SD	T-value	P-value
very unimportant to very important	Vadodara Region	3.44	1.402	24.534	0.000
	Ahemedabad Region	3.93	0.913	43.048	0.000
	overall	3.69	1.205	42.233	0.000

As per given data, in Ahemedabad Region the mean value is 3.93 which means the consumer of Ahemedabad Region city felt that reputation of company is important and inVadodara Region REgion Region the mean value is 3.44 which means the consumer ofVadodara Region REgion Region city felt that the reputation of the company is less important. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted. ($t=42.233$ & $p=0.000$)

Table No. 5: Showing Hypothesis Data of Accurate Description of Products

Particular	City	Mean	SD	T-value	P-value
strongly agree to strongly disagree	Vadodara Region	2.45	1.077	22.757	0.000
	Ahemedabad Region	2.05	0.757	27.076	0.000
	overall	2.25	0.95	33.504	0.000

As per given data, in Ahemedabad Region the mean value is 2.05 which means the consumer of Ahemedabad Region city agreed that description of product is accurate and inVadodara Region REgion Region the mean value is 2.45 which means the consumer ofVadodara Region REgion Region city strongly agreed that description of product is accurate. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=33.504$ & $p=0.000$)

Table No. 6: Showing Hypothesis Data of Internet Provides Sufficient Information

Particular	City	Mean	SD	T-value	P-value
strongly agree to strongly disagree	Vadodara Region	2.28	1.102	20.695	0.000
	Ahemedabad Region	1.89	0.709	26.651	0.000
	overall	2.09	0.945	31.216	0.000

As per given data, in Ahemedabad Region the mean value is 1.89 which means the consumer of Ahemedabad Region city strongly agreed that description of product is sufficient and inVadodara Region REgion Region the mean value is 2.28 which means the consumer ofVadodara Region REgion Region city agreed that description of product is sufficient. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=31.216$ & $p=0.000$)

Behavior based Hypothesis Data

Table No. 7: Showing Hypothesis Data of Amount Spent by Users for Purchasing Products

Particular	City	Mean	SD	T-value	P-value
1000 Rs. to more than 5000 Rs.	Vadodara Region	2.42	0.997	24.279	0.000
	Ahemedabad Region	2.15	0.957	22.456	0.000
	overall	2.29	0.984	32.834	0.000

As per given data, in Ahemedabad Region the mean value is 2.15 which means the consumer of Ahemedabad Region city spent an amount upto 2500 Rs. Whereas inVadodara Region REgion Region the mean value is 2.42 which means consumer spent an amount upto 5000 Rs. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=32.834$ & $p=0.000$)

Table No. 8: Showing Hypothesis Data Time Spent for Online Shopping

Particular	City	Mean	SD	T-value	P-value
1 Hr. to 6 Hr.	Vadodara Region	1.79	0.902	19.839	0.000
	Ahemedabad Region	1.92	0.907	21.179	0.000
	overall	1.86	0.904	29.004	0.000

As per given data, in Ahemedabad Region the mean value is 1.92 which means the consumer of Ahemedabad Region city spending time for online shopping around 2 hrs. Whereas inVadodara Region Region the mean value is 1.79 which means consumer spending time for online shopping is around 2 hrs. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=29.004$ & $p=0.000$)

Opinion based Hypothesis Data

Table No. 9: Showing Hypothesis Data of Delivery of Product

Particular	City	Mean	SD	T-value	P-value
strongly disagree to strongly agree	Vadodara Region	3.28	1.349	24.314	0.000
	Ahemedabad Region	3.76	0.818	45.967	0.000
	overall	3.52	1.138	43.726	0.000

As per given data, in Ahemedabad Region the mean value is 3.76 which means the consumer of Ahemedabad Region city agreed that the delivery of product is better and inVadodara Region REgion Region the mean value is 3.28 which means the consumer ofVadodara Region REgion Region city agreed that the delivery of product is better. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=43.726$ & $p=0.000$)

Table No. 10: Showing Hypothesis Data of Payment Method

Particular	City	Mean	SD	T-value	P-value
credit card, debit card, cash on delivery	Vadodara Region	2.29	0.782	29.272	0.000
	Ahemedabad Region	2.21	0.795	27.794	0.000
	overall	2.25	0.788	40.392	0.000

As per given data, in Ahemedabad Region the mean value is 2.21 which means the consumer of Ahemedabad Region city do payment through debit card and inVadodara Region REgion Region the mean value is 2.29 which means the consumer ofVadodara Region REgion Region city do payment through debit card. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=40.392$ & $p=0.000$)

Table No.11: Showing Hypothesis Data of Difficulty Searching Information about Products on Internet

Particular	City	Mean	SD	T-value	P-value
strongly disagree to strongly agree	Vadodara Region	2.63	1.269	20.733	0.000
	Ahemedabad Region	2.09	1.181	17.69	0.000
	overall	2.36	1.252	26.651	0.000

As per given data, in Ahemedabad Region the mean value is 2.09 which means the consumer of Ahemedabad Region city agreed that there is no difficulties of searching about products and inVadodara Region REgion Region the mean value is 2.63 which means the consumer ofVadodara Region REgion Region city are neutral. The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=26.651$ & $p=0.000$)

Table No. 12: Showing Hypothesis Data of Online Transaction is Safe

Particular	City	Mean	SD	T-value	P-value
strongly agree to strongly disagee	Vadodara Region	2.58	1.084	23.798	0.000
	Ahemedabad Region	2.29	0.988	23.184	0.000
	overall	2.44	1.045	32.965	0.000

As per given data, in Ahemedabad Region the mean value is 2.29 which means the consumer of Ahemedabad Region city agreed that online transaction is safe and inVadodara Region REgion Region the mean value is 2.58 which means the consumer ofVadodara Region REgion Region city are neutral.

The data is highly significance where the null hypothesis is rejected and alternate hypothesis is accepted ($t=32.965$ & $p=0.000$)

Findings

- 49.5% users of both Regions agreed that the data of product shown on online is sufficient.
- 32% users strongly felt that online transaction is safe.
- 46.5% users of both Regions do payment by cash on delivery.
- 3% users of both Regions strongly disagreed that the data of product shown on online is not sufficient.
- 29.5% users both Regions purchased computer accessories.
- 24.5% users of flipkart website in both Regions
- 40.5% users preferred quality of products through online shopping in Vadodara Region Region and Ahemedabad Region Regions.
- 40.5% users of both Regions are purchasing the products through online more than 2500 Rs.
- The mean value of computer accessories is 2.83 which mean the data is highly significance.
- The mean value of Flipkart is 3.25 which mean the data is highly significance.
- The mean of Yepme is 4.67 which mean purchasing of product through this website is lesser, so in India compare to other websites, the usage of Yepme.com is lesser.
- The mean value is 2.05 which means the consumer of Ahemedabad Region city agreed that description of product is accurate and in Vadodara Region Region the mean value is 2.45 which means the consumer of Vadodara Region Region city strongly agreed that description of product is accurate.

Conclusion

Online shopping is rapidly changing the way people do business all over the world. In the business-to-consumer segment, sales through the web have been increasing dramatically over the last few years. Customers, not only those from well-developed countries but also those from developing countries, are getting used to the new shopping channel. Understanding the factors that affect intention, adoption and repurchase are important for researchers and practitioners alike.

Online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. The result of our study shows that mode of payment is depended upon income of the respondents. People having monthly income below Rs 1, 00,000 prefer cash on delivery and above Rs 3, 00,000 prefers Internet banking payments. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with the time. From the conclusion that we got through literature review was in a country like India, online experiences are still looked up as complex and uncomfortable. People are tradition bound & have doubt in mindset as far as issue of online shopping/purchase of product is concerned but we found that Indian consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

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