A STUDY ON ONLINE PURCHASE IN TIRUCHIRAPPALLI CITY CORPORATION

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Abstract: This paper discussed about the online purchase. The purpose of the study is to provide an analysis of the current online purchaser of household products. The study based on both primary and secondary data. The primary data were collected from 200 respondents of Tiruchirappalli City Corporation by the use of structured questionnaire. The equal part of 50 questionnaires was given to four zones of Tiruchirappalli City Corporation. Data were collected convenient sampling method and analyses by using simple percentage, chi square test, Garrets' ranking method and spearman's correlation coefficient method. The study found that 61% of the respondents are user and remaining 39% of the respondents are non-user. Out of 61%, 73% of the respondent's access through mobile phone and 43% of the respondents are using debit card. The respondents mostly purchased the food and beverages, clothing and home appliance. The respondents positively expressed their opinion regarding using online purchase are the respondents need not go to shop physically. Because lot of variety of items are available in online and also easy price comparison. It reduces the time and it leads to save the time for another use. The marital status, age and occupation are the most influencing demographic features of online purchase. Out of 39%, majority 27% non-user of the respondents are fear about the products are duplicate, wrong product, difficult in size of the product and getting broken or defective.

KEY WORDS: Online Purchase, Mode of Payment, Mode of Access, Preference of the products, Influencing factors, Satisfaction Level.

INTRODUCTION

In Competitive marketplace, online purchase is helping to make better customer experience and driving accessibility of goods purchased. It is more transparent and to an extent a further drives technology adoption. Everything the consumer purchased through online, it will reduce the corruption level. More and

more consumers prefer online purchase. Because the customer's buying decision making process has changed dramatically make a easier and faster shopping. Several brands and foreign companies' items are not available in direct shopping method. But nowadays technology with the support of internet, the consumer buy the foreign brands are purchased by simply sitting in their home especially during the holidays.

Now a day, the people speaking everywhere buying products of an online purchase. The people purchased the goods for the personal as well as family uses. Now online shopping has facilitates the product purchase from anywhere around the world. The consumer preference also has changed in terms of choices of buying activities. Most of the electronic devices apps are well connected to the internet. So, the people very interested to buy the product from online. The online shopping save time, easy payment and it will display many options to choose best of the best choice of goods purchased.

Household products are fundamental requirement for each and every family to running the life smoothly. Household items provide for fulfilling the basic human needs and provide comfort and safety life of every person in each and every family. Groceries, clothing, foot wear, food and beverages, cosmetics, home appliance, children's playing things, furniture, electrical and electronic products, books and stationery items are essential products in day to day life. Amazon, Google, Flip kart, Myntra, Pay tm and Snap deal are the famous shoppers in India. The state bank of India introduced by Yono App for shopping and all other digital payment purposes. Most of the tiruchirappalli city peoples purchase the grocery item from trichy online wholesale market such as saraswathi stores, kumutham stores and big basket, etc.S2s online shopping provide quality clothes of men's wears, ladies wears and kids wears.

This paper an analyses to highlight the usage of online purchase through digital and the impact and constraints involved in that process and to identify the opportunities and challenges that exist and provide suggestions to overcome the same.

STATEMENT OF THE PROBLEM

The previous studies have stimulated and encouraged to chalk out a design for this study. Online Purchase is the fastest growing market place in the world. It gives the chance to the leading medium and innovative sellers for household products. The study helps to know how many persons are currently purchased through online mode in tiruchirappalli City Corporation.

OBJECTIVES

➢ The study to know the usage of online purchase

➢ The study to identify the mode of access and also mode of payment.

➢ The study to find out what type of the products preferred by the consumer purchased through online.

➢ To ascertain why the consumer prefer online purchase.

➢ To examine why the respondents hesitate the online purchase.

➢ To determine the level of satisfaction regarding online purchase.

➢ To offer suggestion to improve the online shopping services through digital mode.

HYPOTHESIS

The null hypothesis was framed as the background of demographic features of the respondents Vs usage of online purchase.

 ➢ H_o =There is no significant association exists between the Demographic features like gender, zones, age, marital status, education and income of the respondents and usage of the online purchase.

 ➢ H_1 = There is significant association exists between the Demographic features like gender, zones, age, marital status, education and income of the respondents and usage of the online purchase.

METHODOLOGY

The present study is based on both the primary and secondary data. The primary data were collected from Tiruchirappalli City Corporation by the use of the structured questionnaire. The secondary data were referred from journals, magazines, books, articles and related websites.

SAMPLE SIZE AND AREA OF THE STUDY

The following table given the details of sample size and area of the study:

Zones	Sample Size	Area of the Study	Ward No.	Data Collection	
				Distributed	Received
Abhishekapuram	50	Edamalaipatti Pudur Crawford	40 41	50	50
Ariyamangalam	50	Palakarai Muthaliar Chatram	26 26	50	50
Golden Rock	50	Edamalaipatti Kajamalai Colony	39 42	50	50
Srirangam	50	Cinthamani Keelapulivar Road	9 10	50	50
Total	**200**			**200**	**200**

SAMPLING TECHNIQUE AND STATISTICAL TOOLS

The study based on convenient sampling method by using descriptive statistics data were analysed and using chi square test, Garret Raning Method and Spearman's correlation coefficient.

LIMITATIONS

The important limitations of this study are listed below:

 ❖ Respondents were only selected from the Tiruchirappalli City Corporation.

 ❖ This study managed to get responses only from 200 respondents.

 ❖ Only ten products are taken into the study.

REVIEW OF LITERATURE

The following reviews are collected from Journals, articles and also from websites. It indicates that how technology can help in online purchase.

- ❖ The Study conducted by **Ying Huang, Nu-nu wang Hongyu Zhang, Jianqiang wang (2019)** revealed to focus on the price, trust of online purchase regarding engines. The study represent the critical factors in consumer's purchasing decision. The study is conducted on Tmail.com. The result of the study indicates that the model performs better and the proposed model can significantly improve the accuracy of product and it can meet the critical challenges. The study suggests that to develop a new application for e commerce platform.

- ❖ **Uttam Chakraborty (2019)** The study aims to highlights the importance of brand equity dimensions which act as a mediator between online consumers intention. Data were collected from select e-commerce site's brand community on facebook social media platform through google form applications. Data analysis reveals that marketers should concentrate more on brand awareness and perceived value, which ultimately influence the purchase intention of the consumers.

- ❖ The study conducted by **Cristian Morosan, John T.Bowan (2018)** It state that majority of the hotel industry purchasing the products through online is critical. The purpose of the study is to provide an analysis of the current online purchaser of hotel industry. The analysis was conducted of 85 peer reviewed articles published between 2006 and 2016. It found that a strong orientation toward self – reported survey data as indicates that the relationships among buyers, sellers, products, retail interfaces and consumer decision process that characterize the hotel online purchasing environment.

- ❖ **Yoon Jin Ma, Hyun – Hwa Lee (2014)** The purpose of the study to explore the effect on consumer responses of firms manipulating online consumer trust and of firms purchase intention. The study was designed as an experimental study using a scenario method and data were randomly collected from 2080 online shoppers in the USA. It found that unfair business practice of manipulating online postings considerably undermined consumer trust toward online.

- ❖ **Arun Thamizhvanan, M.J. Xavier (2013)** This paper attempts to identify the determinants of online purchase intention among youth in the Indian context. The online purchaser intention of shopping orientation factors are impulse, brand, quality, trust and prior online purchase experience. The results are based on 95 valid responses received from the online survey. The study found that impulse purchase orientation, prior online purchase experience and trust have significant impact on customer purchase intention to shop than online.

THE MAJOR FINDINGS ARE SUMMARIZED AS BELOW

The demographic features of the respondents are presented in the first instance.

TABLE 1

PROFILE OF THE RESPONDENTS

Varriable	Characteristics	Frequency	Percentage
Gender	Male	100	50
	Female	100	50
	Total	**200**	**100**
Zones	Abhishekapuram	50	25
	Ariyamangalam	50	25
	Golden Rock	50	25
	Srirangam	50	25
	Total	**200**	**100**
Age	Below 25 Years	32	16
	25-35 Years	46	23
	35-45 Years	56	28
	45-55 Years	36	18
	Above 55 Years	30	15
	Total	**200**	**100**
Marital Status	Married	108	54
	Unmarried	68	34
	Widow/Diversed	24	12
	Total	**200**	**100**
Educational Qualification	Below HSC	28	14
	Undergraduates	70	35
	Postgraduates	54	27
	Professional	38	19
	Others	10	5
	Total	**200**	**100**
Occupation	Government Employees	42	21
	Private Employees	72	36
	Business	36	18
	Housewife	30	15
	No Income group	20	10
	Total	**200**	**100**
Income Level	Below 25,000	48	24
	25,000-40,000	52	26
	40,000-55,000	44	22
	55,000-70,000	36	18
	Above 70,000	20	10
	Total	**200**	**100**

Source: Primary Data.

The respondents profile as displayed in Table 1 depicted the respondents are generally exercise in use of mobile or personal computer or laptop for online purchase. Equal i.e. 50% of the respondents are male and female, Equal i.e. 25% of the respondents are belongs to each zone, 28% of the respondents are in the age group of 35-45 years, 54% of the respondents are married, 35% of the respondents are undergraduates,

36% of the respondents are employed in private sector and 28% of the respondents are in the income level of Rs.25,000 - 40,000 Rs.

Having discussed the above demographic features of the respondents, the general details of the respondents are presented in the next instance.

TABLE 2
GENERAL DETAIL OF THE RESPONDENTS

Varriable	Characteristics	Frequency	Percentage
Bank Account	Having Bank Account	174	87
	Not Having Bank Account	26	13
	Total	**200**	**100**
Name of the Bank Account	State Bank of India	43	25
	Indian Bank	29	17
	Indian Overseas Bank	23	13
	HDFC Bank	19	11
	ICICI	24	14
	Syndicate Bank	19	11
	City Unin Bank	17	9
	Total	**174**	**100**
Personal Computer	Having Personal Computer /Laptop	144	72
	Not Having Personal Computer	56	28
	Total	**200**	**100**
Mobile Phone	Having Mobile Phone	176	88
	Not Having Mobile Phone	24	12
	Total	**200**	**100**

Source: Primary Data.

The general detail of the respondents profile as displayed in Table 2 replicate that, majority 87% of the respondents having a bank account, Out of this 87%, 25% of the respondents are maintained bank account in state bank of India, 72% of the respondents are having personal computer or laptop and 88% of the respondents are having android mobile phone.

Having discussed the above demographic and general features of the respondents, next to know how many of the respondents are purchasing goods from online.

FIGURE 1

**Usage of Online Purchase (N=122)**

No 39%
Yes 61%
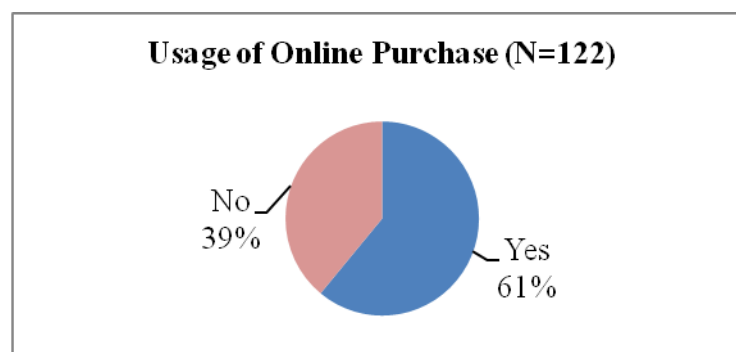
Source: Primary Data.

The above Figure 1 evidence that out of 200, the good range of 122 respondents i.e., 61% of the respondents are purchasing the products or goods from online through android mobile phone or personal computer/laptop and rest of the 39% of the respondents are purchasing household goods from offline mode.

Having looked over the above, next to analyse how many respondents using mobile for online purchase and personal computer or laptop.

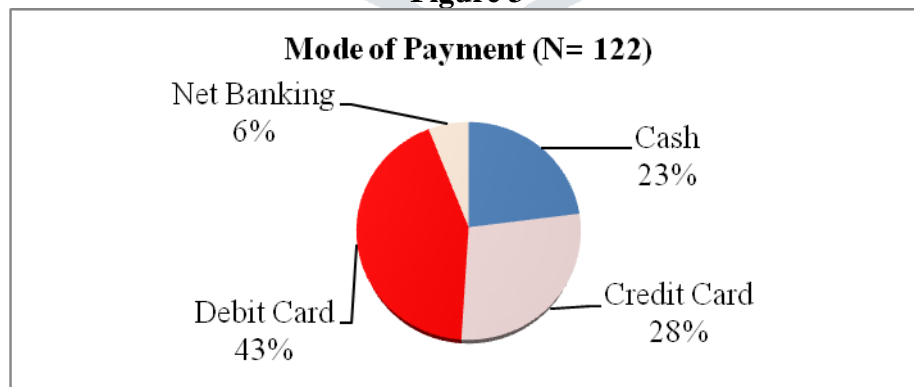**Figure 2**
Mode of access
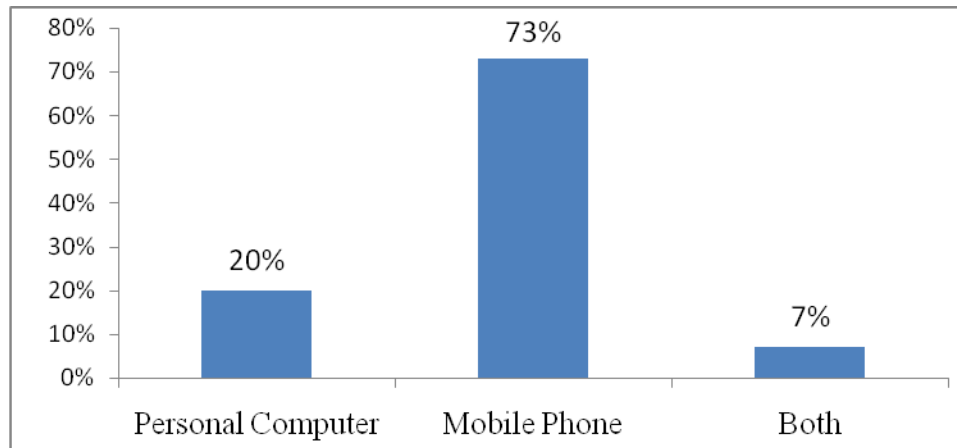
Source: Primary Data.

The figure 2 observed that, majority 73% of the respondents are using mobile for goods purchased from online followed by 20% of the respondents are using personal computer and 7% of the respondents are using both.

Having observed the above, next to examine the mode of payment for online purchase

Figure 3

Source: Primary Data.

The above figure 3 confirmed that, the majority 43% of the respondents are using debit card followed by 28% of the respondents are using credit card, 23% of the respondents are paid on cash mode and rest of the 6% of the respondents only using net banking.

After confirmed the above discussion, next to know which type of products are purchased from online and it has been ranked by the use of garret ranking method with the help of the following respondent's preference table.

TABLE 3
Preference Ranking of Household product purchasing through Digital

S.No	Products	Preferences										Total Purchaser
		I	II	III	IV	V	VI	VII	VIII	IX	X	
1	Groceries	16	13	11	17	9	12	11	13	12	8	**122**
2	Clothing	43	11	13	14	10	9	8	7	4	3	**122**
3	Foot wear items	7	9	13	11	15	13	16	18	9	11	**122**
4	Food and beverages	67	12	10	11	4	6	3	4	3	2	**122**
5	Cosmetics	19	12	14	9	13	15	17	13	6	4	**122**
6	Home Appliance	33	21	13	14	15	9	7	5	3	2	**122**
7	Children's play things	27	21	18	13	14	9	9	5	3	3	**122**
8	Furniture	21	18	17	15	11	9	13	8	6	4	**122**
9	Electrical and Electronics	17	15	13	11	12	14	16	15	5	4	**122**
10	Books and Stationery items	9	12	13	11	12	13	14	12	14	12	**122**

Source: Primary Data

TABLE 3.1

Result on Consumer preference of the online product purchase

S.No	Products	Garret's Mean Score	Rank
1	Groceries	52.5	VIII
2	Clothing	62.77	II
3	Foot wear items	43.49	X
4	Food and beverages	69.75	I
5	Cosmetics	54.56	VII
6	Home Appliance	62.66	III
7	Children's play things	61.14	IV
8	Furniture	57.69	V
9	Electrical and Electronics	54.59	VI
10	Books and Stationery items	48.87	IX

Statistical Data Analysis

An analysis of the above garret mean score inferred that the preference of the household products purchased from online by the respondents seem to be I, II, III, IV Rank followed by food and beverages, clothing, home appliance products, children's play things and furniture, electrical and electronics, cosmetics and groceries are V, VI, VII and VIII Rank followed by books and stationery items and foot wear items are last IX and X Rank.

After completion of the above analysis the further study to be continued that, why the respondents prefer the online purchase and to determine which pair of factors are influencing for online purchase by the use of spearman's rank correlation coefficient. Under this method correlation coefficient pair value were calculated by using appropriated spearman's rank correlation formula and the first factor correlated with the

second factor, the same way each factors correlated with the next factors respectively. Finally, to found out the most influencing pair factors on the basis of highest positive value of correlation coefficient value. In this method, the ranks are May or may not given. Here, the rank is not given. Only the pair values are taken into the study and inference also drawn on the basis of highest pair values.

The following table explains the reasons for preference of online purchase and followed by the results.

TABLE 4
Reasons for Preference of Online Purchase

S.No	Reasons(Factors)	Reasons										Total Purchaser
		I	II	III	IV	V	VI	VII	VIII	IX	X	
1	Any time purchase(p)	68	11	9	12	5	5	4	3	2	3	**122**
2	Ease to use(q)	42	12	14	13	9	10	7	8	4	3	**122**
3	Ability to compare the price(r)	32	22	14	13	13	11	8	4	2	3	**122**
4	To save time(s)	28	20	19	14	13	9	9	4	4	2	**122**
5	Better price(t)	21	18	15	17	10	10	12	9	5	5	**122**
6	Need not go to physically for purchasing shop(u)	16	16	12	12	13	13	16	12	8	4	**122**
7	Lot of variety(v)	18	13	12	11	14	14	15	15	5	5	**122**
8	Discount and shopping offers(w)	16	13	11	17	9	12	11	13	12	8	**122**
9	Everything in one place(x)	10	11	12	12	13	12	14	12	14	12	**122**
10	To avoid crowds(y)	7	9	12	12	14	14	16	18	11	9	**122**

Source: Primary Data.

TABLE 4.1
Result on Reasons for prefer online purchase

S.No	Reasons(Factors)	Correlation Coefficient Pair Value
1	Any time purchase(p)	ppq = -3.739
2	Ease to use(q)	Pqr = 0.158
3	Ability to compare the price(r)	Prs = 0.667
4	To save time(s)	Pst = 0.23
5	Better price(t)	Ptu = 0.297
6	Need not go to physically for purchasing shop(u)	Puv = 0.782
7	Lot of variety(v)	Pvw = 0.103
8	Discount and shopping offers(w)	Pwx = 0.321
9	Everything in one place(x)	Pxy = 0.539
10	To avoid crowds(y)	Pyp = -24.95

Statistical Data Analysis

The above Table 4.1 show that, which factors are most influencing to buy the products through online by use the respondent's opinion. It expressed that, the positive and the highest pair values are puv of 0.782 and prs of 0.667. It clearly explicit that, the respondents need not go to physically for purchasing shop.

Because the lot of variety of items of products or goods are available in the online. Next, the price comparison is easy to online purchase. It is save the time to the respondents.

Having discussed the above, next to know the satisfaction level of the online purchase.
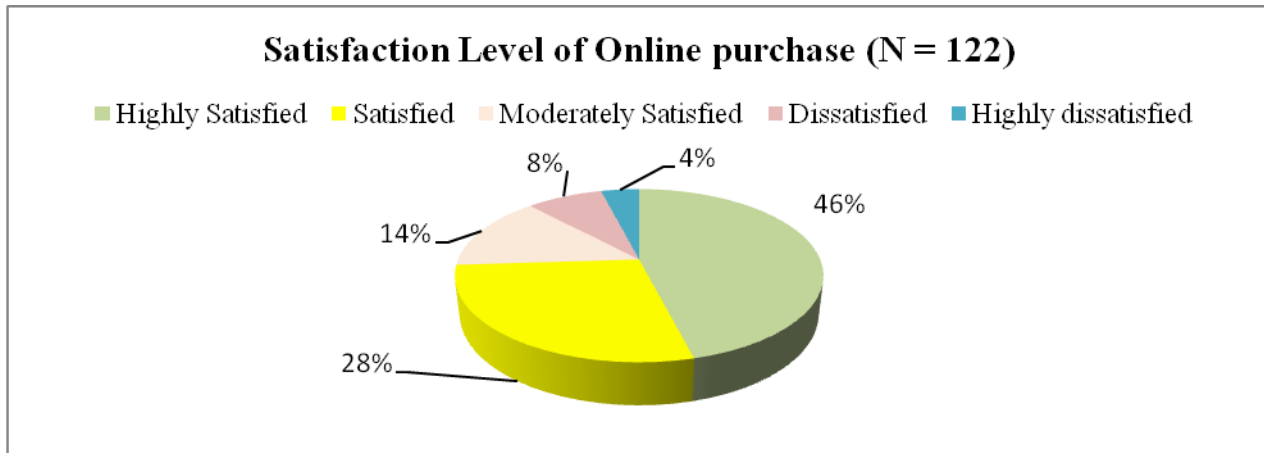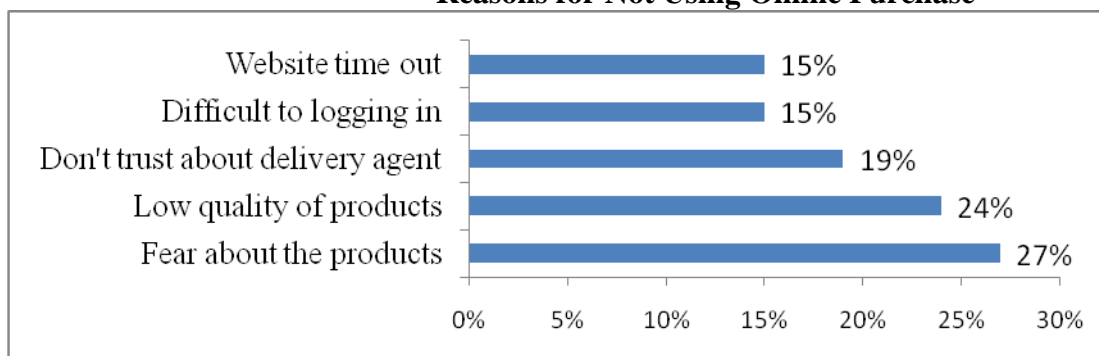

Figure 4

Source: Primary Data.

The above figure 4 states that, Out of 122 respondents 46% of the respondents are highly satisfied followed by 28% of the respondents are satisfied, 14% of the respondents are moderately satisfied and remaining 8% and 4% of the respondents are dissatisfied and highly dissatisfied.

On top of the study discussed about the 122(61%) respondents are purchased which type of products through digital mode and what way the respondents paid the money. Then, the respondents why prefered the online purchase and what extent they are satisfied. Now, the study to identify why the 78(39%) respondents are hesitate the online purchase.

Figure 5
Reasons for Not Using Online Purchase

Source: Primary Data

The above figure 5 express that, majority 27% of the respondents are fear about the products are duplicate, wrong product, difficult in size of the product and getting broken or defective. Next, 24% of the respondents are felt about the online products are low quality compared to in store. Because the respondents only seen the product in technology only, they can't touch the products, Followed by 19% of the respondents are lack of trust about delivery agent and remaining 15% of the respondents are said that difficult to logging in and website time out is the problem of online purchase.

Having discussed the above, a further study followed by an analysis on whether the usage of online purchase have got any association with the demographic features by the use of chi square test.

Association between the demographic features Vs usage of online purchase

Variable	5% Significant Value (Table Value)	X^2 Value (Calculated Value)	Test Result	Interpretation of Result
Gender	1 df = 3.841	X^2 = 2.1	Calculated value is Less than the table value. So the hypothesis is Accepted	There is no significant association
Zones	3 df = 7.815	X^2 = 1.809	Calculated value is Less than the table value. So the hypothesis is Accepted	There is no significant association
Age	4 df = 9.488	X^2 = 14.995	Calculated value is greater than the table value. So the hypothesis is Rejected	There is significant association
Marital Staus	2 df = 5.991	X^2 = 31.292	Calculated value is greater than the table value. So the hypothesis is Rejected	There is significant association
Educational Qualification	4 df = 9.488	X^2 = 7.5297	Calculated value is Less than the table value. So the hypothesis is Accepted	There is no significant association
Occupation	4 df = 9.488	X^2 = 33.9508	Calculated value is greater than the table value. So the hypothesis is Rejected	There is significant association
Income	4 df = 9.488	X^2 = 4.8541	Calculated value is Less than the table value. So the hypothesis is Accepted	There is no significant association

Statistical Data Analysis

The above Table 5 indicate that there is no significant variance in usage of online purchase based on the demographic factors such as gender, zones, educational qualification and income of the respondents. However the age, marital status and occupation have significant impact on online purchase.

SUGGESTIONS:

In Historical days the family head only play a vital role in fulfilling the family needs. But present days each and every person of the family member had an exigent role in helping to provide everything that the family needed especially for purchasing household products. The direct purchasing system has been revealed to be associated with a number of problems such as time consuming, risk of carrying cash at physically, difficult to purchase different products at one place and crowd. These problems are eliminated for using e-generation. As per this concerned, the following suggestions are made:

❖ Digital Marketing Companies to create the awareness regarding the online product purchase tactics.

❖ Digital Marketing Agencies to create brand awareness through social media.

❖ Online shopper to advertise the products in attractive manner.

❖ The Digital Marketer get the feedback on regarding the products at the time of delivery. It helps to find out the opinion of qualities and cost of the products.

❖ The Digital Marketer to create confidence about the products through the social media on facebook, twitter, etc.

❖ The online Marketer to provide little incentives like a small discount to increase the growth of online customers.

CONCLUSION:

To conclude that, online purchase and payment can save the time and reduce the travelling cost. The customer no more tiring shopping trips, battling supermarket crowds and waiting in long check-out guess and no more heavy bags for carry bags to carry home. If the customer becomes a regular online shopper may stores keep a list of the customer's usable items and remind the customer. In this present study found that, majority people using online purchase through mobile phone and paid the money with the help debit card. The marital status, age and occupation are the most influencing demographic features of online purchase. The respondents mostly purchased the food and beverages, clothing and home appliance. The respondents positively expressed their opinion regarding using online purchase are the respondents need not go to shop physically. Because lot of variety of items are available in online and also easy price comparison. It reduces the time and it leads to save the time for another use. One Third of the respondents are fear about the products are duplicate, wrong product, difficult in size of the product and getting broken or defective. Finally conclude that, today's tough competition world everything can be easily purchased through electronic mode. The future digital world in the hands of people.

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