

THE RESILIENCE ATTITUDE TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO DINDIGUL CITY MUNICIPAL CORPORATION

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Abstract

Due to abundant business opportunities, there are a number of services being offered online. Online shopping has emerged as one of the most prominent opportunities available through internet. It has enormous advantages for the customers as well as business houses. Through online shopping, business houses are able to reach out to more customers at limited cost in rural areas. In fact, they act as a stepping-stone to the concept of global village. Hence, online shopping provides unlimited choices to the customers in a nutshell. The customer can shop any day of the year at any time of the day. This also helps in customers' time and energy saving. Moreover, due to unlimited choice and less excess time, customers can easily search for the desired things and can easily compare the products/items. This paper attempts to find out the resilience attitude towards online shopping with special reference to Dindigul City Municipal Corporation. A survey was conducted among 160 respondents on the basis of random sampling method. Reliability testing has been conducted to measure the consistency of results and ensure that items or measures are error free. SPSS Software is used to analyze the data and get output. Anova, Mann-Whitney Test, Kruskal-Wallis Test, Two-Sample Kolmogorov-Smirnov Test and Multiple regression analysis have been used to identify about the demographic factors with buying portals of customer towards online shopping and Resilience attitude of Online Shopping.

Keywords: *Online Shopping, Buying portals, Resilience attitude.*

Introduction

Electronic Shopping is a significant development in the field of e-commerce and will definitely be the future buzz of shopping across the world. Almost all business houses are running their trade through online to sell their products or services (*Jeremy Goldman, 2013*). The internet revolution has brought about a paradigm shift in the way things are done. The Internet and the World Wide Web (www) have dramatically changed the way consumers seek and use information (*Business Standard, 2015*). The Internet, which was earlier conceptualized as a tool for enhancing information, has become an important part of business these days. For businesses, the key to survival in the future depends on how well they can integrate this medium in their business model today. In order to sell anything online, the Manufacturers/ Sellers have to take into account

who their customers are, what are their spending habits and the products and the services they prefer (*Sudesh Chhikara, 2010*).

Other important issue is that one of the major options to purchase from Internet is through credit cards (*Jennifer Gill, 2007*). However, it is quite possible that customers may fall a prey to security and privacy problems in the Internet. It is an undisputed fact that all online stores vying for each other to tap the untapped potential to market and sell products or services through online. There are a number of online portals such as amazon.com, filipkart.com, e-bay.com, snapdeal.com, etc., engaged in facilitating online shopping. In order to grow and develop, these portals must understand the needs and wants of their customers. They have to depend on how well they can integrate this medium in their business model to develop their business today (*The Economic Times, 2015*). In order to sell anything over the internet, they have to take into account what consumers buy, why they buy, how they buy, who their customers are, what their spending habits are like and what products and services they prefer. The sustainability of the shoppers is ensured if these portals comprehend their needs and preferences. Hence, they should closely monitor the buying motives and behavior of their customers in order to find out the ways and means to get their customers satisfied.

REVIEW OF LITERATURE

Mohd Shoki Md Ariff et al. (2014) have identified that product risk, financial and non-delivery risks are hazardous and negatively affect the attitude of online shoppers. The study also revealed that consumers did not really concern about non-convenience aspect of online shopping, such as handling of returned products and examine the quality of products featured in the online seller website. Therefore, the online buyers' attitude positively affected the online purchasing behaviour.

Sanjeev and Savita, (2014) have revealed that shopping convenience, immediate possession, information seeking, social interaction, and variety were those factors which affected the consumer attitude towards online shopping. The study identified that online shoppers expected free or very low-cost shipping.

Korina C. Pinca and Legaspi (2015) have revealed that female respondents tend to shop online than male respondents. The younger age group might be more familiar with the internet compared with their older counterparts due to less computer literacy.

Sadia Afzal and Javed Rabbani Khan (2015) have observed that consumer buying behaviour was influenced by attitude, loyalty, previous buying experience and word of mouth. It was concluded that e-advertisements had more significant effect on consumer buying behaviour towards online shopping.

Subhalakshmi and Ravi (2015) have analysed the financial risk, information risk and time risk were the three major types of perceived risk which influenced the customer attitude towards the online shopping of cosmetic products. The time delay of product delivery and the time spent to search the exact product were also considered to a greater extent which debar customers to go online.

Tsai Chen and Ming-Chang Lee (2015) have identified that online impulsive buying was influenced by need to have products of high quality, affordable price and quick delivery. It was concluded that conscientiousness, referring to an organized, orderly and efficient carrying out of tasks, can also be a useful trait for predicting the tendency to carry out purchase tasks efficiently.

RESEARCH GAP

The researcher has thoroughly undertaken a review of earlier studies relevant to the present study conducted so far at the international and national level. Through this exercise, the researcher reviewed the various issues related to online shopping. But, no comprehensive and exclusive study was carried out in the area of Resilience attitude of online shopping with special reference to Dindugal Municipal City Corporation.

IMPORTANCE OF THE STUDY

Internet is going to rule the world in the foreseeable future. Taking these in totality, the researcher is interested to know the factors that are prompting the shoppers to stay online or otherwise. The outcomes of the present research help the online stores to formulate viable strategies keeping in mind the interests of all the stakeholders in this domain. Further, this study helps the government to formulate suitable regulations in the area of online shopping.

STATEMENT OF THE PROBLEM

Due to various reasons such as insecurity, getting inferior goods, high price and lack of computer literacy, etc. In this regard, the online stores must establish an environment where the customers believe that online stores are trustworthy, credible, loyal, and prompt in service at an affordable price. To create such an environment, it is imperative for online stores to understand thoroughly the buying behaviour of the customers. This calls for analysing the shoppers' attitude and taking every effort without leaving a little chance to satisfy the online shoppers. Once this is done, the market base for online stores expands, because the satisfied customers ultimately become brand ambassadors and they create more customers for online stores through their word of mouth.

Keeping this in view, the present research is carried out to understand and analyse the resilience attitude towards online shopping. The inferences drawn in this study will ultimately help all those, directly or

indirectly, involved in the online shopping arena and shape their future road ahead. In the light of these observations, the following researchable questions could be probed:

1. Why do shoppers prefer online shopping?
2. Which factors impel the shoppers to purchase through online?
3. What make the resilience attitudes of online shopping?
4. To what extent are the shoppers being satisfied with online shopping?

OBJECTIVES OF THE STUDY

The following are the objectives of the study

- To study the buying portals of customer towards online shopping
- To examine the Resilience attitude of Online Shopping.
- To analysis the level of satisfaction of consumers towards online shopping.

HYPOTHESIS OF THE STUDY

1. H₀: There is no significant relationship between demographic factors and buying portals of customer towards online shopping
2. H₀: There is no significant relationship between demographic factors and Resilience attitude of Online Shopping

METHODOLOGY

The study is analytical in nature based on survey method. Primary data for this study has been collected with the help of a well structured interview schedule. Secondary data has been collected from various books, journals, magazines and internet.

SAMPLING SIZE AND RESEARCH DESIGN

The size of the sampling is determined by the researcher is 160 respondents on the basis of random sampling method. The study is descriptive in nature and is administered to find out the demographic factors with buying portals of customer towards online shopping and Resilience attitude of Online Shopping. Quantitative data have been collected through questionnaire survey to conduct this study.

DATA ANALYSIS PROCEDURE

Reliability testing has been conducted to measure the consistency of results and ensure that items or measures are error free. SPSS Software is used to analyze the data and get output. Annova, Mann-Whitney Test, Kruskal-Wallis Test, Two-Sample Kolmogorov-Smirnov Test and multiple regression analysis have been used to identify about the demographic factors with buying portals of customer towards online shopping and Resilience attitude of Online Shopping

Result and Discussion

Reliability and Scale Statistics

Mean	Variance	Std. Deviation	N of Items	Cronbach's Alpha
71.5750	1169.705	34.20095	29	.992

The overall results of reliability test indicate that the data is highly reliable with all independent and dependent items included. Reliability analysis conducted to evaluate the internal consistency of information. The alpha value between 0.5 - 0.9 is considered acceptable and the value 0.992 shows high reliability levels with all 29 items included. The highly reliability of the instrument give the assurance to confidently test other statistical tools.

H0: There is no significant relationship between demographic factors and buying portals of customer towards online shopping.

ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Gender	Between Groups	31.341	3	10.447	230.880	.000
	Within Groups	7.059	156	.045		
	Total	38.400	159			
Age	Between Groups	146.235	3	48.745	646.360	.000
	Within Groups	11.765	156	.075		
	Total	158.000	159			
Marital Status	Between Groups	22.282	3	7.427	82.073	.000
	Within Groups	14.118	156	.090		
	Total	36.400	159			
Occupation	Between Groups	311.027	3	103.676	774.840	.000
	Within Groups	20.873	156	.134		
	Total	331.900	159			
Income level	Between Groups	124.752	3	41.584	126.831	.000
	Within Groups	51.148	156	.328		
	Total	175.900	159			
Education level	Between Groups	209.129	3	69.710	145.440	.000
	Within Groups	74.771	156	.479		
	Total	283.900	159			
Residence	Between Groups	78.209	3	26.070	257.546	.000
	Within Groups	15.791	156	.101		

	Total	94.000	159			
Family size	Between Groups	27.100	3	9.033	293.583	.000
	Within Groups	4.800	156	.031		
	Total	31.900	159			

From the Test ANOVA, it is observed that the significance value is $0.000 < 0.05$. So the Null Hypotheses is rejected and concluded that there is significant difference between demographic factors and buying portals such as PC, Mobile, Tablet and ipad of customers towards online shopping.

H0: There is no significant relationship between demographic factors of gender and Resilience behavior of Online Shopping

Mann-Whitney Test

Test Statistics^a

	Convenience and easy buying	Time saving	Variety of Product	Reasonable price	No shipping charge	Discount	Friends and relative motivation	Cash on delivery	Quick delivery	Digital payment system
Mann-Whitney U	512.000	24.000	.000	24.000	224.000	32.000	128.000	.000	32.000	64.000
Wilcoxon W	5168.000	4680.000	4656.000	4680.000	4880.000	4688.000	4784.000	4656.000	4688.000	4720.000
Z	-9.470	-10.955	-10.987	-10.921	-10.218	-10.857	-10.722	-11.157	-10.852	-10.752
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. Grouping Variable: Gender

Here, at 5 % level of significance the value of the Mann Whitney tests are lesser than 0.05 ($0.000 < 0.05$, respectively). So the Null Hypotheses is rejected and concluded that there is significant relationship between demographic factors of gender and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of age and Resilience attitude of Online Shopping

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.979 ^a	.959	.957	.20766

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.979 ^a	.959	.957	.20766

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

The Determination R- square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Here, the value of R is 0.979 which tells us that there is a good correlation between dependent and independent variables and the R-square value is 0.959.

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	151.575	10	15.157	351.494	.000 ^a
	Residual	6.425	149	.043		
	Total	158.000	159			

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

b. Dependent Variable: Age

From the above table, it is observed that the F-ratio given under the column F is 351.494 and p-value 0.000 is given under Sig column. Since p-value is less than 0.01, it implies that the calculated regression coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore it is inferred that there is significant relationship between the demographic factors of age and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of marital status and Resilience attitude of Online Shopping

Kruskal-Wallis Test

Test Statistics^{a,b}

	Convenience and easy buying	Time saving	Variety of Product	Reasonable price	No shipping charge	Discount	Friends and relative motivation	Cash on delivery	Quick delivery	Digital payment system
Chi-Square	95.802	109.912	99.257	101.966	113.252	103.092	101.096	100.539	99.450	111.171
df	1	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. Kruskal Wallis Test

b. Grouping Variable: Marital Status

Here, at 5 % level of significance the value of the Kruskal-Wallis Test statistics are lesser than 0.05 (0.000 < 0.05, respectively). So the Null Hypotheses is rejected and concluded that there is significant difference between demographic factors of marital status and Resilience attitude of Online Shopping

H0: There is no significant relationship between demographic factors of occupation and Resilience attitude of Online Shopping

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.985 ^a	.970	.968	.26003

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving, Variety of Product, Reasonable price, Cash on delivery, Discount

The Determination R- square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Here, the value of R is 0.985 which tells us that there is a good correlation between dependent and independent variables and the R-square value is 0.970.

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	321.825	10	32.183	475.969	.000 ^a
	Residual	10.075	149	.068		
	Total	331.900	159			

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

b. Dependent Variable: Occupation

From the above table, it is observed that the F-ratio given under the column F is 475.969 and p-value 0.000 is given under Sig column. Since p-value is less than 0.01, it implies that the calculated regression coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore it is inferred that there is significant relationship between the demographic factors of occupation and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of income level and Resilience attitude of Online Shopping.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.949 ^a	.902	.895	.34099

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

The Determination R- square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Here, the value of R is 0.949 which tells us that there is a good correlation between dependent and independent variables and the R-square value is 0.902.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	158.575	10	15.858	136.383	.000 ^a
	Residual	17.325	149	.116		
	Total	175.900	159			

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

b. Dependent Variable: Income level

From the above table, it is observed that the F-ratio given under the column F is 136.383 and p-value 0.000 is given under Sig column. Since p-value is less than 0.01, it implies that the calculated regression

coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore it is inferred that there is significant relationship between the demographic factors of income level and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of education level and Resilience attitude of Online Shopping

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.971 ^a	.942	.938	.33233

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving, Variety of Product, Reasonable price, Cash on delivery, Discount

The Determination R- square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Here, the value of R is 0.971 which tells us that there is a good correlation between dependent and independent variables and the R-square value is 0.942.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	267.444	10	26.744	242.158	.000 ^a
	Residual	16.456	149	.110		
	Total	283.900	159			

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving, Variety of Product, Reasonable price, Cash on delivery, Discount

b. Dependent Variable: Education level

From the above table, it is observed that the F-ratio given under the column F is 242.158 and p-value 0.000 is given under Sig column. Since p-value is less than 0.01, it implies that the calculated regression coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore it is inferred that there is significant relationship between the demographic factors of education level and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of residence and Resilience attitude of Online Shopping.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 ^a	.931	.926	.20859

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

The Determination R- square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Here, the value of R is 0.965 which tells us that there is a good correlation between dependent and independent variables and the R-square value is 0.931.

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.517	10	8.752	201.142	.000 ^a
	Residual	6.483	149	.044		
	Total	94.000	159			

a. Predictors: (Constant), Digital payment system, Convenience and easy buying, Friends and relative motivation, No shipping charge, Quick delivery, Time saving , Variety of Product, Reasonable price , Cash on delivery, Discount

b. Dependent Variable: Residence

From the above table, it is observed that the F-ratio given under the column F is 201.142 and p-value 0.000 is given under Sig column. Since p-value is less than 0.01, it implies that the calculated regression coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore it is inferred that there is significant relationship between the demographic factors of residence and Resilience attitude of Online Shopping.

H0: There is no significant relationship between demographic factors of family size and Resilience attitude of Online Shopping

Two-Sample Kolmogorov-Smirnov Test

		Test Statistics ^a									
		Convenience and easy buying	Time saving	Variety of Product	Reasonable price	No shipping charge	Discount	Friends and relative motivation	Cash on delivery	Quick delivery	Digital payment system
Most Extreme Differences	Absolute	.784	.931	1.000	.909	.966	.862	1.000	1.000	.862	.966
	Positive	.784	.931	1.000	.909	.966	.862	1.000	1.000	.862	.966
	Negative	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
Kolmogorov-Smirnov Z		4.426	5.258	5.648	5.135	5.453	4.869	5.648	5.648	4.869	5.453
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. Grouping Variable: Family size

Here, at 5 % level of significance the value of the Two-sample Kolmogorov-Smirnov tests are lesser than 0.05 ($0.000 < 0.05$, respectively) it is concluded that there is significant difference between demographic factors of family size and Resilience attitude behavior of Online Shopping

SUGGESTIONS OF THE STUDY

Convenient and easy buying is important factor impact the online buying so that the marketer can take care additional effort in this area in order to improve the level of customer satisfaction.

To improve the online shopping behavior in the rural area, more advertisement can be conducted through various media. It is also suggested that online store may offer customer an e-wallet which transfer balance from customer online bank account to the store payment system. This may help seller to gain more sales from these who want to buy online service but do not have credit card or do not want to use their credit card online. The online marketers should deliver right colour, quality and quantity product order by the consumers'. It will improve the customer satisfaction in order to increase online trading.

CONCLUSION

This study implies customer buying portals and Resilience attitude of Online Shopping. Online Shoppers seek for clear information about product and service, time saving, convenience, wide variety and Better price on time are all important factor for online shopping. All Online Shopping should improve their promotional and service strategies to make aware the customer regarding Information Technology services and build up positive perception to improve the level of usage of Online Shopping with high level of satisfaction.

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