

CONSUMER BEHAVIOR IN ONLINE SHOPPING

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Abstract: Analyzing online consumer behavior is not a new phenomenon in the western world. However, online retailing is relatively a new retailing medium in India and even though there are many studies about online consumer behavior all over the world, there is a paucity of such studies in the Indian context and especially in the Kerala context. The online consumer behavior and buying patterns of shoppers in a consumer state like Kerala was not studied elsewhere. Insights to online marketers and e-vendors regarding the factors that influence online shopping is very important.

Kerala is well ahead of the rest of the states in e-matters and the digital development of Kerala is exemplary. Kerala has the highest mobile penetration in the country and about 57% of the mobile subscribers access the internet (second highest in India). Kerala has been declared as a 'First complete digital state' in 2015. The factors that pulls the state to ecommerce needs to be identified. In order to increase market shares, develop reasonable marketing strategies and thus better promote products in this promising online market, marketers should understand what factors influence online purchasing behavior and the extent to which they do. The following objectives were set for the study: - To study the demography of Internet shoppers in Kerala. To understand the online behavior of Internet Shoppers in Kerala. To recognize the key factors affecting Online Shopping.

328 Respondents were selected on a random basis from the list of internet shoppers shared by courier companies. Data of Internet Shoppers are collected from the local offices of top five courier companies in India. After removing incomplete and unreturned questionnaire and the ones with invalid answers, a total of 300 samples are selected from 9 units for the Analysis. So the total sample size for the study is 300.

Online retailing is relatively a new retailing medium in India and online consumer behavior is diverse from traditional consumer behavior. Hence, one must identify what influences the online consumer. Understanding the process that the online shopper goes through when deciding and making a purchase over the Internet is important. Some distinctions must be made when considering traditional consumer behavior and online consumer behavior.

Online Consumer Behavior and buying patterns of shoppers in a consumer state like Kerala was not studied elsewhere. Insights to online marketers and e-vendors regarding the factors that influence online shopping are very important. It is of utmost importance to analyze and identify the factors that influence the consumer when he or she decides to purchase on the Internet. This study was undertaken in this context. It has also been found in many studies that shoppers also differ in terms of their demographic profile. Therefore, this study also attempts to understand the impact of demographic factors of shoppers in Kerala that influence their disposition towards online shopping in India.

Key Words: Online consumer behavior, Buying patterns, Online retailing, Internet Shoppers.

I. INTRODUCTION

Although consumer behavior experts express the view that consumer behavior theory could be applied worldwide, there was no theory that could fully account for why consumers acted in a particular way (Akir & Othman, 2010). Therefore, it is important to understand the principles in order to focus on the relevant consumer behavior and personalize it to satisfy consumer needs and exploit business opportunities profitably (Kotler et al., 2014).

The invention of the Internet has created a paradigm shift in the way people shop. A consumer is no longer bound to wait for shop opening time or go to specific locations; he can purchase any product or services he wishes virtually at any time and place. As suggested by Kim & Lennon (2008), the rise of the Internet has propelled commerce into a new age, changing almost every aspect of daily life, from how consumers communicate and learn about product offerings, to how they buy products and services.

The Internet has developed into a new distribution channel (Hollensen, 2004). Smith and Rupp (2003) mentioned that the evolution of this ecommerce has been identified to be the most significant contribution of the information revolution. One of the primary reasons to use Internet is to shop online combined with searching for products and finding information about them (Joines *et al.*, 2003).

According to the statistics portal statista.com (2017), the retail ecommerce sales worldwide is around 1.86 trillion US dollars in 2016 and e-retail revenues are estimated to be 4.48 trillion US dollars in 2021. The study anticipates a 246% increase in worldwide ecommerce sales in the next 4 to 5 years. In 2016, it is estimated that 1.61 billion people worldwide purchased goods online. According to the above study, in the Asia – Pacific region, e-retail sales accounted for 12.1 percent of retail sales in 2016. Nowadays, the center of ecommerce has also moved beyond the western world. The US share of global retail ecommerce sales is steadily decreasing. Its stake is expected to be 16.9% only, out of the world ecommerce market by 2020.

The Indian ecommerce is one of the fastest growing markets in the world with an estimated growth rate of over 57% between 2012-2016 (Forrester). The number of Internet users in India is estimated at 450-465 million in June, 2017. According to a research in 2016 by Worldpay, the leader in global payments, the Indian ecommerce market is set to overtake the US and become the second largest in the world (next to China only) in less than two decades. The overall ecommerce market in India is estimated to be worth \$17 billion at the end of financial year of 2016 (NASSCOM). According to NASSCOM, ecommerce industry is growing at an astounding rate in India and is expected to account for 1.61% of the global GDP by 2018. Kerala is the forerunner in the adoption of IT Services. The state has been declared as a 'First complete digital state' in 2015. As per a report that appeared in the New Indian Express (14th September 2016) the ecommerce sector in Kerala has recorded a steady growth rate of 50 - 60 percent from 2013- 2016. Kerala also has a huge potential for growth (New Indian Express, 4th May, 2017).

In spite of the phenomenal growth of ecommerce in India, studies on ecommerce in India, especially in Kerala are minimal. The vast potential of conducting business over the Internet remains largely untapped these days.

II. LITERATURE REVIEW

A review of research studies in the areas of online consumer behavior and decision-making processes carried out in India and overseas has been presented in this session.

Technology Acceptance Model (TAM) - Davis, Bagozzi & Warshaw The Technology Adoption Model (TAM) is believed to be the most effective model for understanding the adoption of technology. TAM is based on the Theory of Reasoned Action (Fishbein and Ajzen, 1975). It was developed by Fred Davis and Richard Bagozzi (Davis, 1989;

Davis, Bagozzi, & Warshaw, 1992). This model has evolved from 1985 to 2000 and has been adapted and extended through the years with the influence of the changing environment. Ajzen's Theory of Planned Behavior (TPB) is an extension of Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1975). This was formulated in 1991. It is important to note that, conditions where individuals do not have complete control over their behavior is also taken care in TPB. In addition to an individual's attitude towards the behavior and

the subjective norm proposed in TRA, TPB integrates Perceived Behavioral Control (PBC) into the model. It is an individual's perception of how easy or difficult it would be to carry out a behavior (Ajzen, 1991).

TPB postulates that the actual behavior is determined by both the behavioral intention and perceived behavioral control. Cheung et al. came out with a research framework based on an exhaustive review of the literature, so as to analyze the online consumer behavior in a systematic way. The researchers behind this framework are Christy M. K. Cheung, Lei Zhu, Timothy Kwong, Gloria W.W. Chan and Moez Limayem. A total of 351 articles, from 1994 to April 2002 which focused on online consumer behavior were identified and reviewed as a part of the study. The researchers have analyzed and classified all the 351 articles based on the year of publication, independent and dependent variables, underlying theory/framework etc. The proposed framework of Cheung et al. identified how the five important influencing factors (Consumer characteristics, Environment influences, Product/service characteristics, Medium characteristics, Merchant and intermediary characteristics) are related to three key elements (Intention, Adoption, Continuance (repurchase)).

The Smith and Rupp model is an adapted and extended model of Schiffman and Kanuk (1997) for the online environment. It was developed by Alan D Smith and William T. Rupp in 2003. It is an Internet-based model that considers external influences of website marketing, the socio-cultural environment and psychological issues on the online consumer tasks which in turn lead to purchase and post-purchase behavior.

Anastasi (1982) Cultural values are important in online business. Cultural differences may impact customer behavior. Consumers from different cultural backgrounds may evaluate and perceive the same situations differently for online shopping. Benedict et al (2001) Perceptions toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by factors like consumer traits, situational factors, product characteristics, previous online shopping experiences and trust in online shopping.

Demery (2010) Customers find online shopping as convenient, saves time and easier to find a particular item in online store. Donthu and Garcia (1999) Online consumer is older; make more money, convenience seeker, innovative, impulsive, variety seeker, less brand and price conscious and with more positive attitude towards advertising and direct marketing. Douglas, et al (2001) Pricing is the major factor behind online shopping. Product variety and Trust are also important factors. Goodwin (1999) Security issues and privacy over the Internet is the biggest barrier facing the adoption of Ecommerce for most customers.

Ruchi Nayyar (2010) Factors such as website design, privacy/security, fulfillment/reliability and customer service are affecting online purchase. Sheth (1983) Consumers have two types of motives while shopping 1) Functional (About the time, shopping place and consumer's needs like lower price, Availability of variety of products etc.) and 2) Nonfunctional (About culture or social values). Swaminathan et.al (1999) Consumer characteristics play an important role in the consumer's decision to shop online. Convenient oriented consumer as the most potential online buyer since they value the convenience of shopping at home as a large motive for purchase.

III. OBJECTIVES OF THE STUDY

The purpose of this research is primarily to identify the profile of online consumer and to get insight into their behavior and decision making process in online shopping. With these research questions in mind, three of the important objectives developed are

- To study the demography of Internet shoppers in Kerala.
- To understand the online behavior of Internet Shoppers in Kerala.
- To recognize the key factors prompting Online Shopping.

IV. METHODOLOGY OF THE STUDY

The research analyses the characteristics of Internet shoppers. It also studies the online Behavior of Internet shoppers in Kerala, i.e., how the consumer uses the internet, time spent online, online shopping patterns etc. The variation in online shopping behavior of people with different demographic background are

studied. The researcher also studied the key factors affecting online shopping, the level of awareness of cash saving strategies of internet shopping.

328 Respondents were selected on a random basis from the list of internet shoppers shared by courier companies. Data of Internet Shoppers are collected from the local offices of top five courier companies in India. After removing incomplete and unreturned questionnaire and the ones with invalid answers, a total of 300 samples are selected from 9 units across the state for the analysis. So the total sample size for the study is 300.

The present study is conducted using a structured questionnaire with closed end questions. In the Questionnaire, each respondent is asked to respond to the same set of questions. Standardized and proven scales constructed by the previous researchers in the area of consumer behavior of online shoppers were used to gather information about the variables of the study, profile of shoppers and their shopping patterns.

V. RESULTS AND DISCUSSION

V.1. DEMOGRAPHIC PROFILE

Respondents were asked about their demographic profile, which included Age, Marital status, Educational Qualification, Gender, Occupation, Personal Income etc.

Table 1. Profile of the Respondents

Gender	Frequency	Percent
Male	217	72.1
Female	83	27.9
Age	Frequency	Percent
Upto 20	16	5.3
21-30	214	71.4
31-40	43	14.5
41-50	22	7.3
51-60	11	1.6
Marital status	Frequency	Percent
Married	99	33.0
Unmarried	199	66.5
Divorced	2	0.4
Education	Frequency	Percent
No formal education	1	0.1
+2 and below	8	2.8
Graduation	141	46.8
Post-graduation	144	48.0
PhD or higher	6	2.2

Occupation	Frequency	Percent
Student	128	43.0
Self employed	11	3.7
Private job	108	35.9
Government Servant	23	7.9
Not employed	19	6.2
Retired	1	0.1
Others	10	3.3
Monthly Personal Income	Frequency	Percent
Less than 10,000	123	41.0
10,000 – 25,000	82	27.4
25,000 – 50,000	60	20.0
50,000 – 75,000	23	7.7
75,000- 1,00,000	5	1.6
Above 1,00,000	7	2.2

Source: Primary Data

The data depicted in the above tables describe the demographic elements of the online shoppers of Kerala. Regarding Gender proposition of respondents, 72.1% are Male and female respondents is just 27.9% only. The male respondents outnumbered female respondents. Majority (71.4%) of the respondents belongs to the Age Group of 21-30 years and almost 86% of respondents are of the Age 21 years to 40 years. The results are not surprising since younger generation tends to become more internet users compared to older generation. As suggested by many previous studies, the younger generation would likely to do online shopping more because of their knowledge in computer technology as opposed to the older generation.

The Marital Status of 66.5% is unmarried, whereas married online shoppers are just 33% and divorced is just 3.95% of the respondents are either Graduates (46.8%) or Post Graduates (48%). There was only just one person without formal education, 2.8% only with +2 or below education and PhD (or Higher) holders are just 2.2%. Since education is often correlated with the level of Internet literacy, better-educated Internet users are still the principal composition of online purchasers. As per the present study, majority of the respondents are either Students (43%) or having a Private Job (35.9%), whereas retired people doing online shopping is negligible. Almost 88% of respondent's monthly income is less than 50,000 Rs per Month. We have already seen the largest category of online shoppers falls in the age of 21-30 years. Hence, it is logical to expect the income of majority of the respondents to fall in this category.

V. 2. ONLINE BEHAVIOR OF INTERNET SHOPPERS

This section deals with Internet Usage, Webographics (Time spent online) and Online Shopping patterns. This help to know the online behavior of Internet shoppers in Kerala.

Table 2. Behavioural Pattern of Online Shoppers

Access Point for Online shopping	Frequency	Percent
Home	160	53.6

Office	12	4.0
Internet cafe	6	2
College / Institute	19	6.4
Multiple places	103	34.2
Online shopping	Frequency	Percent
At Leisure	21	7.0
During Offers / Promotion	62	20.6
On Need	160	53.2
Mood / Desire	39	13.2
Regularly	18	6.1
Mode of Online Shopping	Frequency	Percent
Lap top	84	27.6
Desk top	33	11.3
Mobile phone	69	23.1
Tablet PC	2	0.6
Multiple mode	112	37.5
Usage of Internet per day, on an average	Frequency	Percent
Not every day	36	12.0
Less than 1 hr	43	14.2
1-2 hrs	84	28.0
2-5 hrs	86	28.6
More than 5 hrs	51	17.2
Frequency of purchase online	Frequency	Percent
Almost Every day	8	2.2
Once in a week	26	8.4
Once in a Month	136	45.8
Once in 6 Months and more	130	43.6

Source: Primary Data

Majority of Online Shoppers in Kerala prefer to do online shopping from Home (53.6%) and 34.2% suggested that they do Online shopping from Multiple Places. Need based shopping pattern has been showed by majority of the respondents in Kerala (53.2%), whereas 20.6% shopped during Offer / Promotions. Shopping using Laptop stands top in the list (27.6%), closely followed by Mobile Phone (23%). But many of the respondents (37.5%) are using Multiple modes (E.g. Laptop and Mobile) for online shopping.

Regarding the Internet usage, 28.6% respondents use internet for 2-5 Hours every day, whereas 28% using it 1-2 hours in a day. 12% respondents are not using internet every day, 14.2% use internet for less than an hour a day and 17.2 % using internet more than 5 hours every day. Majority of the respondents are not so frequent in shopping online .45.8% respondents purchased online once in a month and 43.6% respondents purchased once in six months. Regarding the time spent for online shopping in a week, 69.6% of respondents suggested that they spend less than 2 hours in a week for online shopping, where as 21.8% spend 2-5 hours per week.

Table 3. Online Shopping Patterns

Usual Buying patterns of online shopping	Frequency	Percent
Search Offline and buy Online	18	5.9
Search Online and buy Online	257	85.8
Search Online and buy offline	25	8.3
Delivery of the product	Frequency	Percent
At Office / Institution	84	27.9
At home	125	41.6
Through friends	27	9.0
Collect from Courier office	64	21.5
Mode of payment	Frequency	Percent
Credit Card / Debit Card	119	39.7
Cash on Delivery	116	38.8
Internet banking	60	20
eWallets	5	1.5
Average amount in rupees spent for Internet shopping in the last 3 months	Frequency	Percent
0-100	10	3.6
100-500	25	8.6
500-2500	143	47.4
2500-10000	88	29.0
10000 and above	34	11.4

Source: Primary

Data

Most of the respondents (85.8%) prefer to “Search online and buy online”, rather than “Search Offline and buy Online (5.9%) “Or “Search Online and Buy Offline” (8.3%). As far as delivery of product is concerned, 41.6% get the products delivered at Home, whereas 27.9% get it delivered at Office / Institution and another 21.5% collect it from the Courier Office. Credit card / Debit card payment is the most preferred payment methods of respondents (39.7%) closely followed by Cash on Delivery (COD) method (38.8%).

Almost half of the respondents (47.4%) spent 500 – 2500 Rs in the last 3 months for online shopping, while 29% spend 2500 – 10,000 Rs. i.e., almost 76% of respondents spend between Rs.500 – 10,000 in the last 3 months. Respondents who spend more than 10,000 Rs in the last 3 months is just 11.4%.

V.3. MAJOR FACTORS PROMPTING ONLINE SHOPPING

In order to find the major influencing factors to go for online shopping, the respondents were asked to rank their choice from 1 to 5. These ranks are then converted into score by assigning score of 5 for rank 1, 4 for rank 2 and so on. Based on this score, the weighted mean was calculated for each of the choice and the final ranks are assigned based on this.

Table 4. Influencing Factors of Online Shopping

Influencing Factors Prompting Online Shopping	Mean	Rank
Price Savings	4.05	1
Trust in Online Shopping	2.28	5
Convenience	3.22	2
Variance / Variety	2.86	3
Time Savings	2.58	4

Source: Primary Data

It was noted that major factor prompting the online shopper to shop online is Price savings, followed by Convenience and availability of Variety of products / services. Time savings came next and Trust is the least influencing factor among the options given.

VI. FINDINGS OF THE STUDY

The behavior of Online Consumers is changing dramatically. Online Shopping has truly revolutionized and influenced the Kerala society. The availability of high speed data at lower rates, cheap smart phones and the use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today. Demographic profile depicted in analysis phase provides a vivid picture of the online shopping community of Kerala. Findings with regard to demography is in tandem with earlier studies in this field like-Sulaiman et al. (2008), Smith and Rupp (2003), Monsuwé *et al.* (2004), Hashim A (2009), Schiffman et al. (2010), and Lim & Dubinsky (2005).

The study identifies that majority of online shoppers in Kerala prefer to do online shopping from Home. Need based Shopping pattern has been showed by majority of the shoppers in Kerala (53.2%), whereas 20.6% shopped during Offer / Promotions. For 13.2% respondent's Mood / Desire is very important and 7% shops online at Leisure. It was seen from the study that many of the respondents (37.5%) are using Multiple modes (E.g. Laptop and Mobile) for online shopping. These findings are in tune with Juxt study (2010), which finds that many of the internet users are 'dual' users' (PC + Mobile).

The researchers have identified that the major factor prompting the online shopper to shop online is Price savings, followed by Convenience and availability of Variety of products / services. Time savings came next and Trust is the least influencing factor. These results are in consistence with many studies on the influencing factor. Anders Hasslinger et al. (2007) has suggested that Price, Trust and Convenience are the primary influencing factors to go for online shopping. As per a study of PricewaterhouseCoopers (2015), price is the biggest differentiator driving consumers to shop online.

VII. IMPLICATIONS OF THE STUDY

The study has strategic and practical implications for online retailers, online shoppers, academicians and researchers. The implications of the study are mentioned below

It was seen that the online shoppers in Kerala are not so aware about cash saving options like Cashback Sites, e-wallets, Reward points and Card cashbacks. These options can save substantial money, if used wisely. Hence price cautious shoppers of Kerala need to understand and use such cash saving options.

Online shopping is appealing to those consumers who seek price and convenience advantage over shopping in traditional stores. Marketers must communicate to consumers that online shopping can be convenient, safe and simple to use and also saves money.

It is found through this study that online shoppers in Kerala are predominately male, young and educated. Promotional strategies can be targeted like wise. There is also a need to promote online shopping among the other segments like mid and old age people, females and less educated peoples so as to increase the sales. Online retailers can focus more among product / service categories targeted towards younger audiences.

Price, Offers and Discounts are one major criteria for consumers preferring to buy online. Appropriate offers should be planned and be communicated well. Since Information search and Social media usage are an important activity of respondents and Search Engine, Social media are identified as the major factors that prompt to identify a new website for online shopping, targeted advertisements through Google and Social media can be done effectively. However, as the Promotional emails, Blogs and SMS have comparatively less influence among shoppers on identifying a new website, these can be reduced. Willingness to customize is considered as an indication of company's benevolence and consideration of consumers' needs and requirements. Hence customization in communication as well as products / services are also important. As the usage of mobile phones for online shopping is increasing drastically, apps and appropriate contents for mobile phones should be made available.

The study has implications for academicians and research scholars in terms of research scope in this area of online retailing. Although this research has addressed some major issues on consumer behavior of online shoppers in Kerala, this field of research has ample opportunities for further explorations.

CONCLUSION

Online shopping is a comparatively new experience and has greatly impacted the lives of Indians in its short time of existence. With around 70 per cent of the population below the age of 35, millennials in India are expected to continue driving the ecommerce wave and it is expected to grow constantly in years to come with advancements in technology.

The survey conducted revealed a positive attitude and behavior toward online shopping among the people in Kerala. The results of this survey underscore the need to take the online market seriously by not only retailers, but also by the consumers, academicians and researchers. Online shopping organizations can use the relevant variables and factors, identified from the study, to relook and revamp their strategies and plans. Better understandings of consumer online shopping behavior will help companies not only in getting more online consumers and increasing their e-business revenues, but also to serve customers in a better way.

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