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RURAL CONSUMER'S BEHAVIOURAL SATISFACTION AND ATTITUDE TOWARDS ONLINE SHOPPING

PADMAKALA M

M.Padmakala, Full time Ph.D Research Scholar, The standard Fireworks Rajaratnam College for Women, Sivakasi.

ABSTRACT

Nowadays, Attitude analysis makes it possible to describe and account for consumer behavior with reference to marketed goods or services. The main objective of consumer attitude is attitude quantification i.e., constructing a scale of measurement that would allow quantitative description of relations between evaluations of individual products. This study aims to assess customers' attitude towards online shopping through internet banking. It explores the attitudinal influencing the factors such as ease of use, security, privacy and risk factor among the respondents due to difference in their degree of awareness on online shopping through internet. The findings of the study indicate that customers prefer online shopping as internet banking gains moment.

INTRODUCTION

A large percentage of electronic commerce is conducted entirely in electronic form for virtual items such as access to premium content on a website, but mostly electronic commerce involves the transportation of physical items in some way. Online retailers are sometimes known as e-tailers and online retail is sometimes known as e-tail. Almost all big retailers are now electronically present on the World Wide Web. Online marketplaces such as eBay and Amazon Marketplace have significantly reduced financial and reputational barriers to entry for SMEs wishing to trade online. These marketplaces provide web presence, marketing and payment services and, in the case of Amazon, fulfillment. This allows SMEs to focus on their core competencies e.g. managing supplier relationships. Moreover, SMEs have choices online, as these marketplaces compete with each other and retailers'own websites. They also compete with paid search providers and others in providing marketing to SMEs. Customer ratings are a key element of the marketplaces, enabling SMEs to build a reputation at low cost relative to the offline environment. This element of reputation may be achieved quickly and is tied to particular platforms.

All marketing starts and ends with the consumer. So consumer is a very important person to a marketer. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how

much to purchase. In order to become a successful marketer, seller must know the liking or disliking of the consumers. Marketer must also know the time and the quantity of goods and services, a consumer may purchase, so that he may store the goods or provide the services according to the likings of the consumers. Gone are the days when the concept of market was let the buyers beware or when the market was mainly the seller's market. Now the whole concept of consumer's sovereignty prevails. The manufacturers produce and the sellers sell whatever the consumer likes. In this sense, "consumer is the supreme in the market".

Consumers play a very vital role in the health of the economy local, national or international. The decision concerning consumption behavior affect the demand for the basic raw materials, for the transportation, for the banking, for the production; they effect the employment of workers and deployment of resources and success of some industries and failures of others. Thus marketer must understand the consumption behavior to attain succession the market.[1]

Attitudes have been understood as learned predispositions that project a positive or negative behavior consistently toward various objects of the world. The tangible and intangible objects, toward which one can form an attitude, are called attitude objects. Attitudes influence the way we think and behave and are therefore important for the marketers who study them to understand how a consumer behaves. Attitudes have certain characteristics. They are formed as we grow up, based on the environment in which we grow up. Attitudes can be either of a high or low degree and the intensity depends on the strength of conviction with which the person believes in them.

STATEMENT OF THE PROBLEM

Consumer is a species with unique characteristics. Each one differs from the other in the universe. Each one behaves differently from time to time and place to place. This may be called the law of individual differences. Such being the case, it is worth to make a study of consumer behaviour in a particular situation. The success of every organization depends upon the satisfaction of its customers.

In the recent past, India has been witnessing a sea of changes, particularly in the standard of living and life style. At present the consumers are more dynamic. Their taste, needs and attitudes are changing as per the current scenario. The consumer now looks for product differentiation and the conveniences offered. The consumer has certain expectation from branded items in terms of its quality, price and packaging. The increasing money spent on advertisement makes the consumer aware of the latest brands in the market. Conditions in the markets do not assume an organized functioning pattern. The status of marketing needs to be understood in view of social dynamics and various economic and operational gap theories. Thus, appropriate planning for market in terms of trade for channel infrastructure, technology and behavioural dimensions needs greater emphasis for achieving better economic efficiency. There are millions of online shopping sites available all over the world. It provides various facilities like online payment, cash on delivery, door on delivery etc., The consumers are facing various

[1] Govers P.C.M & Schoormans J.P.L (2005), "Product Personality and its Influence on consumer preference", Journal of Consumer Marketing , vol.22, No.4, pp.189-197.

problems in online shopping like Quality issues, Delivery and Logistics, Digital payment failures, Additional charges, Unclear return and Guarantee Policies, Lack of security, Do not touch. It is identified that there is a need for research work in the field of Consumer Behaviour of Online shopping. Hence a study on rural consumers' behavioural attitude and satisfaction towards online shopping with reference to Virudhunagar district is carried out by the researcher.

SCOPE OF THE STUDY

The study highlights rural consumers' behaviour and purchase decisions after viewing advertisements and analyzes the effect of various marketing tactics used by different online shopping sites. It also investigates areas like consistency of sales promotion schemes and availability of schemes along with the products to analyze their impact on the minds of the consumers. The study would prove to be helpful for the various online shopping sites in deciding schemes that attract consumers, their buying patterns, importance of distribution coordination, time period of the scheme availability and motivation levels of different consumers by sales promotions, advertisements.

OBJECTIVE OF THE STUDY

- To highlight the origin and growth of online shopping.
- To identify the behavioural attitude of rural consumers towards online shopping.
- To analyze the awareness level of rural customers towards product and brand availability online.
- To assess the factors influencing the consumers' preference towards online shopping.
- To measure the rural consumers' satisfaction towards online shopping.

METHODOLOGY

The methodology to be followed by the researcher for the completion of the study is as follows

Research Design

The survey has been undertaken to analyze the rural consumers' behavioural attitude and satisfaction towards online shopping. Vast data has to be collected from primary sources. To present, describe and interprets such data in the research report, descriptive research is considered more appropriate for the study. Various statistical tools have been applied to analyze the data. Therefore, this study is descriptive as well as analytical.

Data Collection

The data will be collect from both primary and secondary sources. The required data will be collected by questionnaire from consumers. The secondary data will be collected from the sources such as journals, souvenirs, publications in leading newspapers and research papers, articles presented in the seminars and websites.

Statistical Design

The data collected are to be classified and analyzed keeping in view the objectives of the study. For the purpose of analysis, the following statistical tools will be used

- Correlation Analysis
- Multiple Regression Analysis
- PATH Analysis
- Percentage
- ANOVA
- Chi-square Test
- t- test

The Online Shopping Process

The process of online shopping may be defined as when consumers decide to use the internet to shop. Hollensen (2004) alleges that the internet has developed into the "new" distribution channel. Using the internet to shop online has become one of the primary reasons to use the Internet, combined with searching for products and finding information about them (Joines et al., 2003). The following points show how online shopping takes place:

- Connect to the internet and open online shopping website.
- Browse the website and choose purchase items.
- Add the item in the shopping cart.
- Continue shopping.
- Checkout and submit orders.
- Login or register on the website.
- Choose transport mode and delivery speed.
- Choose payment mode.
- Enter personal details like shipping address, phone number, email etc.
- Confirm order(s) and complete the payment.
- Shopping success and logout.

Requirements for on-line payment systems

The success or failure of any on-line payment systems depends not only on technical issues but also on user acceptance. The user acceptance depends on a number of issues such as advertisement, market

position, user preferences etc. So as someone discusses about the characteristics of online payment technologies, they should not only think about technical issues but also about user acceptance related issues.

Anonymity/Privacy

Anonymity suggests that the identity, privacy and personal information of the individuals using the on-line payment methods should not be disclosed. In a number of on-line payment methods, it is possible to trace the individual's payment details. In case of purchases using Debit Card, it is possible to find out the purchase details as that information is registered at the vendor and the bank's databases. So some on-line payment systems like Debit cards are not anonymous systems. In some other payment systems, anonymity can be weak as the efforts to get the purchase details of the user can be more expensive than the information itself. There are privacy laws in several countries to guarantee the privacy of the user and protect the misuse of personal information by the financial institutions.

Scalability

The on-line payment methods are getting more and more acceptance of the users; the demand for on-line payment infrastructure will also be increasing rapidly. Payment systems should handle the addition of users without any performance degradation. To provide the required quality of service without any performance degradation, the payment systems need a good number of central servers. The central servers are needed to process or check the payment transactions. The growing demand for the central servers, limits the scalability of the on-line payment systems.

Security

Security is one of the main concerns of the on-line payment methods and it is one of the key issues which decide the general acceptance of any on-line payment methods. As the users are paying on-line they want to be sure that their money transaction is safe and secure. On the other hand, banks and payment companies and other financial institutions want to keep their money, financial information and user information in a secure manner to protect it against any possible misuse.

Reliability

Reliability in any other business activity, even in on-line payment methods, the user expects a reliable and an efficient system. Any on-line payment system would fail, despite of its advanced technological features, if it fails to get the users acceptance and pass their reliability tests. There are many reasons, which can make the system unreliable to the users. Some of them are Security threats, poor maintenance and unexpected breakdowns.

Usability

Usability is an important characteristic of an interactive product like on-line payments. On-line payment systems should be user friendly and easy to use. Any On-line payment system with complicated procedures, complex payment process and other associated complications with the payment environment, can't get users acceptance. Poor usability of a web shopping or a payment method could also discourage on-line shopping. To make the online payments simple and user friendly, some of the on-line payment systems allow the users to make payments with minimum authorization and information inputs.

Interoperability

In On-line payment Technologies, different users prefer different payment systems. If a payment system is inter operable, then it is open and allows other interested parties to join without confining to a particular currency. In the real life situation, there should be some sort of mutual agreement between various on-line payment systems to provide the interoperability. Interoperability can be achieved by the means of open standards for data transmission protocols and infrastructure. An interoperability system can gain much acceptance and high level of applicability than individually operating payment systems. Because of the rapid technological changes, it's not always easy to get interoperability between various payment systems

Gender of the Respondents

The gender of online shopping respondents can vary widely and is influenced by factors such as the demographics of the target population, the type of products or services being purchased, cultural norms, and geographical location. Generally, online shopping is popular among both men and women, though the proportion of male and female shoppers may differ depending on the specific context. It indicates that women tend to make more online purchases than men, particularly in certain product categories such as apparel and cosmetics, while men may dominate in areas like electronics and gadgets.

Table: 1.1

Gender of the Respondents

Particulars	Frequency	Valid Percent	Cumulative Percent
Male	172	38.2	38.2
Female	278	61.8	100.0
Total	450	100.0	

Table 1.1 reveals that, with a total of 450 respondents, consisting of 172 (38.2%) males and 278 (61.8%) females in the Online shopping. With 278 female respondents compared to 172 male respondents, it reveals that females might be more actively engaged in online shopping.

Age of the Respondents

Online shopping tends to be more popular among younger age groups, particularly those between 18 to 45 years old. This demographic grew up with technology and is generally more comfortable with making purchases online. While younger demographics dominate, there's also a significant presence of middle-aged individuals, typically between 35 to 54 years old, who are active online shoppers. They may value the convenience and variety offered by online retailers. Older age groups, typically aged 55 and above, are increasingly becoming involved in online shopping as technology becomes more accessible and user-friendly. However, their participation might be relatively lower compared to younger demographics.Different age groups may have distinct preferences in terms of products, shopping platforms, and payment methods. Understanding these preferences can help businesses tailor their offerings to specific age demographics. Younger age groups tend to favor mobile devices for online shopping, while older demographics may prefer desktop computers or tablets. Ensuring a seamless shopping experience across various devices is essential for reaching all age groups.

Table: 2.1

Age of the Respondents

Particulars	Frequency	Valid Percent	Cumulative Percent
20-30 Years	252	56.0	56.0
30-40 Years	81	18.0	74.0
40-50 Years	47	10.4	84.4
50 & Above	70	15.6	100.0
Total	450	100.0	

Table 2.1 reveals that, out of 450 respondents the largest proportion of online shopping respondents falls within the 20-30 years' age bracket, comprising 56.0% of the total respondents. The 30-40 years and 40-50 years' age groups have comparatively lower representation, comprising 18.0% and 10.4% of the total respondents, respectively. Aged 50 and above still make up a notable portion of online shoppers, accounting for 15.6% of the total respondents. This indicates that younger adults are the most active participants in online shopping activities.

Marital Status of the Respondents

Single individuals, including never-married and divorced or separated individuals, often make up a significant portion of online shoppers. They may have more disposable income to spend on themselves and may enjoy the convenience and variety offered by online shopping platforms. Married couples, especially those with

children, are also active participants in online shopping. They may appreciate the time-saving aspect of online shopping, allowing them to purchase necessities and gifts without having to visit physical stores. Couples who are in committed relationships but not legally married also contribute to online shopping demographics. They may engage in joint purchases or buy gifts for each other online.The marital status distribution among online shopping respondents allows businesses to develop more targeted and effective marketing strategies, ultimately leading to increased customer engagement and sales conversion.

Table: 3.1

Marital Status of the Respondents

Particulars	Frequency	Valid Percent	Cumulative Percent
Married	190	42.2	42.2
Unmarried	260	57.8	100.0
Total	450	100.0	

The above table 3.1 reveals that married customers represent a smaller portion of online shopping respondents, comprising 42.2% of the total.Unmarried individualsconstitute the majority of online shopping respondents, accounting for 57.8% of the total respondents. It is clearly indicating that unmarried respondents can help businesses capture a larger share of the online shopping market.

Educational Qualification of the respondents

The educational background of online shopping customers can help businesses develop targeted marketing campaigns, optimize user experiences, and offer products and services that resonate with different segments of their customer base.Individuals with higher levels of education, such as college graduates and postgraduates, may be more inclined to engage in online shopping. They might have greater access to technology, higher disposable incomes, and a greater appreciation for the convenience and variety offered by online retailers. Higher levels of education often correlate with higher levels of digital literacy, making it easier for individuals with advanced educational qualifications to navigate online shopping platforms and make informed purchasing decisions.

Table: 4.1

Educational Qualification of the respondents

Particulars	Frequency	Valid Percent	Cumulative Percent
Illiterate	44	9.8	9.8
SSLC	72	16.0	25.8
HSC	77	17.1	42.9
UG	236	52.4	95.3
PG	21	4.7	100.0
Total	450	100.0	

Table 4.1 reveals that, out of 450 respondents, Illiterate individuals represent smaller proportions of online shopping customers, accounting for 9.8% of the total respondents.Secondary School Leaving Certificate (SSLC) and High School Certificate (HSC) holders comprise 16% and 17.1% of the total respondents, respectively.The largest proportion of online shopping customers holds undergraduate degrees, accounting for 52.4% of the total respondents. Postgraduate degree holdersrepresent smaller proportions of online shopping customers, accounting for 4.7% of the total respondents.This suggests that individuals with undergraduate qualifications are the most active participants in online shopping activities.

Occupation of the Respondents

The occupations of online shopping customers can vary widely, as online shopping is accessible to people from all walks of life. Professionals who spend a significant amount of time at a desk may find online shopping convenient for purchasing items during breaks or after work hours. Young adults and college students often turn to online shopping for convenience and to access a wide range of products without leaving their campus or home. Individuals who work from home or have flexible schedules may prefer the convenience of shopping online to save time. Entrepreneurs and small business owners may purchase supplies, equipment, and inventory online for their businesses. Those who stay at home to take care of children may rely on online shopping for groceries, household items, and other necessities. The occupation of online shopping customers can vary greatly depending on factors such as demographics, geographic location, and lifestyle.

Table: 5.1

Occupation of the Respondents

Particulars	Frequency	Valid Percent	Cumulative Percent
Student	198	44.0	44.0
Agriculture	48	10.7	54.7
Business	53	11.8	66.4

Employee	92	20.4	86.9
House Wife	59	13.1	100.0
Total	450	100.0	

The table 5.1 shows that students constitute the largest proportion of online shopping customers, accounting for 44% of the total respondents. While individuals in the agriculture sector are present among online shopping customers, they represent a relatively smaller proportion (10.7%). in the business sector (11.8%) as online shopping customers. This indicates that online platforms cater to the needs of professionals and entrepreneurs, offering a convenient way to procure goods and services for their business operations. Apart from students, other significant groups include employees (20.4%) and housewives (13.1%).

The above table states that the student demographic heavily relies on online shopping, possibly due to factors such as convenience, availability of discounts, and a preference for digital transactions.

Type of the Family

The type of family engaging in online shopping, we would typically analyze data related to family structure or composition. Comprising parents and their children living together in a household. Extended Families are including additional relatives beyond the nuclear family, such as grandparents, aunts, uncles, or cousins. Single-Parent Families are headed by one parent, with or without children. Empty Nesters couples whose children have grown up and left home. Multi-generational Families are with members from more than two generations living together. Blended Families formed by remarriage where one or both partners have children from previous relationships. The online shopping behaviors of different family types can help businesses tailor their marketing strategies, product offerings, and customer service to better meet the needs of their target audience.

Table: 6.1

Type of the Family

Particulars	Frequency	Valid Percent	Cumulative Percent
Joint	165	36.7	36.7
Nuclear	285	63.3	100.0
Total	450	100.0	

Table 6.1 reveals that with a total sample size of 450 families, understanding the preferences of both joint and nuclear families is crucial for online retailers. While nuclear families dominate, joint families still represent a significant portion (36.7%) of the surveyed families. The data indicates that a majority (63.3%) of families prefer the nuclear family setup.

This indicates that nuclear families might be more inclined towards online shopping, possibly due to convenience and flexibility in managing purchases.

Monthly Income

Online retailers can tailor their value propositions and product offerings to appeal to different income segments. For example, offering exclusive discounts, rewards programs, and financing options for higher-income customers, while providing affordable pricing, budget-friendly deals, and flexible payment plans for lower-income customers. Understanding the income distribution of online shoppers can help retailers identify market opportunities and gaps in their offerings. Households with higher incomes may have more disposable income to spend on luxury items or premium services, while those with lower incomes may prioritize budget-friendly options. To spend on convenience and premium products/services offered by online retailers. They may also be early adopters of new technologies and trends in online shopping, such as subscription services, personalized recommendations, and premium memberships.

Table: 7.1

Monthly Income

Particulars	Frequency	Valid Percent	Cumulative Percent
Upto 10000	73	16.2	16.2
10001-20000	111	24.7	40.9
20001-40000	170	37.8	78.7
Above 40000	96	21.3	100.0
Total	450	100.0	

Table 9.1 reveals that out of 450 respondents The data on monthly income in relation to online shopping behavior provides, households with lower incomes up to 10,000 (16.2%) may prioritize affordability and value-oriented deals, followed by 10001- 20000 (24.7%), 20001-40000 (37.8%) while those with higher incomes above 40,000 (21.3%) may seek premium products/services and personalized shopping experiences.

The income distribution of their 20001-40000 (37.8%) customer base and tailoring their strategies accordingly, online retailers can optimize their offerings, enhance customer satisfaction, and drive revenue growth in the competitive online shopping landscape.

Purchased any Product / Service using the Internet

Purchasing products or services online has become an integral part of modern life, offering convenience, accessibility, and often a wider selection than traditional brick-and-mortar stores. Customers can browse and buy products or services from the comfort of their homes or on the go using their smartphones or other devices. The internet has made it possible for people to access products and services from anywhere in the world, breaking down geographical barriers. Online shopping platforms often offer a wide variety of products and services, ranging

from everyday items to specialty goods. Before making a purchase, many consumers rely on online reviews and recommendations from other customers to gauge the quality and reliability of a product or service.

Table: 8.1

Service using the Internet

Particulars	Frequency	Valid Percent	Cumulative Percent
Yes	425	92.2	92.2
No	25	7.8	100.0
Total	450	100.0	

Table 10.1 reveals that out of 450 respondents 425 respondents, representing 92.2% of the total sample, reported that they have purchased products or services using the internet. 25 respondents, representing 7.8% of the total sample, reported that they have not purchased products or services using the internet.

The data suggests a high prevalence of online shopping among the surveyed individuals, with the vast majority (92.2%) indicating that they have purchased products or services using the internet.

Access the Online Shopping Platform

Accessing online shopping platforms refers to the ability of individuals to visit and use websites or applications that facilitate the purchase of goods and services over the internet. It can be accessed through various devices such as computers, smartphones, tablets, and smartwatches. This allows users to browse and shop conveniently from anywhere with internet connectivity. While websites are accessible through web browsers, mobile apps provide a more tailored and user-friendly experience optimized for smaller screens and touch interactions. Many online shopping platforms require users to create accounts and log in before making purchases. This allows for personalized recommendations, order tracking, and a streamlined checkout process for returning customers.

Table: 9 .1

Access the Online Shopping Platform

Particulars	Frequency	Valid Percent	Cumulative Percent
Website	146	34.4	34.4
Mobile App	120	28.2	62.6
Both	159	37.4	100.0
Total	425	100.0	

Table 11.1 reveals that Out of 425 respondents, 146 representing 34.4% of the total sample, reported accessing online shopping platforms through websites.120 respondents, representing 28.2% of the total sample, reported accessing online shopping platforms through mobile apps. 159 respondents, representing 37.4% of the total sample, reported accessing online shopping platforms through both websites and mobile apps.

The data highlights the importance of offering flexible and convenient access to online shopping platforms through both websites and mobile apps to meet the diverse needs and preferences of users.

Period of Shopping through Online

Online shopping is available at all times, there are certain periods when shopping activity tends to peak. This includes weekdays during lunch breaks or after work hours when people have more free time to browse and shop, as well as weekends when individuals may have leisure time to spend online. One of the key advantages of online shopping is its availability round the clock. Consumers can browse and make purchases at any time of the day or night, unlike traditional brick-and-mortar stores that have set operating hours. The period of shopping through online platforms allows retailers to optimize their marketing strategies, inventory management, and customer support services to cater to the varying needs and behaviors of online shoppers.

Table: 10.1

Period of Shopping through Online

Particulars	Frequency	Valid Percent	Cumulative Percent
Below One Year	57	13.4	13.4
1-2 Years	198	46.6	60.0
3-4 Years	125	29.4	89.4
Above 4 Years	45	10.6	100.0
Total	425	100.0	

Table 12.1 reveals that Out of 425 respondents, 57 representing 13.4% of the total sample, reported shopping through online platforms for less than one year. 198 respondents, representing 46.6% of the total sample, reported shopping through online platforms for 1 to 2 years. 125 respondents, representing 29.4% of the total sample, reported shopping through online platforms for 3 to 4 years. 45 respondents, representing 10.6% of the total sample, reported shopping through online platforms for more than 4 years.

The largest proportion of respondents falls within the "1-2 Years" category, with 46.6% of the total sample indicating that they have been shopping online for this duration. This suggests a significant influx of new online shoppers in recent years or a shift towards online shopping among a broader demographic.

Attitudes towards Online Shopping

Attitudes towards online shopping can be influenced by various factors, including personal preferences, past experiences, cultural norms, and perceived benefits or drawbacks of the online shopping experience. They are shaped by a combination of factors related to convenience, accessibility, trust, and personal preferences. As online shopping continues to evolve and innovate, understanding and addressing consumer attitudes will be essential for businesses to thrive in the digital marketplace. Attitudes towards online shopping are evaluated with the help of 15 Statements in Likert's Five Point Scale and the statement of the respondents is analyzed.

S.No.	Statements	Mean	S.D	t	Sig. (2-tailed)
1.	Shopping online is easy for me	3.06	1.051	40.428	.000
2.	Shopping online is clear and understandable	3.05	1.05	40.209	.000
3.	I am capable of shopping online	2.96	0.877	46.159	.000
4.	Shopping online is a safe way to shop	3.05	0.989	42.762	.000
5.	Online retailers are trustworthy	2.93	1.07	37.157	.000
6.	Shopping online is very risky	2.98	1.117	36.529	.000
7.	I don't trust the internet service providers to give personal details online	2.86	0.991	38.699	.000
8.	Online shopping makes me feel proud	3	1.022	40.290	.000
9.	Shopping online improves my shopping confidence	3.09	0.995	43.242	.000
10.	Shopping online gives me control over what I buy	3	1.048	39.237	.000
11.	Shopping online fits well with my status	2.95	1.001	40.123	.000
12.	Shopping online enable me to shop very quickly	2.88	0.942	49.497	.000
13.	Shopping online is compatible with my lifestyle	2.95	0.984	49.333	.000

14.	Shopping online allows me to get a better price	3.02	1.082	46.345	.000
15.	Shopping online enables me to view variety of other	2.86	1.03	47.316	.000

The data provided appears to represent mean scores, standard deviations, and t-values for various statements related to attitudes towards online shopping. Shopping online is easy for me the mean score of 3.06 with a standard deviation of 1.051 suggests that respondents generally find online shopping to be easy. The high t-value of 40.428 indicates a significant agreement with this statement.

Shopping online is clear and understandable on a mean score of 3.05 and a standard deviation of 1.05, respondents perceive online shopping to be clear and understandable. The high t-value of 40.209 indicates strong agreement with this statement.

I am capable of shopping online the mean score of 2.96 and a standard deviation of 0.877 suggest that respondents generally feel capable of shopping online. The high t-value of 46.159 indicates a significant agreement with this statement.

Shopping online is a safe way to shop with a mean score of 3.05 and a standard deviation of 0.989, respondents perceive online shopping as a safe way to shop. The high t-value of 42.762 indicates strong agreement with this statement.

Online retailers are trustworthy the mean score of 2.93 and a standard deviation of 1.07 suggest that respondents have a relatively neutral perception of the trustworthiness of online retailers. The t-value of 37.157 indicates significant agreement with this statement.

Shopping online is very risky the mean score of 2.98 and a standard deviation of 1.117 suggest that respondents perceive online shopping as somewhat risky. The t-value of 36.529 indicates significant agreement with this statement.

I don’t trust the internet service providers to give personal details online with a mean score of 2.86 and a standard deviation of 0.991, respondents generally express some distrust in internet service providers when it comes to providing personal details online. The t-value of 38.699 indicates significant agreement with this statement.

Online shopping makes me feel proud the mean score of 3.00 and a standard deviation of 1.022 suggest that respondents feel moderately proud when shopping online. The t-value of 40.290 indicates significant agreement with this statement.

Shopping online improves my shopping confidence with a mean score of 3.09 and a standard deviation of 0.995, respondents feel that online shopping improves their shopping confidence. The t-value of 43.242 indicates significant agreement with this statement.

Shopping online gives me control over what I buy the mean score of 3.00 and a standard deviation of 1.048 suggest that respondents feel they have control over their purchases when shopping online. The t-value of 39.237 indicates significant agreement with this statement.

Overall, the data indicates that respondents generally have positive attitudes towards online shopping, perceiving it as easy, clear, safe, and capable of improving shopping confidence and control. However, there are concerns about the trustworthiness of online retailers and the potential risks associated with online shopping.

CONCLUSION

Technology has made significant progress over the years to provide consumers a better online shopping experience and will continue to do so for years to come. With the rapid growth of products and brands, people have speculated that online shopping sites will overtake in store shopping. There is still demand for brick and mortar stores in market areas where the consumer feels more comfortable seeing and touching the product being bought. However, availability of online shopping has produced a more educated consumer that can shop around with relative ease without having spent a large amount of time. In exchange, online shopping has opened up doors to many small retailers that would never be in business if they had to incur the high cost of owning a brick and mortar stores. At the end, it has been a win-win situation for both consumers and sellers.

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