Czech University of Life Sciences Prague

Faculty of Economics and Management

Department of Management

Diploma Thesis

Consumer Behaviour - Online Shopping in India

Arun Chhokar

© 2021CULS Prague

CZECH UNIVERSITY OF LIFE SCIENCES PRAGUE

Faculty of Economics and Management

DIPLOMA THESIS ASSIGNMENT

Arun Chhokar

Economics Policy and Administration
Business Administration

Thesis title

Consumer Behavior – Online Shopping in India

Objectives of thesis

The diploma thesis aims to analyze relevant secondary data on Consumer Behavior, related to online shopping. This analysis will be combined with original primary reconnaissance aiming to plan vital and concrete marketing mix to a concrete company.

Methodology

"Literature Review" part will be elaborated based on relevant secondary data analysis and synthesis.

"Analysis" part will result from relevant secondary data and original primary reconnaissance combination.

Recommended structure:

1. Introduction
2. Goals and Methodology
3. Literature Review
4. Analysis
5. Results and Discussion
6. Conclusions
7. References
8. Appendices

The proposed extent of the thesis

60-80 pages

Keywords

marketing management, consumer behavior, marketing research, questionnaire

---

Recommended information sources

BRADLEY, N. Marketing research : tools and techniques. Oxford: Oxford University Press, 2007. ISBN 978-0-19-928196-1.

KANUK, L L. – WISENBLIT, J. – SCHIFFMAN, L G. Consumer behavior. Boston: Pearson Prentice Hall, 2010. ISBN 978-0-13-700670-0.

KOTLER, P. – KELLER, K L. – BRADY, M. – GOODMAN, M. – HANSEN, T. *Marketing management.* Harlow: Pearson, 2019. ISBN 978-1292248448.

PERREAULT, W D. – CANNON, J P. – MCCARTHY, E J. *Basic marketing : a marketing strategy planning approach.* [New York]: McGraw-Hill Irwin, 2014. ISBN 978-1-259-06076-2.

Expected date of thesis defence

2020/21 SS – FEM

The Diploma Thesis Supervisor

Ing. Michal Chocholoušek, Ph.D.

Supervising department

Department of Management

Electronic approval: 18. 2. 2021

prof. Ing. Ivana Tichá, Ph.D.

Head of department

Electronic approval: 19. 2. 2021

Ing. Martin Pelikán, Ph.D.

Dean

Prague on 29. 03. 2021

Declaration

I declare that I have worked on my diploma thesis titled "Consumer Behaviour - Online Shopping in India" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that the thesis does not break copyrights of any person.

In Prague on 30th March' 2021 _____Arun Chhokar_____

Acknowledgement

I would like to express my sincere gratitude to my supervisor Ing. Michal Chocholoušek, Ph.D. for his continuous support of my study and research, for his patience, motivation, shared knowledge and continuous encouragement. His guidance helped me during writing of this thesis.

Secondly, I would also like to thank all friends, family and acquaintances who were involved in the survey. Without their passionate participation and their answers, survey could not have been successfully conducted.

Finally, I must express my very profound gratitude to my father Braham Pal Chhokar and my mother Savita Chhokar for providing me with support and continuous encouragement throughout years of my study and throughout the process of researching and writing this thesis. This would not have been possible without them.

Consumer Behaviour - Online Shopping in India

Abstract

The purpose of the diploma thesis is to study consumer decision-making and preferences, discover peculiarities of consumer behavior in online shopping, identify factors, which affect decision-making during online shopping, and define key managerial implication concerning the development of effective marketing strategy that could facilitate consumer engagement and provide a competitive advantage for the company.

The study of consumer behavior starts with an analysis of theoretical background followed by qualitative research and survey data collection in order to arrive at important managerial implications concerning the development of effective marketing strategy of the company in online shopping. The Extensive literature review provides an understanding of the foundations of consumer choice, principles of the consumer decision-making process, reveal the impact of psychological, demographic, and other factors on consumer behavior.

Results of the conducted survey allow to identify newly emerging trends in the market environment and determine criteria that modern customers operate in making their choice in online shopping. Obtained results of the research provide the basis for managerial implications concerning the development of an effective customer-oriented marketing strategy that enables the company to grow consumer engagement, create personalized value propositions, and reach customer satisfaction.

Keywords: consumer behaviour, decision-making process, marketing strategy, consumer engagement, online shopping, purchasing decision, customer retention, online retailing.

Chování spotřebitele - online nakupování v Indii

Abstrakt

Účelem diplomové práce je studovat rozhodování a preference spotřebitelů, objevit zvláštnosti chování spotřebitele při online nakupování, identifikovat faktory, které ovlivňují rozhodování během online nakupování, a definovat klíčové manažerské implikace týkající se vývoje efektivní marketingové strategie, která by mohl usnadnit zapojení spotřebitele a poskytnout společnosti konkurenční výhodu.

Studium chování spotřebitele začíná analýzou teoretického pozadí, následovanou kvalitativním výzkumem a sběrem dat z průzkumů, aby bylo možné dospět k důležitým manažerským důsledkům týkajícím se vývoje efektivní marketingové strategie společnosti v online nakupování. Rozsáhlý přehled literatury poskytuje porozumění základům volby spotřebitele, zásadám spotřebitelského rozhodovacího procesu, odhaluje dopad psychologických, demografických a dalších faktorů na chování spotřebitele.

Výsledky provedeného průzkumu umožňují identifikovat nově se objevující trendy v tržním prostředí a určit kritéria, která moderní zákazníci používají při výběru v online nakupování. Získané výsledky výzkumu poskytují základ pro manažerské důsledky týkající se vývoje efektivní marketingové strategie orientované na zákazníka, která společnosti umožní růst zapojení spotřebitelů, vytváření personalizovaných hodnotových návrhů a dosažení spokojenosti zákazníků.

Klíčová slova: chování spotřebitele, rozhodovací proces, marketingová strategie, zapojení spotřebitele, online nakupování, nákupní rozhodnutí, udržení zákazníka, online maloobchod.

Table of content

1 Introduction 10

2 Goals and Methodology 12

2.1 Goals 12

2.2 Methodology 12

3 Literature Review 14

3.1 Consumer Behaviour in Online Shopping 14

3.1.1 How E-commerce Has Changed Consumer Behaviour 15

3.1.2 Offline and Online Consumer Decision-making Process 15

3.2 Motivations That Lead Consumer To Buy Online 16

3.3 Factors Affecting Consumer Behaviour in Online Shopping 18

3.4 Online Shopping and E-Commerce in India 21

3.4.1 Consumer Behaviour Towards Online Shopping in India 24

3.5 Barriers to Online Shopping 26

3.6 Managerial Implications 27

3.7 Role of Consumer Behaviour in Marketing Strategy Development 30

3.7.1 Marketing-Mix for Online Shopping 35

4 Analysis 37

4.1 Demographic Composition 38

4.2 Goal-Wise Data Analysis and Interpretation 40

4.2.1 Goal 1 40

4.2.2 Goal 2 42

4.2.3 Goal 3 53

4.2.4 Goal 4 58

5 Results and Discussion 61

5.1 Research Findings from Secondary Data 61

5.2 Research Findings from Primary Data 62

6 Conclusion 63

7 References 64

8 Appendix 67

List of figures

Figure 3-1: Research Model of Consumers' Online Shopping Behavior 15
Figure 3-2: Factors Affecting Consumer Behavior 21
Figure 3-3: The Projection of E-commerce market in India. 22
Figure 3-4: Market size of e-commerce industry across India from 2014 to 2018, with forecasts until 2027. (in billion U.S. dollars) 24
Figure 3-5: Marketing Strategy & its Impact on Consumer Behavior 32
Figure 3-6 Impact Factors on the Consumer 34
Figure 4-1: Frequency of Shopping Online 40
Figure 4-2: Product(s) Normally Shopped Online 41
Figure 4-3: Gender-wise Products Composition 42
Figure 4-4: Age-wise frequency of purchasing online 43
Figure 4-5: Working Status-Wise Frequency of Online Shopping 44
Figure 4-6: Income-wise Products Composition 45
Figure 4-7: Main Reasons to Shop Online 46
Figure 4-8: Detailed Information is available on the Website 47
Figure 4-9: Design of the Website 48
Figure 4-10: Security Regarding User Data and Transaction 49
Figure 4-11: Review from Previous Users 50
Figure 4-12: Ease of Navigation & Purchasing 51
Figure 4-13: Problems Perceived by Consumer in Online Shopping 53
Figure 4-14: Amazon Barriers 54
Figure 4-15: Flipkart Barriers 55
Figure 4-16: Myntra Barriers 56
Figure 4-17: Paytm Barriers 57

List of tables

Table 4-1: Demographic Composition of the Respondents 39

1 Introduction

With the advancement of technology and internet, traditional shopping has taken a shift from offline to online. People are preferring online shopping more than offline. One of the main reasons for them doing so is because they benefit in various ways by purchasing goods and services online. People conceive online shopping as convenient and time-saving mode of shopping. There are various studies conducted on consumers' buying behaviour and the factors which influence their buying behaviour. All the studies differ in terms of time and location. India is one of the leading countries in terms of e-commerce, hence it is chosen as the study area.

Advances in technology offer marketers a multitude of ways to reach consumers much faster, easier, and more economically. The researchers estimated that e-shopping currently covers a large part of world trade and that a better picture is expected soon. Consumers are mainly drawn to online shopping as it gives them the convenience of shopping from their home. In order to compete with the same, shopping malls now also have online shopping portals with the option of home delivery, which meets the needs of busy consumers.

Online Shopping is becoming more and more common in today's age. There are numerous factors that can influence consumer behaviour regarding online shopping. These factors can be internal or external. While some factors prompt consumers to shop online, there are a few factors that can impede consumers from shopping online.

The Indian e-commerce market is projected to reach $ 200 billion by 2026, up from $ 38.5 billion in 2017. Much of the industry growth has been driven by increased internet penetration and smartphones. India's e-commerce industry is on an upward trend and is expected to overtake the US to become the second largest e-commerce market in the world by 2034. The e-commerce sector in India will reach $ 99 billion by 2024 against $ 30 Billion in 2019 with a CAGR of 27%, with food and fashion / apparel likely to be the main drivers of incremental growth. As most Indians started shopping online instead of leaving their homes, the Indian e-commerce sector has grown. According to the Mckinsey report, ~ 96% of consumers have tried new buying behaviours. ~ 60% of consumers are expected to

switch to online shopping during the holiday season and will continue to shop online beyond the COVID-19 pandemic. (IBEF, 2021)

For the purpose of this study, Flipkart is taken as the company to propose the recommendations to. While a variety of factors influence consumer satisfaction with online purchases, there is still uncertainty in the market as to which factor can be considered the most influential factor in determining customer satisfaction. In developed countries where online shopping is ubiquitous, analysing these parameters is vital for any business to grow and ultimately be competitive in the marketplace.

The study is divided into two parts, theoretical and practical. The first part is based on previous studies that have been studied to fully understand the subject. This included relevant secondary data to conduct the study in a robust manner. However, the second part of the research looked at different aspects of the study in relation to the stated goals and in relation to the responses collected. Finally, it applies the necessary statistics and ultimately implies the results to suggest marketing strategies for Flipkart based on consumer behaviour that affects sales.

2 Goals and Methodology

2.1 Goals

- Analyze relevant secondary data on Consumer Behavior related to online shopping.
- Examine the consumer trends in online shopping in India.
- Identify and Evaluate demographical, psychological and other factors contributing to consumer behaviour in online shopping.
- Identify the problems perceived by consumers in online shopping.
- Summarize the findings for the development of effective customer-oriented marketing strategy that enables company to create personalized value propositions, increase customer engagement and reach customer satisfaction.

2.2 Methodology

Research Design: As per the study's relevance, a descriptive, exploratory and an analytical research design is chosen for the study. In order to provide a vision and clarity of the issue, exploratory method is implied. Further, a method to collect data and also to find out various elements necessary to be taken under consideration is defined. In order to outline the collected response pattern, descriptive methods are implied. For the purpose of this research, India is chosen as the study region and Flipkart is chosen as the concrete company.

Sample Size: Total number of responses gathered for the study are 109. The study is conducted on all the collected responses from family, friends and acquaintances who are the residents of India. The responses were recorded within the time period of 60 days i.e from 1 November 2020 to 31 December 2020.

Tools For Data Collection: For the collection of the data, survey method is used. A series of both open and closed-ended questions, formulated to assess the purpose of the study. For the said study, an electronic survey questionnaire in the form of Google Form is used to collect the responses randomly. The responses were summarised with the help of Microsoft Excel. In order to get unbiased responses, the questionnaire is circulated among family, friends and acquaintances to get their responses conveniently.

The questions are mostly based on the consumer attitudes and choices and are asked in multiple-choice as well as in 5 points Likert-type scale. Besides, consumer behavioral pattern and their preferences, their demographical details are also gathered to explicate the study as per the demographic factors too. The factors focused on the demography are Gender, age, relationship status, income level and working status. Results of survey are used to determine core factors, which affect consumer behavior during online shopping and develop effective customer-oriented marketing strategy for the company.

3 Literature Review

In order to have a vision and clarity for the study, various valid and comprehensive studies are examined and referenced here. In addition, it helped uncover the loopholes and paint a hypothetical picture of the ongoing investigation. It is a fundamental review of the work done in the past to link the various surveys together. In addition, it made it possible to identify relationships between current and previous studies and to explain them coherently.

3.1 Consumer Behaviour in Online Shopping

Consumer buying habits have changed dramatically in recent years thanks to the explosion of e-commerce. While in-store shopping used to be the most popular form of shopping, online shopping is fast becoming a preferred medium for consumers around the world. Consumers no longer have to go out for shopping. E-commerce has brought the shopping experience within their reach via computers and mobile devices and has fundamentally changed the way consumers shop.

E-commerce has the greatest impact on consumer buying habits because consumers can shop anytime, anywhere. They no longer have to wait for the store to open to make a purchase. While there is the ability to search and shop online, mobile has taken e-commerce to the next level as shoppers can use the device at any point in the sales cycle. Consumers use mobile devices in different ways throughout the sales cycle. These use cases include: Discover new products, find products and compare prices, Create and manage shopping lists, shopping, and Review purchases.

The rise of mobile shopping has blurred the line between the physical store and the online experience. Instead of having two separate channels, the two channels can be used together to optimize the shopping experience. E-commerce has the ability to create a more seamless shopping experience. (Scalefast, 2017)

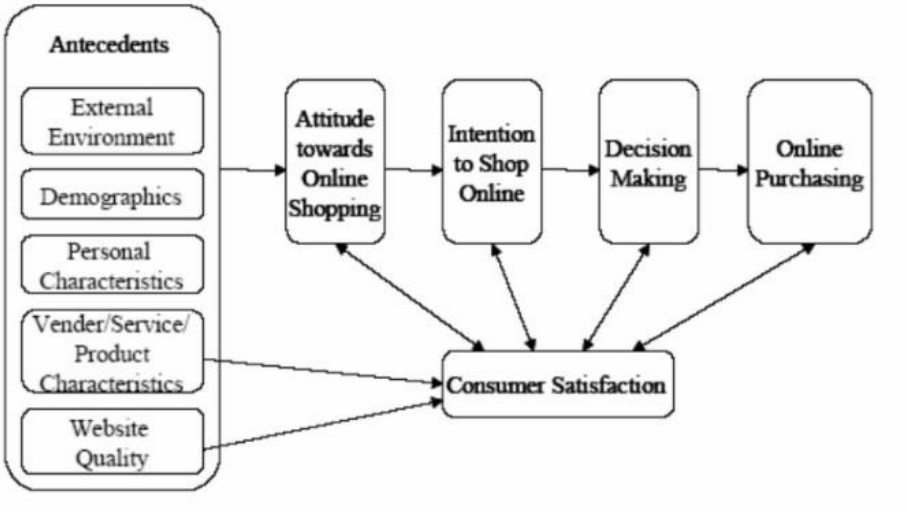

Figure 3-1: Research Model of Consumers' Online Shopping Behavior
Source: (Xue, 2012)

3.1.1 How E-commerce Has Changed Consumer Behaviour

The advancement of e-commerce has increased customer expectations of the companies they shop with. Consumers expect a smooth and personalized shopping experience for them - a consistent experience regardless of which device they are shopping on or which phase of the buying process they are in. According to Accenture's Pulse Check 2018 report, over 90% of consumers are more likely to buy from brands they recognize and personalize the experience. (Accenture, 2018)

People want to share this experience with others. Digital marketing has made this sharing easier and made shopping a social activity. In addition, consumers today rely on the opinions of others in their purchase decisions and have instant access to those opinions. Anyone on social media can influence a brand. Social platforms and online review sites have opened the floodgates for word of mouth about product reviews.

3.1.2 Offline and Online Consumer Decision-making Process

The decision-making process is very similar regardless of whether the consumer is offline or online. However, the main differences are the shopping environment and marketing communications. According to the traditional consumer decision-making model, the consumer's purchase decision usually begins with awareness of need, searching for

information, alternative reviews, making a purchase decision, and finally post-purchase behaviour.

In terms of online communications, when customers see banner ads or online advertisements, they can grab customers' attention and boost their particularly interesting products. Before deciding to buy, they need additional information to help them. If they don't have enough information, they search online channels such as: online catalogues, websites or search engines. When customers have enough information, they need to compare these product or service choices. In the research phase, you can search for product reviews or customer ratings. You will find out which brand or company offers you the best solution for your expectations. At this stage, a well-organized website structure and attractive design are important elements in getting consumers interested in purchasing products and services. In addition, the nature of the information sources can influence the behaviour of buyers. The most useful feature of the internet is that it supports the pre-purchase phase as it helps customers compare different options. During the buying phase, the product range, sales services and quality of information seem to be the most important points in helping consumers decide which product to choose or from which supplier to buy. Post-purchase behaviour becomes more important after purchasing online. Sometimes consumers have a problem or concern with the product or want to change or return the product they purchased. Therefore, return and exchange services are becoming increasingly important at this point. (Katawetawaraks & Wang, 2011)

3.2 Motivations That Lead Consumer To Buy Online

There are many reasons people buy online. For example, consumers can buy anything anytime without going to the store; You can find the same product at a lower price of compare different websites at the same time; sometimes they want to avoid personal interaction with sellers; You can avoid traffic jams in the store, etc.

These factors can be summarized in four categories: convenience, information, availability of Products and services, and cost and time efficiency.

Convenience: Empirical research shows that the convenience of the internet is one of the reasons on the willingness of consumers to buy online. Online shopping is available for 24/7. Consumers choose to buy online because they can shop after hours when traditional

stores are closed and because they want to avoid the crowds and wailing. Consumers are not just looking for products, but also for online services. Some companies offer 24-hour online customer support. Therefore, customers can also ask questions, get the support they need outside of business hours. Some customers use online channels to avoid personal interaction with the seller because they are uncomfortable dealing with salespeople and do not want to be manipulated and controlled in the market. This is especially true for customers who may have had negative experiences with the Sellers, or they just want to be free and make decisions without the sellers presence. (Hermes, 2000)

Information: The Internet has made data access easier. Because customers rarely have the opportunity to touch and feel the product and service online before making a decision, online sellers usually provide more product information for customers to use in making a purchase decision. Customers value information that meets their needs. Not only can consumers get information on their website, but they can also benefit from other customers' product reviews. (Katawetawaraks & Wang, 2011)

Availability of Products and Services: Ecommerce has made transaction easier than it used to be, and online stores are beneficial to consumers by offering them a wider range of products and services to choose from. Consumers can find all kinds of products that are only available online worldwide. Many traditional retailers sell certain products that are only available online in order to reduce their retail costs or to provide customers with a wider choice of sizes, colors, or features. In addition, online shopping sometimes offers customers great deals and payment options. Customers can set the date and amount of their payment according to their preferences and convenience.

Reduced cost and time: Customers who shop online often get a better deal and they can get the same product they buy in-store for a cheaper price. It gives customers more opportunities to compare the prices of different websites and find the products at lower prices than local retail stores. With online shopping anywhere, anytime, it makes life easier for consumers as they don't have to get stuck in traffic, search for a parking space, wait in lines, or be in the store in the crowd. As a result, customers often shop on the site that offer a convenience to help them lower their psychological costs. (Aryasri, 2011)

3.3 Factors Affecting Consumer Behaviour in Online Shopping

The ease and convenience that online stores provide have made it easier for consumers to shop. Consumers can shop anywhere, anytime, with simple and secure payment options. Consumers can make comparisons between products and online stores, which saves time and money. Availability of information on products and services, comparability with other products when shopping online, delivery time, content and quality of the online shopping website and other security measures taken by the agency to secure the identity of customers and to ensure a smooth transaction are other important factors influencing consumer attitudes towards online shopping.

Consumer behaviour is a decision-making process and a mental and physical activity in which a person evaluates, purchases, uses or discards goods and services. Consumer behaviour is the study of behaviour which a consumer displays in finding, buying, using, evaluating, and disposing of products and services that they believe will meet their needs. The consumer plays a very important role as he ultimately buys the company's goods and services and the company always makes influential efforts to attract them to its products and services in order to generate income and improve its profitability. Consumer behaviour is an interdisciplinary approach based on concepts and theories about people developed by behavioural specialists, philosophers and researchers in various disciplines of psychology, sociology, social psychology, cultural anthropology and economics. Studying consumer behaviour also helps management understand consumer needs, recognize consumer potential, and articulate new things related to consumer needs so that products are widely accepted in the marketplace. (LG, 2009)

Consumer buying behaviour is influenced by two main factors: the individual and the environment. The main categories of individual factors influencing consumer behaviour are demographics, consumer knowledge, perception, learning, motivation, personality, beliefs, attitudes and lifestyles. The second category of factors are environmental factors. Environmental factors represent things outside of the individual that influence the decision-making process of the individual consumer. These factors include culture, social class, comparison group, family, and household. The above factors are the main factors in consumers' decision to choose a particular good or service. Consumers of different

products from different age groups, different sociocultural backgrounds and different geographical locations behave differently when making choices. When a consumer buys something from the market, cultural, social, personal and psychological factors influence the final decision. (RD, 2006)

Cultural Factors

Consumer behaviour is strongly influenced by cultural factors such as regional culture and social class. Culture is a part of every society and the influence of culture on customer buying behaviour differs from region to region. Each culture contains different aspects such as religions, nationalities, geographic regions, racial groups, etc. Marketers can take advantage of these groups by dividing the market into several small parts. Culture can be seen as a way of life that is passed down from generation to generation. Culture is not static. It is constantly evolving, synthesizing old ideas with new ones. People from different social classes tend to have different desires and consumption patterns. The differences result from differences in purchasing power. According to some researchers, behaviour and buying habits are also a means of identifying and belonging to one's own social class. In this way the marketing activities could be adapted to the different social classes. (Kaur & Kochar, 2018)

Social Factors

Social factors influence consumer buying behaviour. Important social factors are reference groups, family, role and status. Reference groups have the potential to influence a person's attitude or behaviour. The effects of reference groups vary by product and brand. A reference group is a real or imaginary person or group that is of significant importance to individual judgment, aspiration, or behaviour. The reference group influences consumers in two ways: information use and value expression. The behaviour of the buyer is strongly influenced by the family members. Hence, marketers try to find the roles and influence of husband, wife, and children. When the decision to buy a particular product is influenced by women, marketers try to target women in their advertising. Each person has different roles and status in society, depending on the groups, clubs, families or organizations to which they belong. (D & R, 2016)

Personal Factors

Personal factors can also influence consumer behaviour. Some of the important personal factors that influence shopping behaviour are lifestyle, economic status, occupation, age, family life cycle, personality and self-image. Age and life cycle have a significant impact on consumer buying behaviour. Obviously, consumer tastes and preferences for goods and services change over time. The family life cycle includes various stages such as young singles, married couples, and unmarried couples that help marketers develop suitable products for each stage. A person's profession also has a significant impact on consumer buying behaviour. For example, a marketing manager in an organization tries to buy expensive clothes while a lower employee in the same organization just buys cheaper clothes. The consumer's economic situation has a major influence on his purchasing behaviour. When a customer's income is high, there will be a choice of more expensive products and a low-income person will buy cheap products. Another important factor influencing consumer buying behaviour is customer lifestyle. Lifestyle refers to the way a person lives in a society and buys things according to their surroundings. Personality changes from person to person, from time to time, and from place to place. It has a huge impact on customer buying behaviour. (Kaur & Kochar, 2018)

Psychological Factors

There are four major psychological factors that influence consumer buying behaviour. These are motivation, perception, beliefs and attitudes. The level of motivation influences the purchasing behaviour of customers. Everyone has different needs such as physiological needs, biological needs and social needs. The selection, organization and interpretation of information to create a meaningful experience of the world is known as perception. There are three different processes of perception: selective attention, selective distortion, and selective retention. The customer has specific beliefs and attitudes towards different products. Because these beliefs and attitudes reconcile branding and influence consumer buying behaviour, marketers are interested. All these factors together form a comprehensive model of consumer behaviour that reflects the consumer's decision-making process. The main factors and the decision-making process shape consumer behaviour and behavioural preferences. (Kaur & Kochar, 2018)

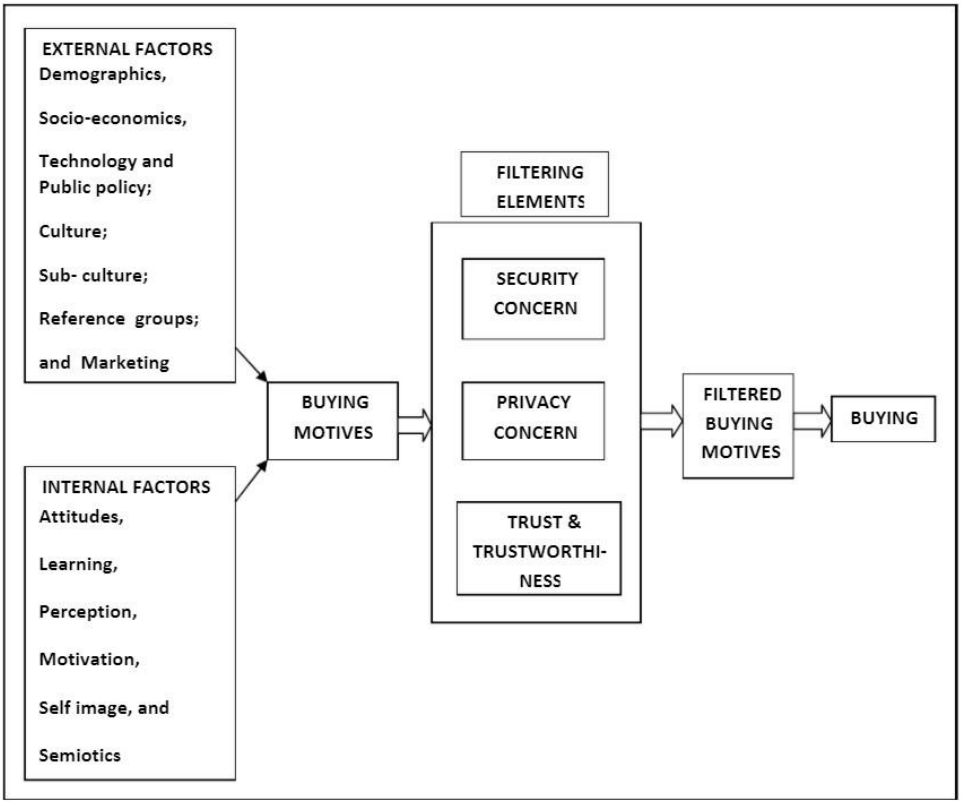

Figure 3-2: Factors Affecting Consumer Behavior
Source: (Dange & Kumar, 2012)

3.4 Online Shopping and E-Commerce in India

E-commerce has changed the way business is done in India. The Indian e-commerce market is projected to reach $ 200 billion by 2026, up from $ 38.5 billion in 2017. Much of the industry's growth has been driven by increased internet penetration and smartphones. In August 2020, the number of Internet connections in India increased significantly to ~ 760 million thanks to the "Digital India" program. Of the total internet connections, about 61% of the connections were in urban areas, of which 97% were wireless connections. With the proliferation of smartphones, the launch of the 4G network, and the rise in consumer wealth, the Indian e-commerce market is seeing significant growth. Online-Retail sales in India are expected to grow by 31% in 2021, led by Flipkart, Amazon India and Paytm Mall. (IBEF, 2021)

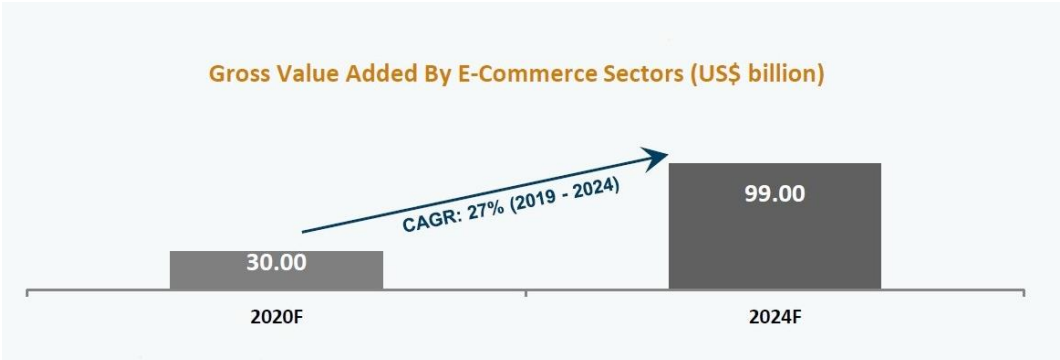

Figure 3-3: The Projection of E-commerce market in India.
Note: F – Forecast

Source: (IBEF, 2021)

Online shopping has sprung up with new ideas and has created endless possibilities for everyone. India ranks after Japan and America in online shopping. The Internet has been the fastest growing medium over the past decade, and online shopping is the fastest growing area of e-commerce. E-commerce is a relatively new concept. Right now, it relies heavily on internet and mobile phone revolution to fundamentally change the way businesses reach their customers. Growth is expected to be driven by increased consumer-oriented purchases of electronic goods, clothing and accessories, and traditional products such as books and audio-visual products. Electronic commerce in India has come a long way from a poor start in 1999-2000 to a time when all sorts of things can be sold and found online. Most companies use the Internet to present their product line and services in such a way that they are accessible to the global market and reach a wider range of customers. Computers and the Internet have fundamentally changed the way we do everyday transactions through online purchases. (Kaur & Kochar, 2018)

The internet has drastically changed people's buying habits. You can buy anything online from the comfort of your home, office, internet café, or anywhere in the world, from clothes, books, music and diamond jewellery to digital cameras, cell phones, video games, movie tickets, trains and plane tickets. Ease, simplicity, convenience and security are the key factors that drive users to shop online. The proliferation of the Internet and mobile devices, the increasing adoption of online payments and favourable demographics have provided the e-commerce industry with a unique opportunity to connect with customers. The sales generated by e-commerce have increased five to seven times over previous years,

with all branded products being available at a lower price and being delivered to your doorstep.

In India, online retail has grown steadily and rapidly over the years. India's online retail market quadrupled due to the rapid expansion of e-commerce in the country, reaching 14.5 billion in 2018. In 2015, India had 408.4 million internet users. That number is projected to reach 635.8 million in 2021. Despite the untapped potential, India is already the second largest online market in the world. India is one of the fastest growing e-commerce markets in the world. Millions of new internet users are using cheap mobile connections to send mobile messages, watch online videos, use mobile services and, of course, shop. In 2016, 26% of the local population used the internet, almost ten times as many as a decade earlier. According to a recent market research, the proliferation of cell phone internet users in India is projected to reach 37.36% of the population in 2021, which represents great potential for the audience of digital and mobile shoppers. The total internet audience in India is estimated to be over 635 million by 2021. In India, men made up almost two-thirds of customers who shop online. Despite the gender imbalance in online presence and digital spending, female online shoppers accounted for 42% of all Indian e-commerce spending in 2020. (Kaur & Kochar, 2018)

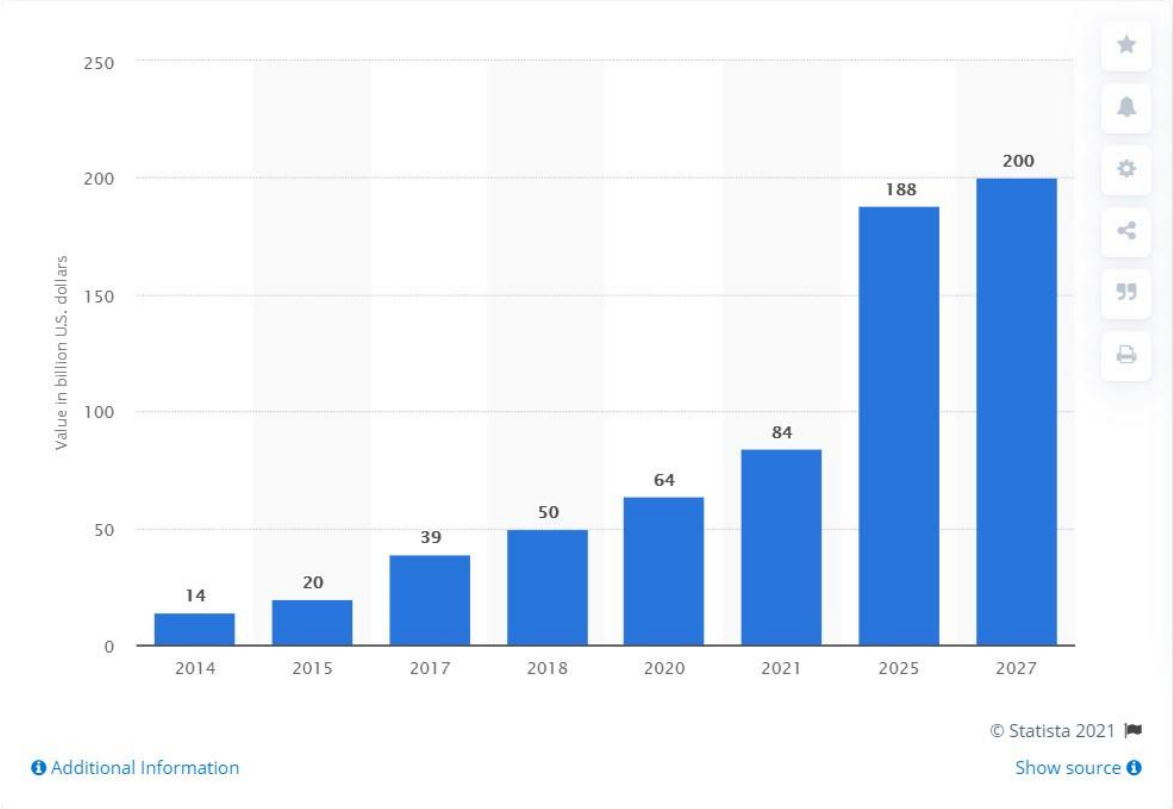

Figure 3-4: Market size of e-commerce industry across India from 2014 to 2018, with forecasts until 2027. (in billion U.S. dollars)
Source: (Statista, 2021)

3.4.1 Consumer Behaviour Towards Online Shopping in India

India is the second largest consumer market in the world. The profile of Indian consumers has changed in terms of education, income, age, gender, occupation and reference groups. With the technological explosion, consumer brand preferences for everyday products are shifting towards high-end technologies.

The willingness and preferences of consumers to use the Internet as a means of shopping are positively correlated with income, household size and innovation. Consumers are increasingly switching from crowded stores to one-click online shopping format. Despite the convenience offered, online shopping is nowhere near the most preferred form of shopping in India. A survey of 150 internet users, including both users and non-users of online shopping, found that convenience and time savings are driving Indian consumers to shop online while concerns about security and confidentiality deter them. The consumer's positive attitude and willingness to seek pre-purchase information result in a high likelihood of purchasing online. Online shoppers must have computer skills to shop on the

internet. Those unfamiliar with computers are likely to shop in the physical market as shopping there will be faster than online. The home catalogue is another traditional sales channel where people can shop from home due to the variety of products offered in the catalogue. You can order by phone or email. It is convenient other than being unable to touch and smell the products before buying them.

Consumer behaviour includes all human behaviours that make decisions. Understanding consumer behaviour enables a marketer to make marketing decisions that are compatible with their needs. Certain product attributes influence consumers' purchasing decisions and satisfaction. The brand's influence on consumer behaviour is greater for women than for men. Brand name, brand loyalty and symbolic meaning are the reasons for the difference expressed in the consumer's choice of products and the shopping experience is more prevalent for women than for men. It was also found that the lower the monthly family income, the greater the brand's influence on consumer behaviour. For every purchase, there is a significant correlation between gender and the specific brand persistence of consumers for durable consumer goods, while there is no significant correlation between gender and the place of purchase of the product.

Online shopping is gaining popularity among people, especially the younger generation. However, in order to be equally popular in all age groups in today's situation, electronic marketing has to travel a longer distance. The method of payment depends on the consumer's income. People of different ages shop online regularly. Consumer attitudes change over time. In a country like India, consumers find online shopping convenient due to many variables such as cash on delivery, personalization of the website and home delivery.

A recent case study found that the future is bright for e-merchants in India. E-merchants are the best way for consumers to save time and money by shopping online within their budget. The overall concept of online shopping has changed the way consumers buy, and the success of retailers in India depends on their popularity, branding and unique policies. Higher income groups and educated people buy more through online shopping websites. People are hesitant to shop online for security reasons. At the same time, due to the

technological complexity of online shopping, people are resisting change. Companies involved in online trading should focus on building trusting relationships between manufacturers and customers. (Kaur & Kochar, 2018)

3.5 Barriers to Online Shopping

While shopping online is the most preferred way of shopping in recent times, it has many limitations. There are reasons why consumers prefer to shop online. But like everything has its drawbacks, online shopping also has its drawbacks. There are a few factors that can prevent consumers from making an online purchase. The main reasons preventing consumers from shopping online are unsecured payment, slow shipping, junk products, spam or viruses, annoying email, and technology issues. The company should be aware of these key issues that lead to online shopping dissatisfaction.

Security: Since payments are most likely made with a credit card when shopping online, customers sometimes look to seller information regarding data protection in order to protect themselves. Customers tend to buy products and services from the seller they trust or from the brand they know. Online security is one of the most important factors affecting the success or failure of online merchants. Security seems to be a big problem that keeps customers from shopping online because they fear that the online shop is cheating on them or misusing their personal data, especially their credit card. Internet users are seriously concerned about their personal information, the security of transactions and the misuse of private consumer information. (R & F, 2003)

Intangible Properties of Online Products: Some products are less likely to be purchased online due to the intangible nature of online products. For example, customers are less likely to buy clothing through the online channels as they have no opportunity to try or review the actual product. Customers viewing a product on a computer screen may see a different effect than when they actually display it in store. In summary, it can be said that customers cannot see, hear, smell, touch, or try the product they want when using an online channel. In many cases, customers prefer to review the product first and then decide whether or not to buy it. Some people think that the product information provided on the

website is not enough for them to make a decision. Online shoppers will be disappointed if the product information doesn't meet their expectations. (Liu & Guo, 2008)

Social Contact: While some customers may feel free from pressure from salesperson, many online shopping consumers would feel difficult to make choices and would be frustrated if there isn't an expert support from an experienced salesperson. Additionally, some customers are very socially connected and rely on the opinions of others when making purchase decisions. There are also consumers who sometimes shop at a traditional store because they want to meet their entertainment and social needs that are limited by online stores. (Katawetawaraks & Wang, 2011)

Dissatisfaction with online shopping: The past online shopping experience of customers often affects their future purchase decision. For example, when shopping online, they may receive unwanted or poor-quality products. The product varies to what is described or expected. The product may be fragile, defective, or not working. Some online sellers may not issue refunds for these products even if requested by the customer. Delivery is another thing that affects online shopping decisions. Slow or delayed shipping, for example, leads customers to refrain from shopping online. (Aryasri, 2009)

3.6 Managerial Implications

As the e-commerce retail market continues to grow, the number of e-commerce stores is expected to increase as well. Hence, this sector becomes very competitive. Customers' ability to meet their needs is only limited by their ability to use a web browser. In addition, comparison between websites make it easy for users to compare online stores to make their purchase from. As a result, the company has little and limited room for manoeuvre to attract potential customers. In general, companies can prioritize improvement initiatives by knowing what interests the customer during pre-purchase information research. When the company knows what the customer is looking for and what they think is most important when buying a product online, the company can focus on efforts that lead to better deals, promotions, and discounts, etc.

Online shopping is an important business model in e-commerce. If online sellers want to attract and retain online buyers, they need to understand what factors online buyers consider before making an online purchase. By better understanding of customer buying behaviour online, sellers can improve or create an effective marketing program for their customers. There are several ways via which companies or sellers can persuade those who don't buy online to generate more interest and ultimately be a potential customer.

After examining the main motivations that drive customers to shop online, online sellers should consider these factors and try to make customers as happy as possible. By understanding why some customers are reluctant to shop online, sellers should find ways to reduce these disadvantages in order to attract more customers by creating a reliable and safer website, offering an attractive and useful website, online service, and additional options. (Lim, 2004)

Reliable and Safer Website: Consumers' willingness to buy and use the online store is affected by consumer confidence in the provision of personal information and the security of payments through credit card transactions. They also relate to transaction security and data security when shopping online. Getting a trusted certificate from an organization like eTrust is one of the ways to make a website more reliable. This makes a website safer and increases customer trust and leads to higher sales. If a company have this certificate, their website address bar will turn green and the web address will start with "https://". So, customers know that the website is safe and reliable. (Verisign, 2009)

Another way for sellers to reduce customer risk when shopping online is to offer branded products on the website or even have their own brand name. Owning and selling branded products can increase website confidence. The brand name is one of the most important factors influencing a customer's purchase decision. It is imperative that online businesses ensure customers that they never use customer information for any other purpose by clarifying customers' privacy policies. This will at least alleviate consumer concerns about the security of their identity. Online shops can use the integrated mechanisms to build trust in the protection of the personal data of consumers and to prevent the misuse of credit card payment methods.

User-Friendly Website: Customers can be influenced by the website's image when deciding which website or buyer to buy from. Businesses should not only build their website in a safe way, but also make it more attractive and useful. Online shops can turn a visitor into a buyer if the shops offer diverse and useful product information, good customer service and an easily accessible website. The website should contain enough information but not be too overwhelming. Putting unstructured or unnecessary information on the website can affect the usefulness and ease of use. Additionally, businesses and sellers should double-check every word on their website to avoid customer errors and misunderstandings. The quality of the information and the visual design are important factors influencing repurchasing decisions. There is little willingness to buy online if on the online shop customers are unable to find and compare products. An online store should make it easier for consumers to search for products and services on its website. Creating innovative and sophisticated web designs and portals as well as user-friendly web atmosphere is a key to attracting visitors. If online stores want to convert visitors into buyers, they should improve their website by providing customers with a comfortable, logical, interesting and hassle-free process and simple language by creating a fast website with a design that is as functional as possible. Another issue to consider is the online payment process as it affects willingness to pay. Online shops need to make their checkout process as easy and secure as possible. In summary, if online stores want to increase the number of customers, they must take care of their website design to be more user-friendly. (Bigné-Alcañiz, 2008)

Online service: Customer service is just as important as the quality of the website. Customer service is an important factor in online shopping satisfaction. When customer service is unavailable or inaccessible, customers feel like companies are trying to hide something or have no intention of fixing their issues. Online stores should offer the added value of customer service and have customer feedback channels on their websites. The website should have interactive customer service so customers can contact the seller anytime, anywhere. Software downloads, electronic form requests, order status tracking, and customer feedback are some examples that online sellers can use to fulfil their online service. (Lim, 2004)

Additional options: Since customers cannot touch or try on the products before purchasing, the online shop should provide them with additional options. For example, a money-back guarantee is one way of addressing customer concerns. Sellers may consider offering a money-back guarantee, including reimbursement of shipping costs, to reduce the risk of purchase. To avoid shipping delays and product loss, the online shop can also work with other companies with expert logistics skills in order to improve their distribution channels.

Providing more flexible pricing and promotions to customers or providing a one-stop-shop service are other examples that online stores can use to grow their business. Online sellers can offer customers the option to use their bank account number or stored prepaid card to complete their purchase. Online shops can offer customers an electronic wallet that transfers the customer's account balance to the shop's payment system. This can help sellers increase sales with those who want to buy products or services online but don't have a credit card or don't want to use their credit card to make online transactions. (Yu, 2007)

3.7 Role of Consumer Behaviour in Marketing Strategy Development

Marketing tactics for businesses are changing day by day. Consumer behaviour information can be used to inform nearly any area of a marketing strategy. Marketing strategies have a significant impact on the consumer's daily life: they serve as a source of information about new products or services that are available in the market. It affects the way they think and perceive, their beliefs, thoughts, attitudes, and purchasing decisions. Promotional efforts are most effective at turning negative approaches into positive ones. For example, if a consumer remains loyal to a particular brand, the ads may change how often they buy. Marketing strategies affect how a consumer rates the most important aspects of a brand such as colour, quality, taste, smell, texture, etc.

The first step that a company ideally takes as part of their marketing strategy is to educate the consumer about the product. This affects product sales as awareness of the product increases. Companies also invest the most in the pre-launch phase of a product's marketing plan. Understanding consumer behaviour is the beginning of a precise marketing strategy. The success or failure of a product is the evaluation of consumer reactions to a particular

marketing strategy. It also indicates whether the organization has managed to meet consumer wants and needs.

Many companies' marketing strategies can be changed simply by understanding topics such as the psychology of how consumers think, feel, argue, and choose between different brand and product options, the psychology of how the consumer is influenced by his environment which includes culture, media to which the individual is exposed, family, etc, how the motivation and decision-making policy of consumers change with different products that differ in their importance or interest for the consumer, how marketers can adapt to these psychologies and improve their marketing campaigns and strategies that can make more impact on consumers. Limitations in consumer knowledge or information processing skills can influence decisions and thus marketing results. (Hawkins, 2006)

Figure 3-5: Marketing Strategy & its Impact on Consumer Behavior
Source: (Hawkins, 2006)

There are many ways to attract consumers to an online segment, such as: Personalized messaging to consumers, tighter buyer fragmentation, messaging transparency for brands, and digital communication tactics. Viewing these as a priority can add to the buying experience for buyers. Research has shown that there needs to be a fair amount of discretion when planning the online marketing of products.

The key to marketing strategy is to provide your target customers with more value than your competition offers. The company needs to look at value from the customer's perspective. Perhaps a certain price isn't a big deal for the company, but it's a determining factor for the customer. Pricing is tricky because businesses need to tweak it to get the best profits, and more sales are better too. A higher price doesn't mean a bigger profit. A lot of sales are a little better, but only if they keep the business going and growing. Businesses need to anticipate consumer reactions and needs in order to offer the best value for money and thus generate the most profits. The basis of the formulation of the marketing strategy is in fact the behaviour of the consumer.

The marketing strategy includes the marketing mix: products, prices, communication, sales and services. Consumer beliefs play a huge role in any marketing strategy. In addition, knowledge and social influences have an impact on the consumer. These factors work both ways. This means that the consumer determines these factors and at the same time these factors have an influence on the consumer. Consumers define the structure of information surrounding a product, the choices they make and the preferences they have. All of this is part of the integral unit that is a consumer. Communication enables a flow of information about the company and the product. It all depends on market research, developing the marketing strategy, and delivering quality products at affordable prices. (Bakator, 2016)

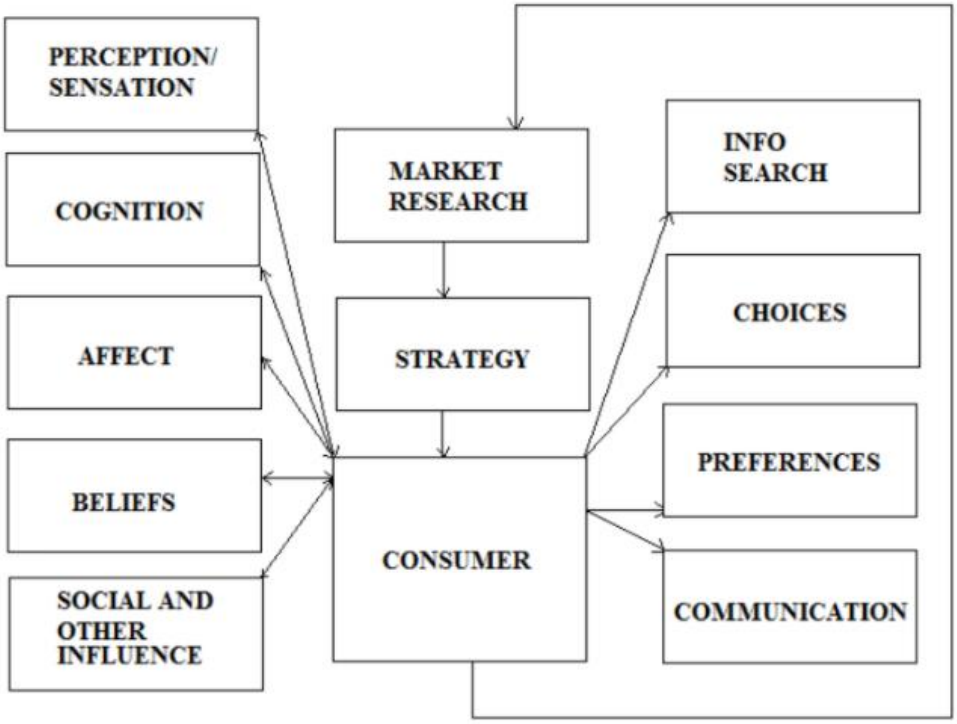

Figure 3-6 Impact Factors on the Consumer
Source: (Hartline & Ferrell, 2011)

As can be seen, the above figure clearly shows the integrity of consumer, business, product and influencing factors. They represent the unit that helps define the marketing strategy. The company must consider all aspects of the market and all influencing factors. Only then can the company offer adequate products that meet the needs and desires of the consumer and automatically ensure profits and a stable position in the market. Often the consumer has a different perception of the product than the company's perception of the product. This is due to a misunderstanding of the purpose, quality, or price of the product. There are high-quality products at low prices that are not sold as well as lower quality products at very high prices. The price is the reason for the different perceptions. Another situation is that a company develops an expensive new technological innovation, such as a mobile device, and the company considers that innovation to be very valuable and charges a higher price for the mobile device. However, the consumer does not see this special feature as innovative and does not want to pay extra for this innovation. As a result, the company loses money developing and promoting the new innovation and loses its market position due to a lack of consumer interest. It is very important to have an objective view of every new product or innovation.

E-commerce websites need to focus on making the right choice of buyer. Some consumers like to be ahead of the game, especially young people and product savvies in their families. Buyer engagement also plays an important role in e-commerce. An effective message needs to be conveyed to the pioneer to understand the purchasing model. Offers should be personalized as customers are more focused on offers. Offers like vouchers, coupons, and discount codes are more favoured. The means of contacting buyers should be adequate. In addition, the product must be consumer oriented. In addition, easy mobility can be created by making it easy to create a shopping list, fill out, prescribe, and even browse the store. Finally, in online retailing, the means of sale must be prioritized as it ultimately encourages consumers to buy online. (Bakator, 2016)

3.7.1 Marketing-Mix for Online Shopping

Once the unmet needs and wants of the consumers are identified, the marketer must determine the exact mix of four Ps: Product, Price, Place, and Promotion.

Product: A marketer must design products or services that meet the unmet needs or wants of consumers. Decisions made about the product are related to size, shape and features. The dealer must also decide on the packaging, important aspects of the service, warranties, conditions and accessories.

Price: The second important element of the marketing mix is price. Marketers need to decide how much to charge for a product or service in order to stay competitive in a tough market. These decisions influence the return flow to the company.

Place: The next decision concerns the distribution channel, i.e. Where and how the products and services are to be offered in the final phase. With regard to the distribution mix, the following decisions are made: Should the products be sold in all outlets or only in selected ones? Should the retailer only use existing outlets that sell competing brands? Or should they get involved in new elite outlets that only sell the marketer's brands? Is the

location of the branches important from the customer's point of view? Should the company consider direct marketing and sales?

Promotion: Promotion is about building a relationship with consumers through marketing communication channels. Some of the most popular promotion techniques include advertising, in-person sales, promotions, publicity, direct marketing and sales. It is up to the retailer to decide which method is best for effectively reaching consumers. Should it be just advertising, or should it be combined with sales promotion techniques? The company needs to know its target customers, their location, their tastes and preferences, the media they have access to, their lifestyle, etc. (Tutorialspoint, 2021)

4 Analysis

The study examines the online shopping behaviour of consumers. The main focus of research is to identify the impact of various factors that contribute to an individual's purchase perception in order to develop a marketing strategy for the company in question. Marketers often see customer satisfaction and brand loyalty as a top priority when dealing with any retail product, whether offline or online. There are many online platforms available today. In order to be competitive in the market, certain strategies are required. Research is therefore carried out to identify the influencing factors.

The current study considered both secondary and primary data to explain the current scenario of the online shopping trend. Secondary data is collected from real sources to verify current statistics and information related to research. However, primary data is collected through a survey method using a well-structured questionnaire. In order to understand the role of various factors as well as the magnitude of the impact, statistics are applied to the collected sample.

The main aim of the study is to identify the most important elements or determining factors by which the consumer decides to buy when shopping online. To conclude, the necessary hypothesis is formulated and then tested for its meaning. Accordingly, the data will be interpreted in order to obtain the results of the study. In order to conduct this study, the collected data is also described demographically.

The study is conducted on the basis of primary data collected by the survey method using non-likelihood samples. The data is collected using a structured questionnaire created from an in-depth study of previous research and taking into account the current scenario. The sampling tool is then distributed via the online mode. The data is well categorized based on demographic factors such as gender, age, income, working status and relationship status. The collected sample makes it possible to generalize the analysis in order to propose the marketing strategy to the company.

The elements examined are:

1. Demographic factors (gender, age, working status, income and relationship status).
2. Consumer buying trend.
3. Factors that contribute to e-purchase decisions.
4. Barriers to online shopping.

4.1 Demographic Composition

The table describes the composition of the collected data in relation to demographic data such as gender, age, relationship status, working status and income. Regarding gender, the male responses are observed to be higher than the female responses. Out of a total of 109, 61 are male and 48 are female.

The age-wise classification of the respondents shows that the number of respondents between the ages of 18-24 and 25-35 are the highest, 40 and 58 respectively. With 9 respondents between the ages of 36-50 and 2 respondents with age 50 & above.

Most of the respondents are Single or in a relationship with 42 and 37 as the number of respondents in each category which contributes to 38.5% and 33.9% respectively. A significant number of respondents are Engaged and Married with 16 (14.7%) and 14 (12.8%) number of respondents in each category.

Nearly half (49) of the respondents are employed in a private company which contributes to 45%. Out of all the respondents, 34 of them are Students (31.2%), and 20 of them (18.3%) are Self-employed or own a Business. Respondents who work a Part-time Job or are a Homemaker, both accounts the same number i.e., 3 which is 2.8%.

A significant number of respondents (18) responded that they have No Income which is 16.5%. The number of respondents earning less than ₹20000 per month are 15 (13.8%). The number of respondents earning between ₹20000-30000 and ₹30000-40000 per month are 23 (21.1%) and 21 (19.3%) respectively. 14 (12.8%) respondents are earning between ₹40000-50000 and 18 (16.5%) respondents are earning ₹50000 and above.

Table 4-1: Demographic Composition of the Respondents
Source: (Primary Data, Table Prepared by the Author)

Socio-Economic Status of Respondents	Frequency	Percentage (%)
Gender		
Male	61	56
Female	48	44
Age (in years)		
18-24	40	36.7
25-35	58	53.2
36-50	9	8.3
50 & above	2	1.8
Relationship Status		
Single	42	38.5
In a relationship	37	33.9
Engaged	16	14.7
Married	14	12.8
Divorced/Separated	0	0
Widowed	0	0
Working Status		
Student	34	31.2
Private Company Employee	49	45
Self-employed/Business	20	18.3
Homemaker	3	2.8
Government Employee	0	0
Other (Part-time Job)	3	2.8
Income Level per Month (in rupees ₹)		
No Income	18	16.5
Less than 20000	15	13.8
20000-30000	23	21.1

30000-40000	21	19.3
40000-50000	14	12.8
50000 & above	18	16.5

4.2 Goal-Wise Data Analysis and Interpretation

4.2.1 Goal 1

Examine the consumer trends in online shopping in India.

Frequency of Shopping Online

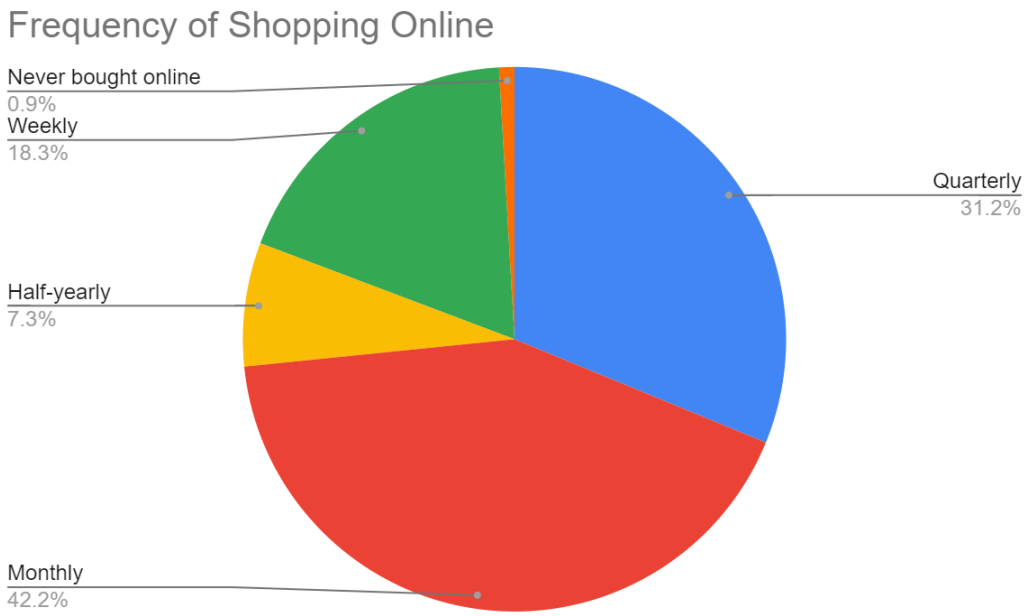

Figure 4-1: Frequency of Shopping Online
Source: (Primary Data, Chart Prepared by the Author)

The above chart shows the frequency of respondents of shopping online. The majority of the respondents (46) shop online on a monthly basis which accounts for 42.2%. Respondents shopping online on a quarterly and weekly basis are 34 and 20 respectively which accounts for 31.2% and 18.3% respectively. A very small number of respondents (8) shop online on a half-yearly basis which accounts for 7.3%. And only 1 (0.9%) respondent is found to have never shopped online.

Product(s) Normally Shopped Online

Figure 4-2: Product(s) Normally Shopped Online
Source: (Primary Data, Chart Prepared by the Author)

The above chart represents the categories of products usually purchased online by the respondents. Apparel is the most preferred type of product that is purchased online with 72 respondents out of 109 admitting purchasing it. Home Products is the second most preferred category of products that are purchased online by the respondents. 56 respondents admitted purchasing it. Appliances & Other Electronics, Mobile & Computers, and Groceries all have a close call when it comes to which category of product is preferred more with 48, 51, and 45 respondents respectively admitting purchasing these products online. A significant number of respondents (29) also admitted purchasing beauty products online.

Interpretation: A majority of the respondents who are residents of India prefer to shop online either on a monthly or weekly basis. A significant number of respondents prefer to shop quarterly as well. The most preferred category of product among the respondents is Apparel, followed by Home products. Respondents prefer to shop Apparel products online. Mobile & Computers, Appliances & Other Electronics, and Groceries are among the other significant products that respondents prefer to shop online. Beauty Products is the least preferred product that is shopped online.

4.2.2 Goal 2

Identify and Evaluate demographical, psychological and other factors contributing to consumer behaviour in online shopping.

Gender-wise Preferences in Products

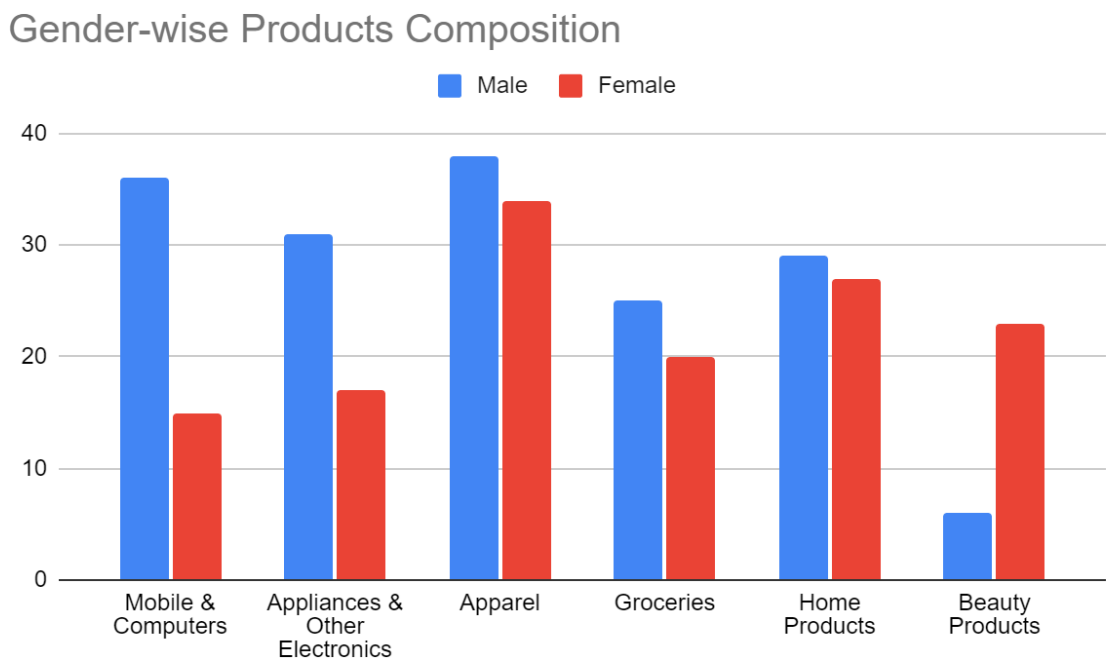

Figure 4-3: Gender-wise Products Composition
Source: (Primary Data, Chart Prepared by the Author)

The Chart above represents the gender-wise preferences in products of the respondents. The category of products that are preferred by both male and female on a large scale are Apparel and Home Products. The ratio of male to female are 38 males to 34 females in Apparel and 29 males to 27 females in Home Products. They are closely followed by Groceries which sees a similar pattern. The ratio of male to female in this category is 25 males to 20 females. The categories of products which sees comparatively a big difference between male and female respondents are Mobile & Computers, and Appliances & Other Electronics. The ratio of male to female respondents in both categories are 36 males to 15 females in Mobile & Computers and 31 males to 17 females in Appliances & Other Electronics. Beauty Products sees the biggest difference of a ratio of 6 males to 23 females.

Age-Wise Frequency of Purchasing Online

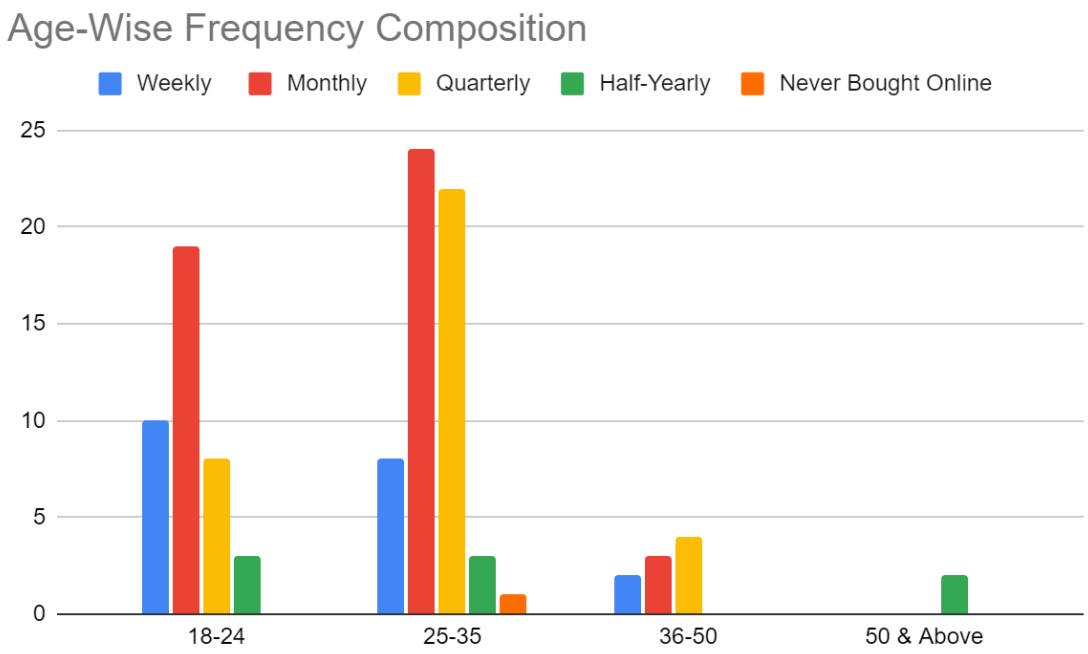

Figure 4-4: Age-wise frequency of purchasing online
Source: (Primary Data, Chart Prepared by the Author)

The chart above displays the age-wise frequency of respondents of purchasing online. It is seen that respondents between the ages of 25-35 are shopping online the most. Their highest frequency of shopping is either monthly or quarterly with 24 and 22 responses respectively. Next age bracket which sees a peak in online shopping frequency is 18-24. The respondents of this age are shopping mostly monthly with 19 responses. Respondents between the ages of 36-50 have the least responses when it comes to shopping online with only 9 responses in total across all frequencies. Another interesting finding is that respondents aged 50 & above are shopping online on a half-yearly basis.

Occupation-wise Frequency of Online Shopping

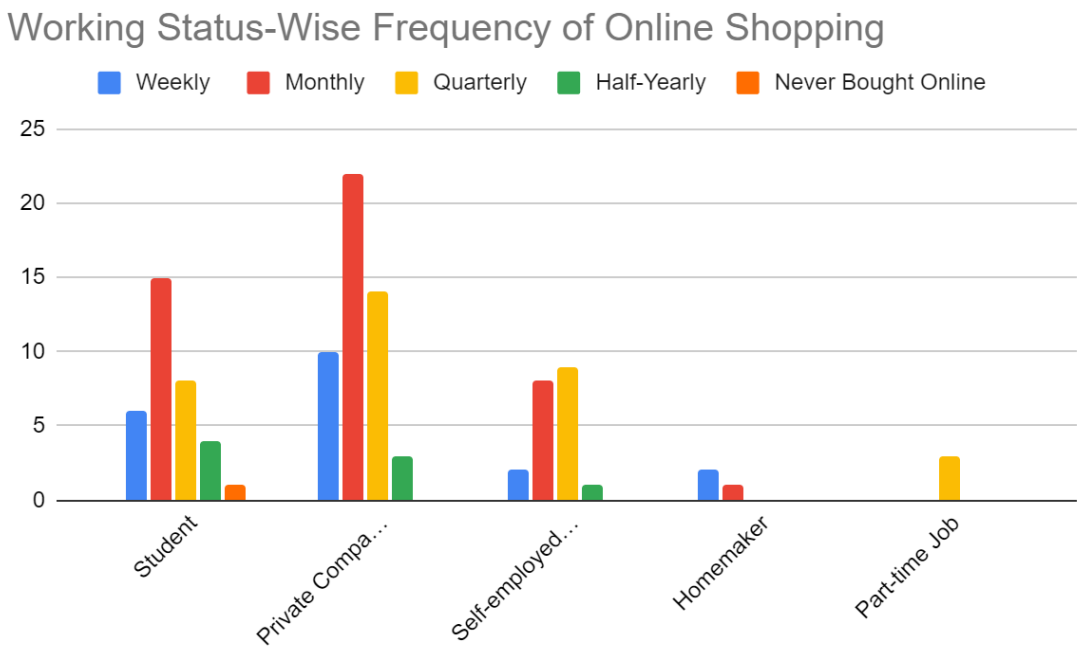

Figure 4-5: Working Status-Wise Frequency of Online Shopping
Source: (Primary Data, Chart Prepared by the Author)

The above chart represents the working status-wise frequency of online shopping of the respondents. It shows that private company employees are the leading group in online shopping with shopping on a monthly basis. 22 respondents out of 49 in this category admitted to shopping online on a monthly basis. It is followed by 10 and 14 respondents who admitted to shopping online on a weekly and quarterly basis respectively. The chart shows that students are also shopping online mostly on a monthly basis with 15 respondents admitting that they shop online on a monthly basis. There is a significant number of Self-employed individuals or individuals having their own business, who are shopping online. The individuals of this category are mostly shopping on a monthly or quarterly basis with 8 and 9 respondents respectively. Homemakers are shopping on a weekly or monthly basis with 2 and 1 respondent respectively in each category. Last but not the least, individuals working a part time job are shopping only on a quarterly basis with only 3 respondents admitting to doing the same.

Income-wise Products Composition

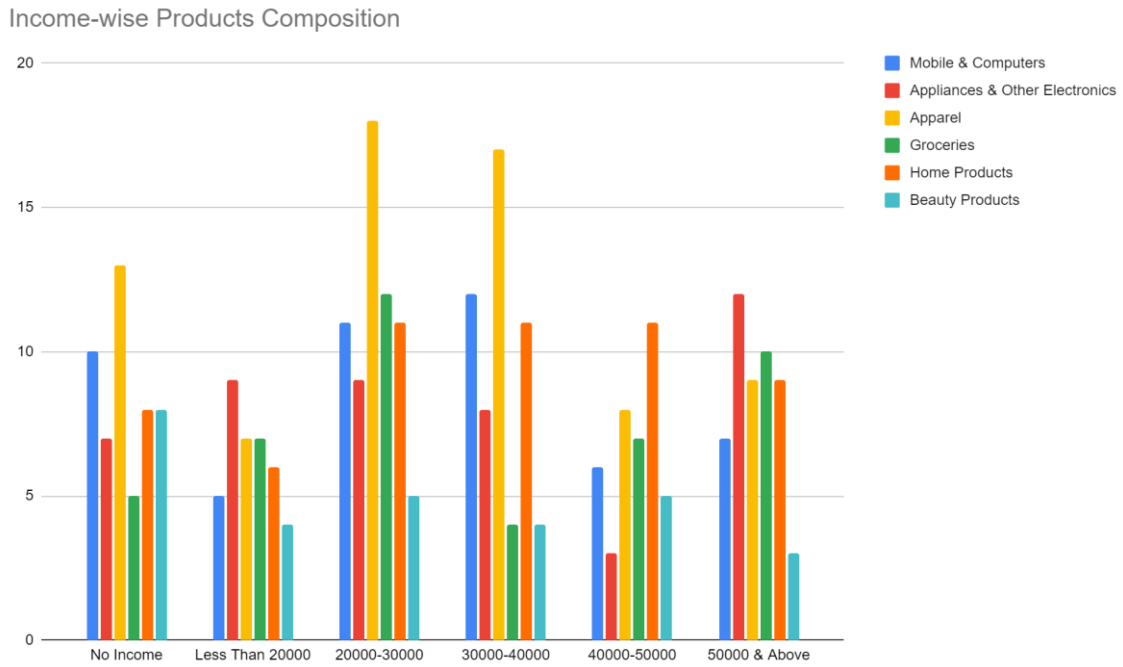

Figure 4-6: Income-wise Products Composition
Source: (Primary Data, Chart Prepared by the Author)

The above chart represents the Income-wise product preferences of respondents. Product-wise, Individuals earning between ₹20000-40000 together are the highest demographic shopping Apparel online. Among the individuals earning between ₹20000-30000, other prefered products are Mobile & Computers, Appliances & other electronics, groceries and home products. The most popular category of product among individuals earning ₹50000 and above is Appliances & other electronics. Home Products is the most shopped category among the individuals earning between ₹40000-50000. Individuals earning less than ₹20000 admitted to purchasing appliances the most, followed by apparel and groceries. Surprisingly, individuals having no source of income admitted to shopping online apparel products the most, followed by mobile & computers.

Main Reasons to Shop Online

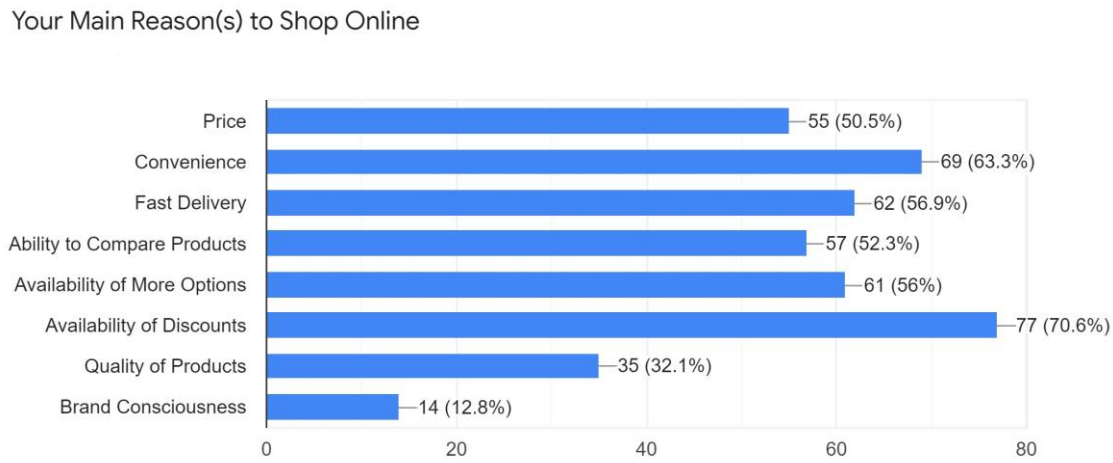

Figure 4-7: Main Reasons to Shop Online
Source: (Primary Data, Chart Prepared by the Author)

The above chart displays the main reasons as to why consumers prefer to shop online. These can be equated to psychological factors which influence the consumer's behaviour when shopping online. It shows that the availability of discounts is the leading factor which consumers deem to be important when shopping online with 77 responses which accounts for 70.6%. Convenience is the second most important reason as to why consumers prefer to shop online rather than offline. 69 respondents agreed with convenience being an important factor that can influence their purchasing behaviour. Fast delivery and availability of more options are among the other factors which individuals consider while shopping online with 62 and 61 respondents respectively agreeing that these factors play an important role in their online shopping behaviour. Individuals shopping online consider price of the products and the ability to compare products as well when shopping online. 55 respondents admitted to price being an important factor. The number of respondents who consider ability to compare products an important factor is 57. Quality of products and Brand consciousness were comparatively considered the least considered factors that can influence consumer behaviour in online shopping with 35 and 14 responses in each of the factor respectively.

Detailed Information is Available on the Website

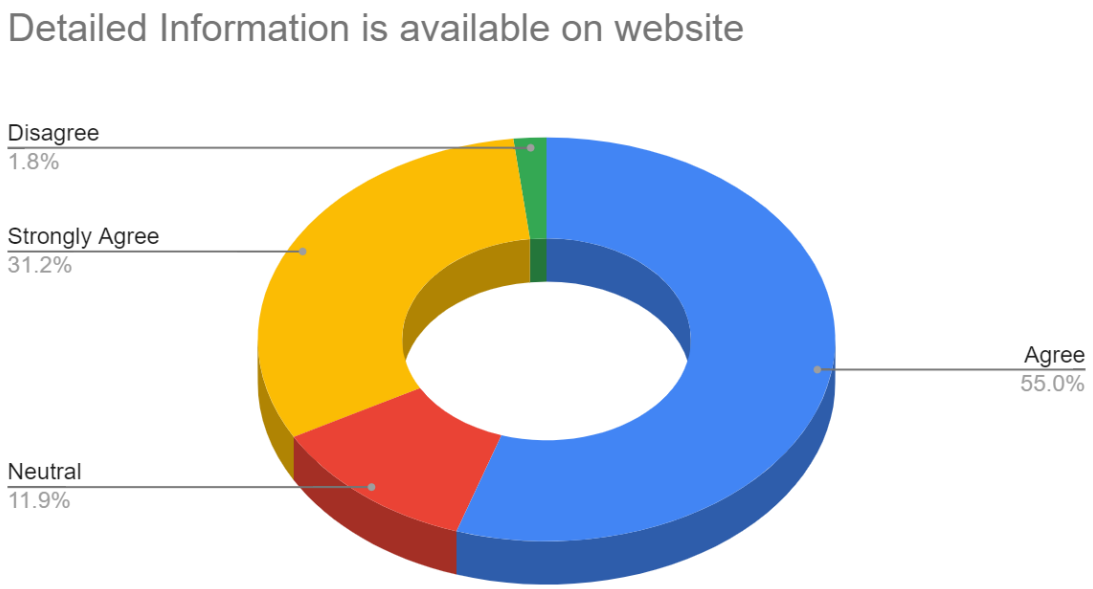

Figure 4-8: Detailed Information is available on the Website
Source: (Primary Data, Chart Prepared by the Author)

The chart shows the degree of acceptance of the respondents while shopping online to the factor mentioned i.e., Detailed information is available on the website. The mentioned factor can be considered as an important factor that can influence the behaviour of the consumers. 55% of the respondents agree that availability of detailed information on the website plays an important role in their online shopping behavior. While 31.2% of the respondents stronlgy agree to the same factor. A handful of respondents (11.9%) are neutral in regards to the factor. Whereas, a very small amount of respondents (1.8%) believe that this is not an important factor that can influence their online shopping behavior.

Design of the Website

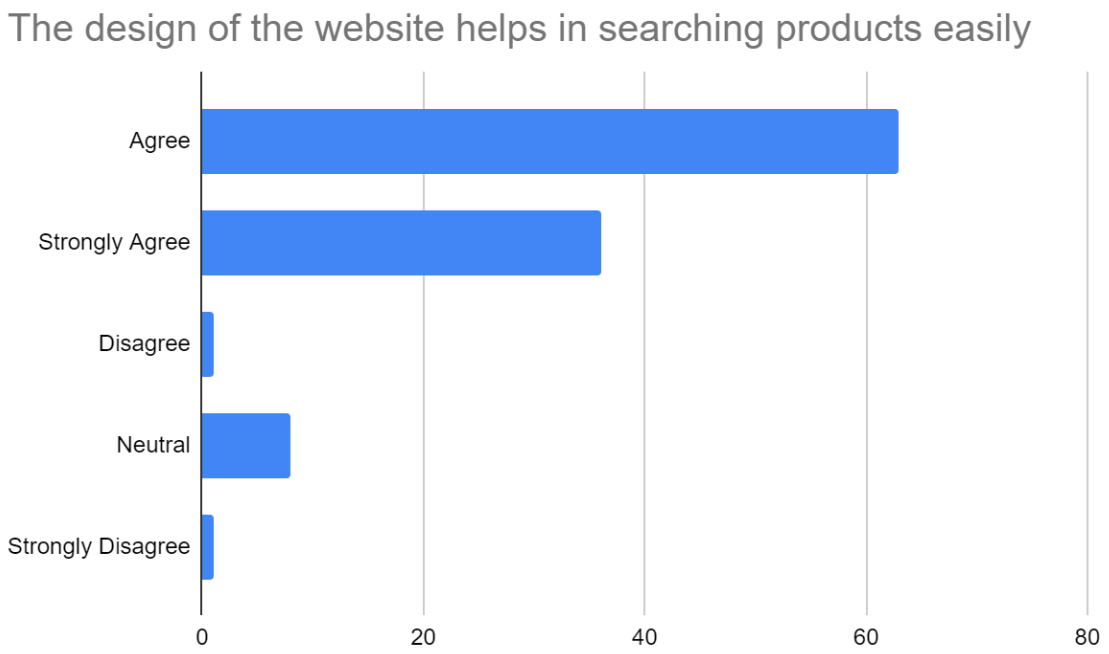

Figure 4-9: Design of the Website
Source: (Primary Data, Chart Prepared by the Author)

The chart represents the degree of acceptance of the respondents while shopping online to the factor mentioned i.e., Design of the Website. More than 60% of the respondents agree to the fact that design of the website plays an important role while shopping online. Nearly 33% of the respondents strongly agree that the design of the website can influence their online shopping behavior. 7.3% of the respondents responded neutral to the above mentioned factor. Collectively, 1.8% of the respondents disagree or strongly disagree to the factor mentioned i.e., they do not consider design of the website to be an important factor that can influnce their behavior regarding online shopping.

Security of the Website

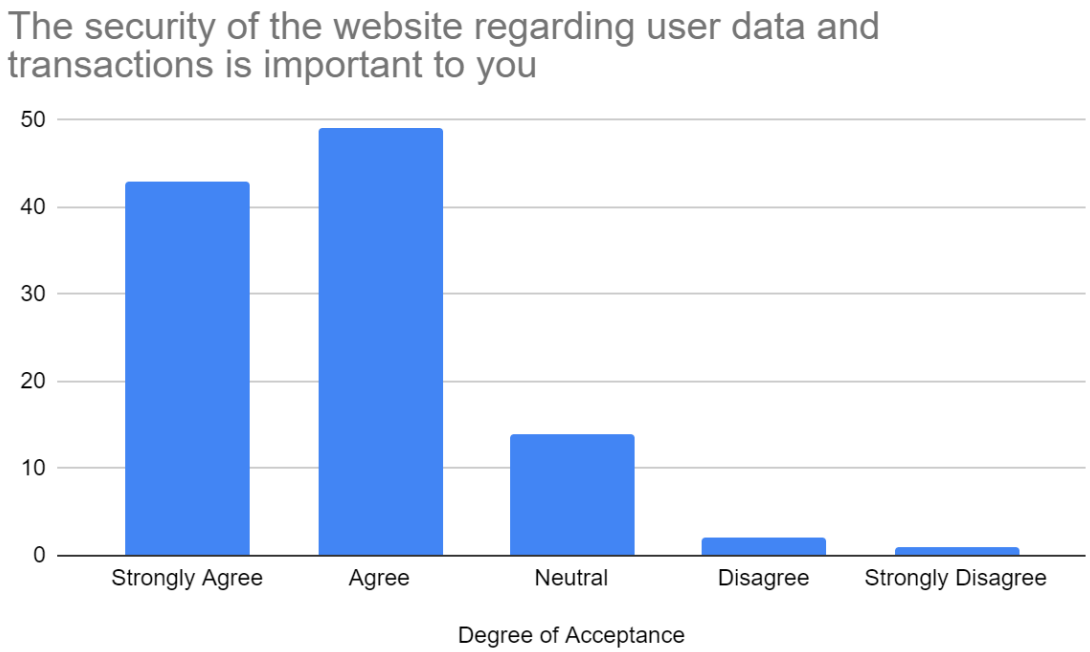

Figure 4-10: Security Regarding User Data and Transaction
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the degree of acceptance of the respondents while shopping online to the factor mentioned i.e., Security of the Website Regarding User Data and Transactions. Collectively, nearly 85% of the respondents agree or strongly agree that security of the website regarding user data and transactions is an important factor that can influence their behavior when shopping online. The percentage of respondents who are neutral to the factor are 12.8%. A very small percentage of the respondents (1.8%) do not consider that this is an important factor that can influence their behavior regarding online shopping.

Reviews from Previous Users

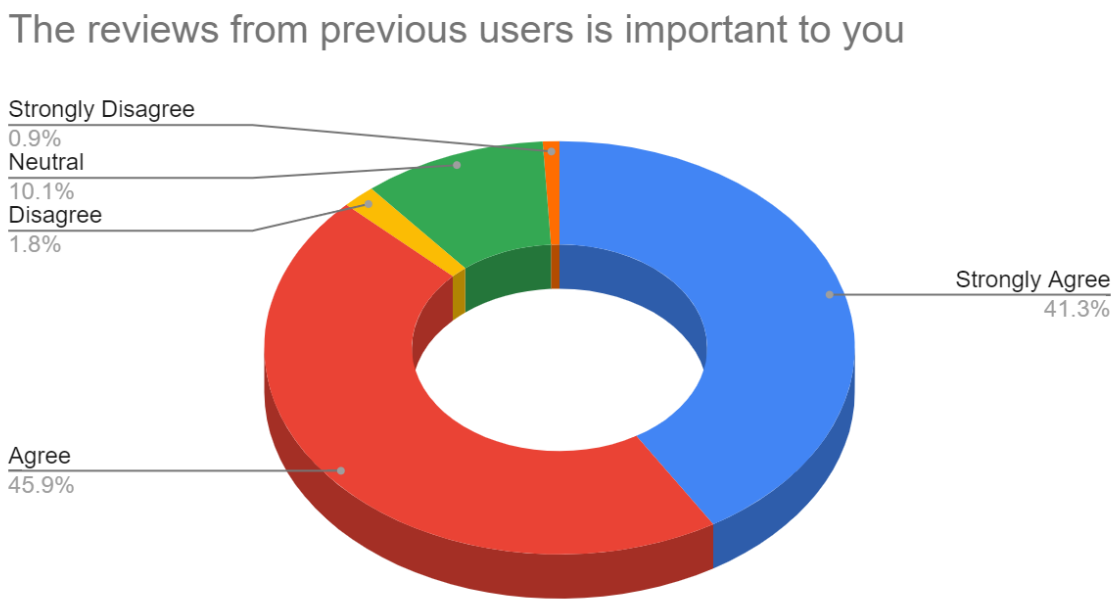

Figure 4-11: Review from Previous Users

Source: (Primary Data, Chart Prepared by the Author)

The chart displays the degree of acceptance of the respondents while shopping online to the factor mentioned i.e., Reviews from Previous Users. The chart shows that if respondents consider the mentioned factor, an important factor that can influnce their online shopping behavior. 41.3% of the respondents strongly agree that the factor plays an important role in influencing their online shopping behavior. 45.9% of the respondents consider this factor to be an important factor. A handful of respondents are neutral to this factor. Collectively, 2.7% of the respondents disagree to this factor i.e., this factor does not play an important role in influencing their behavior regarding online shopping.

Ease of Navigation and Purchasing

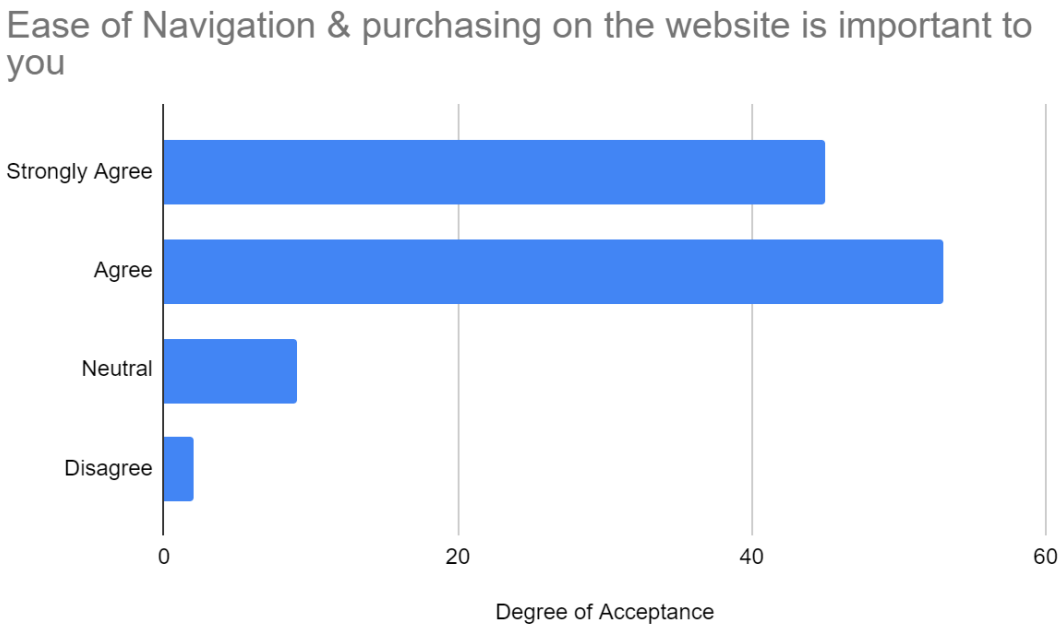

Figure 4-12: Ease of Navigation & Purchasing
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the degree of acceptance of the respondents while shopping online to the factor mentioned i.e., Ease of Navigation and Purchasing on the Website. A majority of the respondents either agree or strongly agree to this factor being being important in influencing their behavior in online shopping. The percentage of respondents that agree or strongly agree are 48.6% and 41.3% respectively. 8.3% of the respondents are neutral to the factor whereas, 1.8% of the respondents disagree that this factor plays an important role in influencing their behavior regarding online shopping.

Interpretation: The above graphical representations explains the diffrent demographical, psychological, and social factors that can influence consumer behavior in online shopping. After analysis of different factors. It is found that Gender can influence the type of products that are purchased by consumer online. The type of product that is being purchased depends on the gender of the consumer. Next finding is that, the frequency of purchasing online depends on the age of the consumers. Hence, Age is a major factor that can influence the frequency of purchases. The frequency of purchasing can be influenced by the working status of the individual as well. It is found that individuals working in a private company tend to shop more frequently as compared to other occupations. The

income level of an individual can influence the type of products he/she purchases. After the analysis, it is found that the type of product that is purchased depends on the level of income of the individual who is purchasing the product.

Next finding is the various factors which influence the consumer behavior in online shopping. These Factors represent the main reasons as to why consumers prefer to shop online. These factors are equivalent to psychological factors that influence the consumer behavior regarding online shopping. After the analysis, Availability of discounts and Convenience are found to be the main drivers that lead consumers to shop online. They are followed closely by Fast delivery and availabilty of more options as the leading factors that influence the consumer behavior in online shopping. Price and ability to compare products are among the other factors that prompt the consumers to shop online. It is found that Brand Consciousness and Quality of products are the least considered factors when consumers are shopping online.

Other factors that can influence the behavior of the consumers in online shopping are: Reviews from Previous users, ease of navigation of website, security of the website, availability of detailed information, and design of the website. It is found that for different respondents, different factors are relevant that can influence their online shopping behavior. More than 80% of the respondents admit that the availability of detailed information on the website can influence their online shopping behavior. The percentage of respondents that agree to the fact that design of the website can play an important role in determining their online shopping behavior is over 90%. It is found that nearly 85% of the respondents consider the security of the website before they make an online purchase on the website. Reviews from previous users are also important for 80% of the respondents in making their online purchase decision. The last but not the least factor that consumers consider important is the ease of navigation and purchasing on the website. More than 90% of the respondents consider this to be an important factor.

4.2.3 Goal 3

Identify the problems perceived by consumers in online shopping

Barriers to Shopping Online

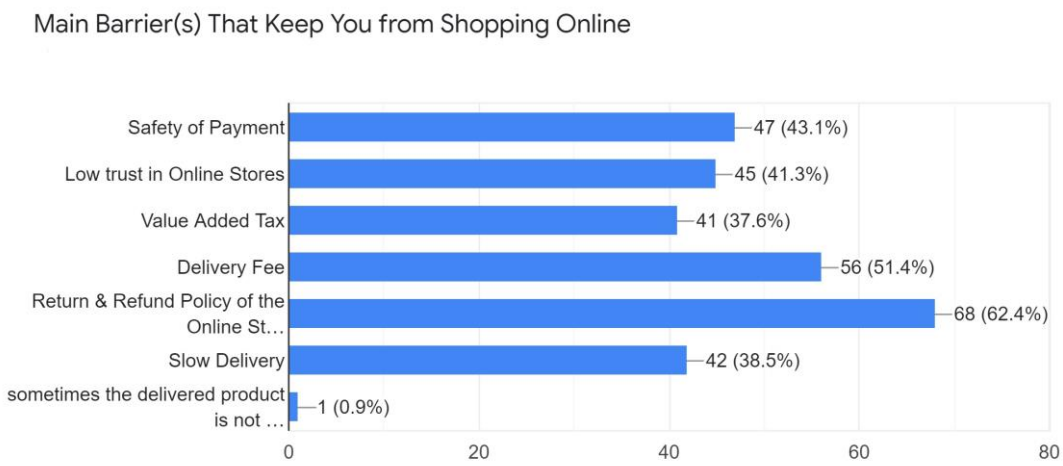

Figure 4-13: Problems Perceived by Consumer in Online Shopping
Source: (Primary Data, Chart Prepared by the Author)

Online Shopping though convenient and time-saving, has some barriers that prevent respondents from shopping online. The most important barrier which restraints respondents from shopping online is Return & Refund policy of the Online Store. 68 of the respondents consider this to be a major factor that can prevent them from shopping online. Delivery Fee is the second most important barrier when it comes to online shopping. 56 of the respondents responded that the extra amount of delivery fee added by the online stores can influence their online purchase decision. A majority of respondents avoid shopping online because of their concerns regarding Trust in Online Stores and Safety of Online Payment. These factors collectively pose a great threat to online stores with 92 responses. Value Added Tax and Slow Delivery are among the another reasons as to why respondents restrain themselves from shopping online with 41 and 42 responses in each factor respectively.

Company-wise Barriers to Online Shopping

Amazon

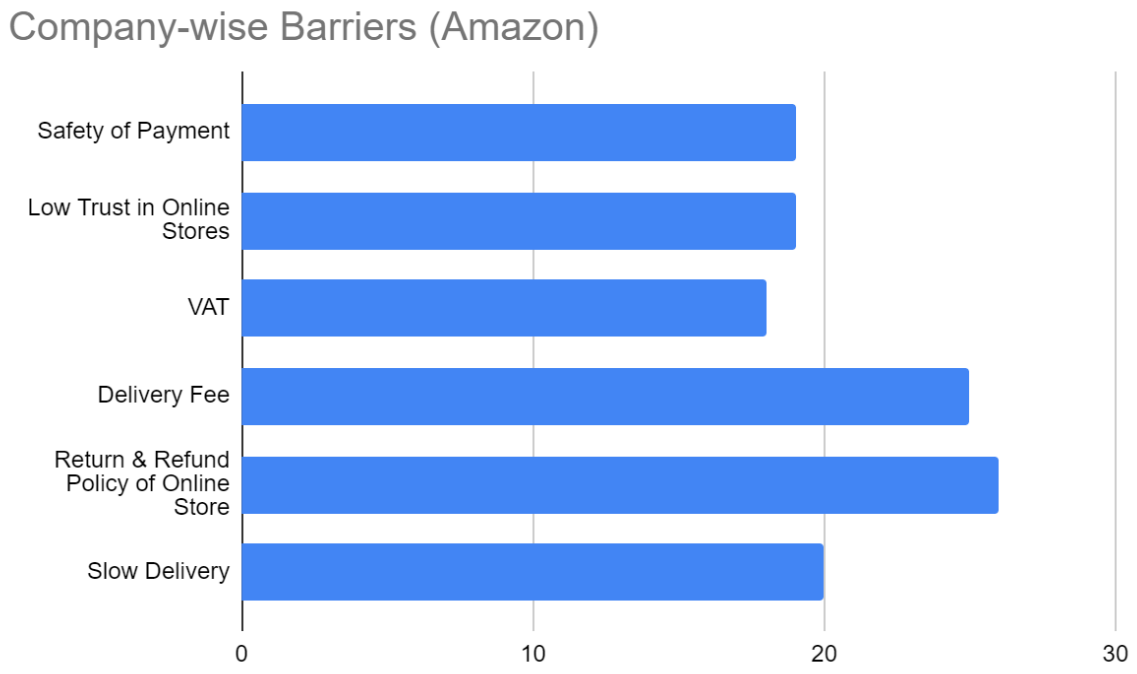

Figure 4-14: Amazon Barriers
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the Company-wise barriers of Amazon, faced by the respondents. It shows the problems perceived by individuals shopping from Amazon. Return and Refund Policy of the online store is the leading problem faced by individuals who shop from Amazon. It is followed by Delivery fee charged by the company. Slow Delivery, Value Added Tax, Low Trust in Online Store, and Safety of Payment are among the other problems faced by consumers shopping from Amazon.

Flipkart

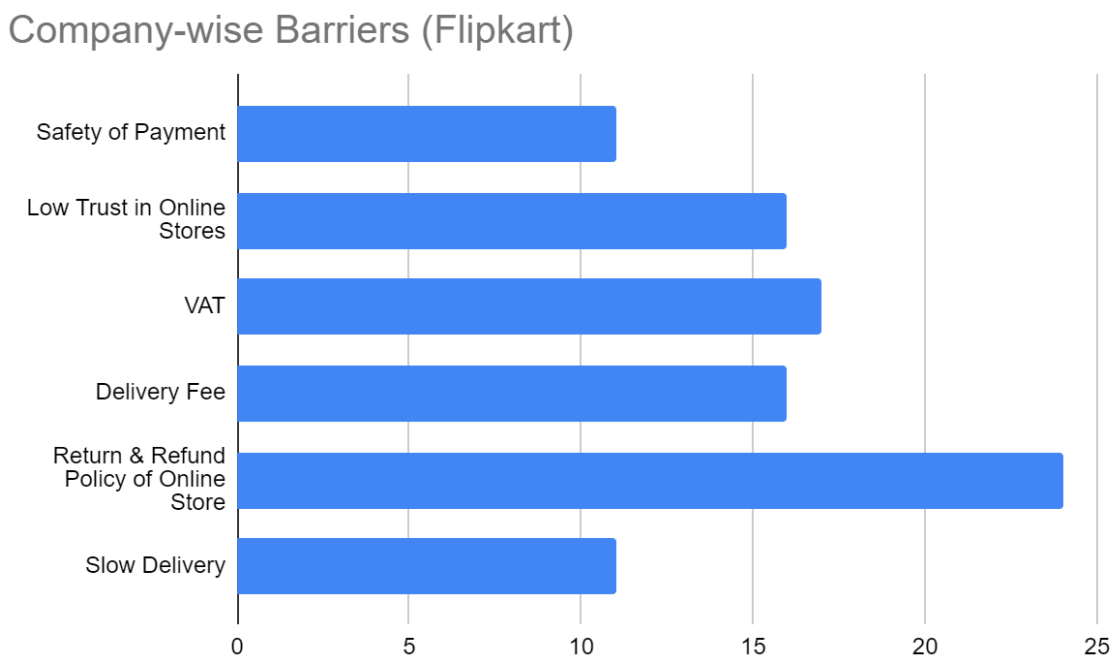

Figure 4-15: Flipkart Barriers
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the Company-wise barriers of Flipkart, faced by the respondents. It shows the problems perceived by individuals shopping from Flipkart. Return and Refund Policy of the online store is the leading problem faced by individuals who shop from Flipkart. It is followed by Value Added Tax charged by the company. Slow Delivery, Delivery Fee, Low Trust in Online Store, and Safety of Payment are among the other problems faced by consumers shopping from Flipkart.

Myntra

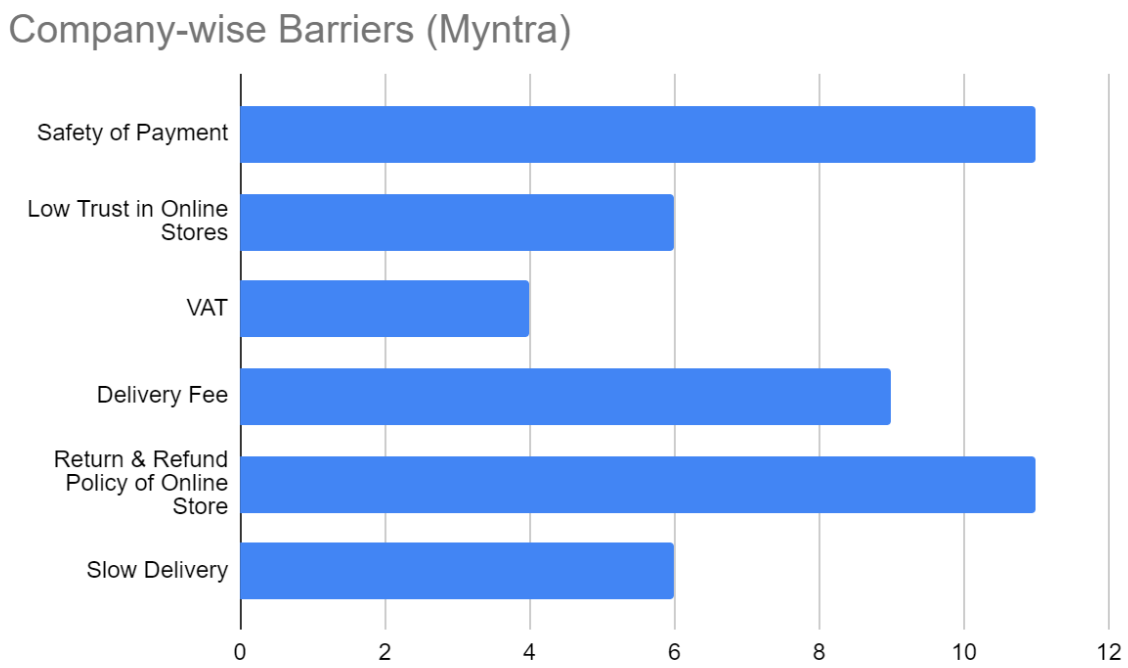

Figure 4-16: Myntra Barriers
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the Company-wise barriers of Myntra, faced by the respondents. It shows the problems perceived by individuals shopping from Myntra. The leading problems perceived by consumers on Myntra are Return and Refund Policy of the online store and Safety of Payment. It is closely followed by Delivery Fee charged by the company. Slow Delivery, Low Trust in Online Store, and Value Added Tax are among the other problems faced by consumers shopping from Myntra.

Paytm Mall

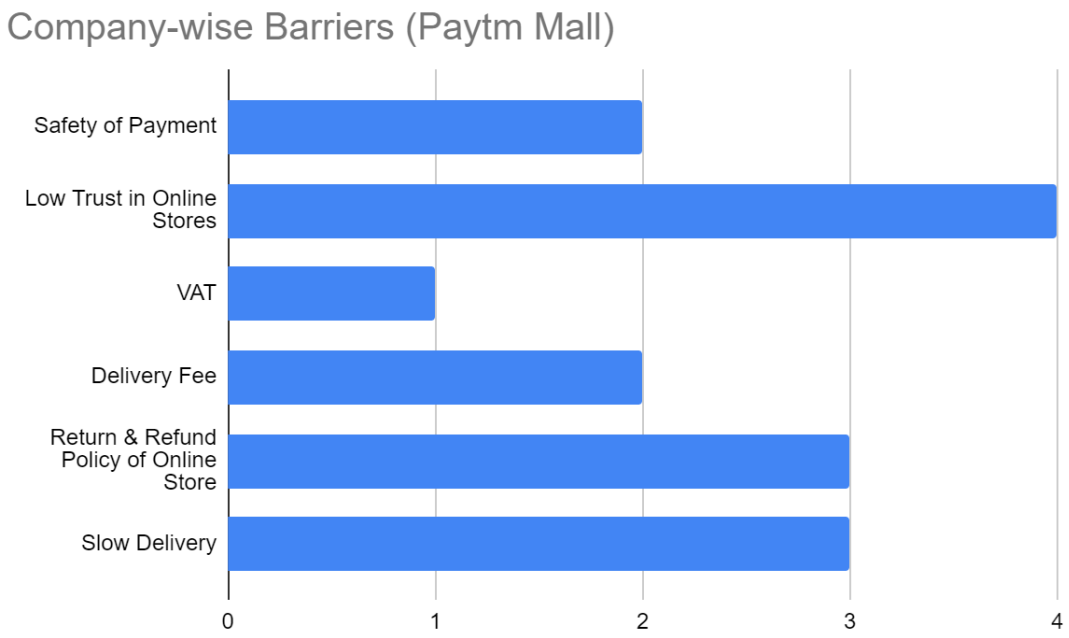

Figure 4-17: Paytm Barriers
Source: (Primary Data, Chart Prepared by the Author)

The chart displays the Company-wise barriers of Paytm Mall, faced by the respondents. It shows the problems perceived by individuals shopping from Paytm Mall. The leading problem perceived by consumers on Paytm Mall is Low Trust in the Online Store. Return and Refund Policy of the online store and Slow Delivery are second and third leading problems faced by consumers on Paytm Mall. They are closely followed by Delivery Fee charged by the company and Safety of Payment. Value Added Tax is the least faced problem among the other problems faced by consumers shopping from Paytm Mall.

Interpretation: The most worrying barriers to shopping online from all of the companies selected are safety of payment, slow delivery, return and refund policies, low levels of trust, VAT, and delivery fee. However, a certain percentage of the order of magnitude differs between companies. Amazon consumers cited delivery fee and return and refund policies as their main problems. While Flipkart consumers only see the return and refund policy as an obstacle. Myntra customers are concerned about the security of payments on their website. For Paytm consumers, low level of trust in the online store is the main

problem perceived. Regardless of the company, the online store's payment security, and return and refund policies are the most problematic factors when shopping online.

4.2.4 Goal 4

Summarize the findings for the development of effective customer-oriented marketing strategy that enables company to create personalized value propositions, increase customer engagement and reach customer satisfaction.

Considering the analysis of the responses collected and the results extracted from the statistics, Flipkart can develop their marketing strategies in the following manner:

Marketing Mix: Marketing Mix for Flipkart should consist of 4Ps: Product, Price, Promotion, and Place.

Product:

- The company should offer more diverse assortment of products such as groceries and automobile products.
- There should be a good selection of products available in the store so that consumers can compare the quality of the products as well as the prices online.

Price:

- Prices need to remain competitive in order to retain existing customers and attract new ones as online shopping is mostly preferred by the middle class.
- The company should consider reducing its delivery fee to allow more buyers to shop online.
- The company should consider removing or lowering Value added tax on its products.

Promotion:

- The company must promote their brand with the help of traditional advertising, online marketing, and affiliate marketing.

Place:

- The company must have its inventory or warehouses at major cities to compensate their demand and supply.
- The Company must delivery their products to customers with the help of fast delivery and postal services.
- The company must be able to deliver its products to all regions and cities of the country.

Advertisements:

- The commercials should highlight benefits that customers can avail when shopping on their website.
- The marketing campaign must be aimed to educate consumers about the ease and convenience of shopping on the website.

Discounts and Offers:

- The company must provide customers with occasional discounts and free home delivery. Occasional End-of-Season sales or offers must also be considered.
- Design their website to have a dedicated page regarding the discounts and offers available on the website.

Return and Refund Policy:

- The company must provide the customers with 30 Days Exchange and Return policy with no extra cost.
- The replacement and refund process should be hassle-free so that customers can easily return products and get their money back.

After Sale Services:

- The company must provide its customers with 24/7 support related to its products and services via online, email, or phone.

Product Review:

- The company should consider feedback and reviews from its customers by offering a feedback and review section on their website so that new shoppers can read and make decisions based on them.

Modes of Payment:

- The company must develop a secure payment system for its customers so that they are not threatened with fraud and embezzlement in their transactions on the portal.
- The Company must provide its customers with new and different modes of payment such as E-gift Vouchers and cryptocurrency.

Delivery and Packaging:

- The company must offer prompt delivery (1 Day Delivery) for its products.
- The company must ensure the quality of the packaging.

5 Results and Discussion

Factors affecting online shopping in India are analysed using primary data via a survey method. The main contribution comparatively comes from the male side. The data collected displays a significant response from individuals between the ages of 18 and 35 years old. We see that individuals in a relationship and Single individuals are more part of the sample collected, but a married individual also participated significantly. Another parameter that is noticed is individuals who work in a company and individuals who are students. While the self-employed/business owner also made sufficient contributions to the study. They are usually in the middle-income bracket, but those with higher incomes are to some extent also visible in the data collected. A detailed analysis of these revealed many perceptual observations based on the variables and the stated goals for the study.

5.1 Research Findings from Secondary Data

1. Flipkart is one of the leading online shopping companies in India. It has increased tremendously in recent years.
2. Indian citizens are very satisfied with online shopping. The increasing technological development and the spread of the Internet are the main factors contributing to it.
3. There are many factors that motivate consumers to shop online. However, time saving, convenience, and availability of discounts are seen as the most influential factors when moving from traditional stores.
4. In addition, consumers prefer online purchases due to better search and navigation capabilities, followed by feedback from existing customers.
5. In addition to motivators, there are other factors that can influence consumer behaviour when shopping online. These factors can be divided into social, cultural, personal, and psychological factors.
6. While shopping online is convenient, and widely accepted by consumers, it also has some barriers. These barriers can prevent consumers from shopping online.

5.2 Research Findings from Primary Data

1. Online shopping is widespread in India. Despite different choices for online shops, Amazon turns out to be the most popular one, followed by Flipkart and Myntra.
2. Residents of India are used to shopping online and therefore prefer to shop online mostly weekly or monthly.
3. The main reasons for online purchases are the availability of discounts and convenience. Price, fast delivery, the ability to compare products, and the availability of more options are other factors that drive consumers to shop online.
4. Middle-aged generations tend to shop online more in India. They prefer to shop monthly or quarterly.
5. In terms of job status and frequency of online shopping, private company employees typically buy more online monthly or quarterly. They were followed by students who showed a similar trend in the frequency of online shopping.
6. The most preferred online purchase is apparel for men and women and is followed by mobile devices, computers and household products. Surprisingly, men like shopping apparel more than women.
7. In terms of purchase frequency and age, consumers between the ages of 18 and 35 typically shop online.
8. Middle earners, earning ₹20,000 to ₹40,000, prefer online shopping more than the other economic status of society.
9. In terms of products and income, middle-income people most prefer to shop for clothes online.
10. In addition to demographic and psychological factors, other factors such as the availability of detailed information, website design, website security, ease of navigation, and feedback from previous users can influence consumer behaviour when shopping online.
11. The biggest obstacle to shopping online is the return and refund policy of online stores. Sometimes shipping costs and payment security also become a problem when shopping online.
12. Factors that hinder online shopping at the company level are more or less similar to the general trend, depending on the overall sample.

6 Conclusion

In conclusion, the entire analysis of the primary data collected as well as the secondary data, found that online shopping in India is all the rage. Consumers prefer online shopping more than traditional offline shopping. Online shopping has taken a big step forward in the past few years. Consumers are preferring online shopping because of a number of reasons. The availability of discounts and convenience seems to be a priority when shopping online. Product-wise, Apparel and household products are seeing a boom in sales in online shopping. The reasons behind it can be low prices as compared to traditional offline store. The middle-aged generation, who mainly work in private companies and have average incomes, generally prefer online shopping and are even frequent in online shopping. In addition, the younger generation, who are college students and are not earning any income, are showing a similar trend in online shopping. Additionally, consumers are looking for better website search and navigation to make their shopping experience easier. To complete their purchases, they also check reviews from existing consumers. Additionally, consumers are now looking for a well-known e-commerce website which is safe and secure. Consumer behaviour regarding shopping online is influenced by a number of factors that motivate customers to shop online. There are other factors that can influence consumer behaviour in shopping online and these factors can prevent consumers from shopping online. These factors include delivery fee, payment security, and the online store's return and refund policy. These factors possess a threat as well as an opportunity for online stores to develop their strategies and business model to be more customer oriented. Despite some concerns about online shopping, people prefer shopping online because it is convenient and even affordable regardless of company or demographics. E-commerce companies have to be very competitive to survive in the market. The marketing strategy must be designed with respect to customer loyalty and customer satisfaction. The major players in the E-commerce market in India are Amazon, Flipkart, Myntra, and Paytm Mall. However, Amazon seems to be the most preferred choice by consumers. Second preferred choice is Flipkart. In order to compete with Amazon, Flipkart must develop their marketing strategies to customer engagement strategies. The strategies must be designed to be more customer-oriented which further will enable the company to create personalized value propositions, increase customer engagement and reach customer satisfaction.

7 References

Accenture. (2018). *How eCommerce Has Changed Customer Behavior.* Načteno z Scalefast: https://www.scalefast.com/blog/customer-behavior/

Aryasri, P. a. (2009). *Online Shopper Behavior: Influences of Online Shopping.* Načteno z SWSU: https://swsu.ru/sbornik-statey/pdf/Online%20Shopper%20Behavior%20Influences.pdf

Bakator, M. (June 2016). *Analysis of Consumer Behavior and Marketing Strategy Improvement.* Načteno z Researchgate: https://www.researchgate.net/publication/331287018_Analysis_of_Consumer_Behavior_and_Marketing_Strategy_Improvement

Bigné-Alcañiz, E. (2008). Influence of online shopping information dependency and innovativeness on internet shopping adoption. V E. Bigné-Alcañiz, *Influence of online shopping information dependency and innovativeness on internet shopping adoption.*

D, J., & R, G. (2016). Consumer buying bevior towards online shopping.

Dange, U., & Kumar, V. (2012). *A STUDY OF FACTORS AFFECTING ONLINE BUYING BEHAVIOR: A CONCEPTUAL MODEL.* Načteno z Researchgate: https://www.researchgate.net/publication/272236663_A_Study_of_Factors_Affecting_Online_Buying_Behavior_A_Conceptual_Model

Hartline, M., & Ferrell, O. (2011). Marketing Strategy.

Hawkins. (2006). Importance of consumer behavior in a marketing strategy.

Hermes. (2000). *Online Shopper Behavior: Influences of Online Shopping.* Načteno z SWSU: https://swsu.ru/sbornik-statey/pdf/Online%20Shopper%20Behavior%20Influences.pdf

IBEF. (19. March 2021). *Indian E-commerce Industry Analysis*. Načteno z India Brand Equity Foundation: https://www.ibef.org/industry/ecommerce-presentation

Katawetawaraks, C., & Wang, C. L. (2011). *Online Shopper Behavior: Influences of Online Shopping*. Načteno z SWSU: https://swsu.ru/sbornik-statey/pdf/Online%20Shopper%20Behavior%20Influences.pdf

Kaur, H., & Kochar, R. (2018). *A Review of Factors Affecting Consumer Behavior towards Online*. Načteno z IJMER: https://www.ijemr.net/DOC/AReviewOfFactorsAffectingConsumerBehaviorTowardsOnlineShopping.pdf

LG, S. (2009). Toward a better understanding of the interplay of personal values and interest. V *Psychology & Marketing*.

Lim, H. a. (2004). Consumers' perceptions of e-shopping characteristics. V H. a. Lim, *The Journal of Services Marketing*.

Liu, C., & Guo, Y. (2008). *Journal of Organizational and End User Computing*.

R, C., & F, H. (2003). *Total Quality Management & Business Excellence*.

RD, B. (2006). *Consumer behavior*.

Scalefast. (2017). *How eCommerce Has Changed Customer Behavior*. Načteno z Scalefast: https://www.scalefast.com/blog/customer-behavior/

Statista. (24. March 2021). *Market size of e-commerce industry across India from 2014 to 2018, with forecasts until 2027*. Načteno z Statista: https://www.statista.com/statistics/792047/india-e-commerce-market-size/

Tutorialspoint. (2021). *Consumer Behavior - Marketing Strategies*. Načteno z Tutorialspoint: https://www.tutorialspoint.com/consumer_behavior/consumer_behavior_marketing_strategies.htm

Verisign. (2009). *Everything You Need to Know About SSL Certificates*. Načteno z Verisign: https://www.verisign.com/en_US/website-presence/online/ssl-certificates/index.xhtml?loc=en_US

Xue, X. (January 2012). *A Study of Factors Affecting Online Buying Behavior: A Conceptual Model.* Načteno z Researchgate: https://www.researchgate.net/publication/272236663_A_Study_of_Factors_Affecting_Online_Buying_Behavior_A_Conceptual_Model

Yu, T. a. (2007). Determinants of internet shopping behavior. V T. a. Yu, *International Journal of Management.*

8 Appendix

Questionnaire

Consumer Behavior Regarding Online Shopping

Dear All,

My name is Arun Chhokar. I am a student of Masters' of Business Administration at Czech University of Life Sciences, Prague. As part of my masters', I have to write a Diploma Thesis. This survey is part of the thesis. This survey is designed to study the consumer behavior regarding online shopping, the factors that affect consumer behavior in online shopping, and barriers to online shopping. I assure you all that the responses collected will remain confidential and will only be used for the purpose of the academic research. Thank you in advance for filing the survey.

Regards,
Arun Chhokar

* Required

1. Gender *

Mark only one oval.

- Female
- Male
- Prefer not to say

2. Age *

Mark only one oval.

- 18-24
- 25-35
- 36-50
- 50 and above

3. Relationship Status *

Mark only one oval.

- Single
- In a relationship
- Engaged
- Married
- Divorced/Separated
- Widowed

4. Working Status *

Mark only one oval.

- Student
- Private Company Employee
- Self-employed/Business
- Homemaker
- Government Employee
- Other: _____

5. Income Level Per Month (in Rupees ₹) *

Mark only one oval.

- No Income
- Less Than 20000
- 20000-30000
- 30000-40000
- 40000-50000
- 50000 and above

6. Your Frequency of Shopping Online *

Mark only one oval.

- Weekly
- Monthly
- Quarterly
- Half-yearly
- Never bought online
- Other: _____

7. Your Preferred Site to Shop Online *

Mark only one oval.

- Amazon
- Flipkart
- Paytm Mall
- Myntra
- Snapdeal
- Other: _____

8. Your Preferred Mode of Payment for Shopping Online *

Mark only one oval.

- Cash on Delivery
- Credit Card
- Debit Card
- E-wallet
- Bank Transfer

9. Your Main Reason(s) to Shop Online *

Check all that apply.

- [ ] Price
- [ ] Convenience
- [ ] Fast Delivery
- [ ] Ability to Compare Products
- [ ] Availability of More Options
- [ ] Availability of Discounts
- [ ] Quality of Products
- [ ] Brand Consciousness

Other: [ ] _____

10. Product(s) You Normally Shop Online *

Check all that apply.

- [ ] Mobile & Computers
- [ ] Appliances & Other Electronics
- [ ] Apparel
- [ ] Groceries
- [ ] Home Products
- [ ] Beauty Products

Other: [ ] _____

11. Various factors affecting Consumer Behavior in Online Shopping (Respondents are requested to answer the following questions with answers varying from Strongly agree to Strongly disagree on a Likert Five-point Scale) *

Mark only one oval per row.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
You get delivery on time					
Detailed Information is available on website					
It is easy to compare products					
The design of the website helps in searching products easily					
The security of the website regarding user data and transactions is important to you					
Ease of Navigation & purchasing on the website is important to you					
Online Shopping is time-saving and convenient					
Availability of Discounts & Offers is important to you					
There is more variety of products available online					
The reviews from previous users is important to you					

12. Main Barrier(s) That Keep You from Shopping Online *

Check all that apply.

- [ ] Safety of Payment
- [ ] Low trust in Online Stores
- [ ] Value Added Tax
- [ ] Delivery Fee
- [ ] Return & Refund Policy of the Online Store
- [ ] Slow Delivery

Other: [ ] _____

This content is neither created nor endorsed by Google.

Google Forms