

## **An Analytical Study of Factors Affecting Online Shopping in Ambala**

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### **Abstract**

*Identification of requirements and needs of the consumers and satisfying these needs defines the concept of marketing. This explanation of marketing is true only when the preference and taste of a consumer are not dominated by any internal or external factor. There is no doubt that the environment of businesses today is changing rapidly, with the involvement of media, and communication technologies changing the way of interaction and persuading the consumers to buy their products or to change the choices of the customers. With time and such advances, many researchers have attempted to study the many behaviors the customers show while buying products or services online to find out what are the factors that have an influence on the behavior of purchasing. The most common aspect linked with this is the motivating factors, which are linked with the changes in the purchasing decisions of the consumers when buying online. Following are the findings of many theories of motivating factors, the consumers can clearly know what aspects might result in higher purchases. Knowing the many motivating factors associated with online shopping helps in boosting the selling confidence of the online sellers hence making them have a strong believe in E-commerce. The research is carried out to analyze the many motivating factors of online shopping in the Ambala district of Haryana. Data was gathered by a survey involving filling up of questionnaires by respondents and the questions aimed to collect information regarding factors that increased online buying.*

**Key-words:** E-commerce, Online Shopping, Motivating Factors, Online Sellers.

### **1. Introduction**

Online shopping is a fast-growing trend these days. Many of the customers do not have enough time to go to the shops to purchase products and services from there. The fact is that the

world is rapidly turning into a global village, which is the single most important reason for the growth of the Internet and internet users worldwide. In comparison with other countries, India is way back in using new technical advancements. (Goldin, 2016).

Nowadays, the most important strategies in the retail sector are the use of Internet marketing, and thus, the guidelines of the game are changing in the retail industry rapidly. Modern culture has been slowly changing our traditional culture. Lifestyle, in most of the towns and cities, is changing rapidly, and the majority of the people are left with very little free time. Also, the number of nuclear families has also been growing day by day and the members have less free time to go to the market for shopping. The main reasons why people are not able to go to the physical stores is that they have less time and more traffic jams, all of these made them use the Internet to buy products online (Chayapa, and Cheng, 2011).

Online shopping has become a very important tool in order to purchase goods online via the Internet. E-commerce is growing day by day worldwide. The total number of customers who purchased goods online has increased multi-fold over time. However, there are still customers who collect information about the products and compare them with other products online and get the products from an offline store. (Lepkowska-Man, 2004)

On the basis of the demands and needs of the consumers, online retailers have improved their services in the online environment, making it easier for consumers to purchase goods online. The necessary arrangements are done online and procedures are made easy for consumers. The Online sellers have introduced a cash-on-delivery (COD) system in which payments are collected after the delivery of the goods (Halaweh, 2018).

More and more players in the retail trade, such as the Big Bazaar are reaching the villages to achieve a more rapid growth rate. This rapid rate of economic growth has led to an improved lifestyle of the middle class. But, in comparison with the population of India, the number of people who use the Internet is still very less. Thus, there exist challenges and opportunities for online sellers to serve the customers who do not buy products online even though they use the Internet. The majority of the population in India, which uses the Internet belongs to the 20-29 years of age group (<https://www.statista.com/statistics/751005/india-share-of-internet-users-by-age-group/> as seen on the November 27-2019).

## 2. Literature Review

The primary need of comparing the different behavior of purchasing by people with different age groups was felt, as there are not many types of research present in the field. Alam and Yasim (2010), in their research, found out that the factors which have the most effect on purchase decisions are performance delivery, variety of the product, design, and reliability of the application or the website. Whereas in a similar study by, Nazir et al., (2012), the key factor which affects the behavior is services after sale, deals, discounts, time taken to deliver, convenience, security, and price.

Nagra & Gopal, (2013) carried out research to study the effects of many demographic factors the consumers might face while doing online shopping like the total time spent or wasted on online browsing, the number of products purchased, frequency of purchase, and intention of purchasing. The author included 70 total respondents which were chosen by random sampling technique. Data analysis was done by ANOVA. The outcomes of the research reveal that gender, age, family size, marital status, and income are the demographic factors that affect the behavior of the consumer towards shopping online. It was also noted by the author that the occupation of the respondent does not change the shopping behavior.

A connection among the consumers and the different demographic variables were analyzed in research by, Kumar & Sobha (2016) towards their changing traits of online shopping. The responses from a total of 250 respondents were taken for the research, from a district of Kerala, named Palakkad following the convenient sampling technique. The authors found out that 39% of the people were quite negative towards the concept of e-commerce whereas, 61% of the people were enthusiastic about shopping online. They responded highly to the fact that online shopping helps in saving time, it does not seem much risky, offers a proper description of the product, they felt that shopping online is as secure as that of the conventional shopping method.

Saprikis V. et al. (2010) after their research that consumer is concerned with security when shopping online, as they fear about disclosing their personal information like credit/debit card data. It was discovered that even with the rising trend of online shopping, maximum of people preferred the method of cash on delivery, Pay Pal, and direct bank account transfer instead of using debit/credit cards. The authors also stated that customers felt that, there are some e-commerce websites that are not much reliable or secure and they require reassurance constantly while purchasing any product.

The research was carried out by Khanna (2015) in the festival season and found some positive factors that impact online shopping in India (i.e., accessibility and comfort, word of mouth (reviews), feel, look, ease of payment, dependency, versatility, social access, social cause, and enticing deals).

Price, technological difficulties, payments, and logistics were negative factors. During the festive shopping season, Indian shoppers pay particular attention. This study highlights that festive season, promotions, deals, schemes, and offers offered by e-retailers have a significant impact on online purchases.

Ganapathi (2015) researched the factors that affect customer behavior during online shopping. Three hundred men and women from Chennai were used as the respondent to collect the details. The processing of the data was done using the random sampling method. The multiple linear regressions technique is used by the author to analyze the effect of variables influencing online shopping behavior. The findings suggested a positive and valuable effect on customer buying decisions in terms of comfort, protection, website features, and time-saving aspects of online shopping.

The behavior of the online user in Delhi, Cochin, Mumbai, Hyderabad, Chennai, Chandigarh, Kolkata, Jaipur, Faridabad, and Gurgaon, with respect to their usage of the internet, features of the website pages, and the many risks linked with online shopping was studied by Mathew & Mishra (2014). The findings showed that online purchasers in India were highly aware of the danger and concerned about the delivery of goods purchased via online shopping. It was also observed that the most favored web attributes are knowledge content, product selection, and after-sales service which affect the behavior of Indian online users.

While there has been a great deal of researches and analysis carried out for online shopping worldwide, a closer analysis of shoppers in developed countries like India might also vary important to check the behaviors of the online shopping customers. Although a vast number of firms such as Amazon, Rediff.com, Dell computer, and so on using the internet for their goods and services worldwide, there is still an enormous study disparity between industrialized and emerging countries on global terms. This gap in the research was noticed by Kraemer and Dewan (2000), by highlighting that such generalization of the results for researches carried out on developing region is limited due to many factors. They also stated that such studies and their results might not be the same for the case of developing and developed countries.

In our everyday lives, the Internet has changed several aspects: how we connect and chat, how we engage with a bank, how we read journals and watch TV. The way we purchase and distribute, as stated by Ramirez Nicolas (2010). The endless flows of businesses selling different models and creative formulas have led to these improvements. Discount coupons were often a valuable weapon for marketing. Both inserted in printed media or posted through letterboxes, new buyers were drawn and offered to encourage consumer satisfaction, with the support of repeat transactions on the portals.

There were a variety of studies performed on analyzing the behavior of a consumer in terms of the perceived risk which might occur when shopping online. However, not many studies are conducted by focusing on the demographic factors of the customers like their age and what effect do such factors have on their shopping behaviors, hence bridging the huge research gap. Hence the age factor was considered as the base for this research by quoting general questions like if they think online shopping is more convenient, does it save time, if the product variety and quality are the main concerns of their online shopping, or if they think that doing in-store shopping is tiring or time-consuming, or if they think that online shopping more enjoyable.

### **3. Research Objective**

An increase in the total number of organizations providing their services to customers over the internet has led to a change in the inclination and purchasing preferences of shoppers. Internet selling is turning into a distinct advantage in the Indian market. This study conducted in Ambala centers around these progressions occurring in the Indian market and attempts to find out the components that impact the online acquisition of products and services in Ambala. In addition, this study likewise gives bits of knowledge into the attributes of the respondents, and the respondent's Internet-based shopping conduct.

### **4. Research Methodology**

Exploratory research design and quantitative methods were used in this work. The data was collected from books, the Internet, and after that, a well-organized survey was carried out with the support of a structured questionnaire. The study had three areas, the identification of the attributes of the respondents, the respondents' online purchase behavior, as well as the components or factors affecting the online purchases in Ambala. This study consisted of a variety of open and closed questions as well as a Likertscale. This study was carried out in the different regions of the Ambala and the selected respondents were between the ages of 16 to 26 years, and adults 26-50 years of age. Only those respondents were selected who were regular Internet users. The convenience sampling technique of non-probabilistic sampling was applied and the samples were collected from 150 respondents. In addition, the individual interview method was used in order to obtain information from the respondents. The preliminary data were collected from respondents by personal interviews. To identify the relationship between the variables, factor analysis was used. KMO and Bartlett's

sphericity test were also used in the study in order to decide whether sampling is adequate or not in order to carry out factor analysis. The Bartlett's Sphericity test was examined by Chi-square to find out if the null hypothesis should be accepted or not.

## Hypothesis

In this research, the overall objective is to determine the factors affecting online shopping in Ambala. Also, it is our endeavor to find out if the variables are specific and related or are non-specific and not related to each other.

H0: The factors that affect the online purchase of products are nonspecific and not related.

H1: The factors that affect the online purchase of products are specific and related.

## Reliability of Data

To ensure accurate Cronbach alpha measurement is used for the consumer data and its interpretation. This metric aims to assess the reliability of surveys that are used for the set of questions referred to in the sample. As an adequate reliability coefficient, the Cronbach alpha value used here is 0.7 or higher.

## 5. Data: Results & Analysis

Table 1, highlights below the number of responses by age, accommodation, whether the products bought by the Internet as a medium, frequency of online shopping, and reasons, if any, of not buying products by the Internet.

Table 1 - Total Responses Generated

		<b>Total Responses</b>
<b>Age Groups</b>	16-26years	69
	26-50years	81
<b>ocation of residence</b>	North Ambala	30
	South Ambala	42
	East Ambala	18
	West Ambala	20
	Central Ambala	40
<b>Whether you shop online?</b>	Yes	120
	No	30
<b>Reasons, if any, for not shopping online?</b>	I do not have internet facilities at home	6
	I prefer to touch as well as feel the product at the shop before buying it	12
	Online shopping is not safe	6
	I find the process to be complex	5
	Others	1

## 6. Results and Discussion

**Interpretation:** From table (1) given above, it is highlighted that the majority of Internet respondents were from the 26-50 years of age group and come from South and Central Ambala. Also, out of 150 respondents, 120 use the internet to buy products online and the rest 30 do not buy products online. Moreover, most of the respondents from the remaining 30 prefer to 'feel' and 'touch' the product before buying. In addition, the respondents who chose the "Others" category indicated that the cost of shipping adds up in the prices of low-cost products thereby making them expensive. Therefore, they prefer buying products from the physical store over the Internet.

Out of 120 respondents, the majority claimed that they purchase once a month. Many respondents purchased 2-3 times a month and few purchased only once in 2-3 months.

Consumers in Ambala buy a wide variety of product categories on the Internet. Fig.1 below shows that 25% of the respondents purchase apparel, 22.22% electronic products, 21.53% gifts, and 17.36% buy books online. However, few of the respondents bought food and beverages and only 3.48 percent bought pharmaceutical products. Additionally, 8.33% purchased Food and Beverages.

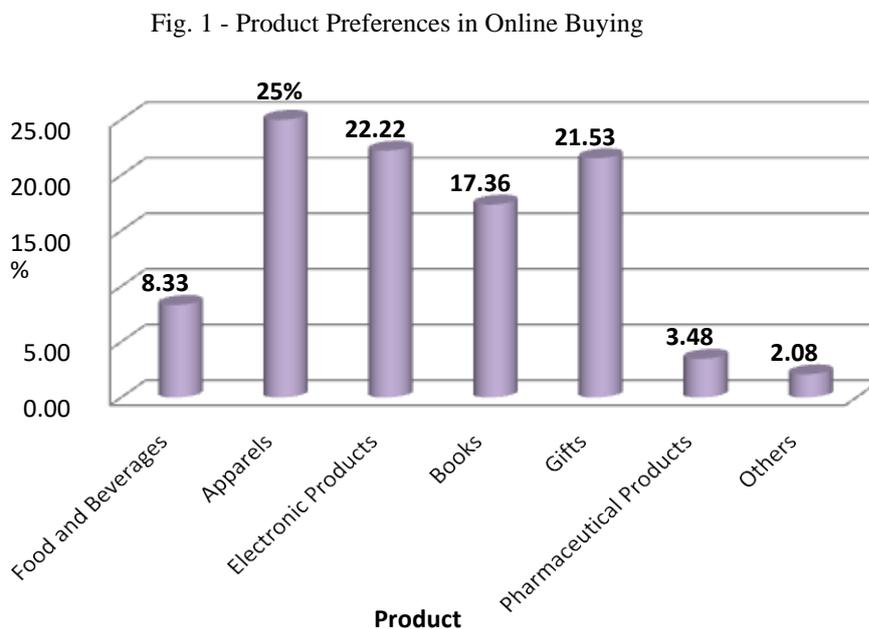
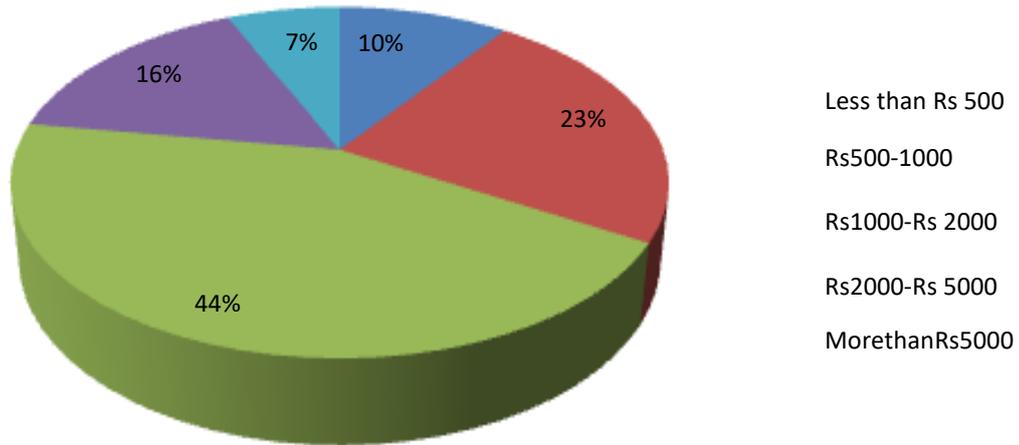


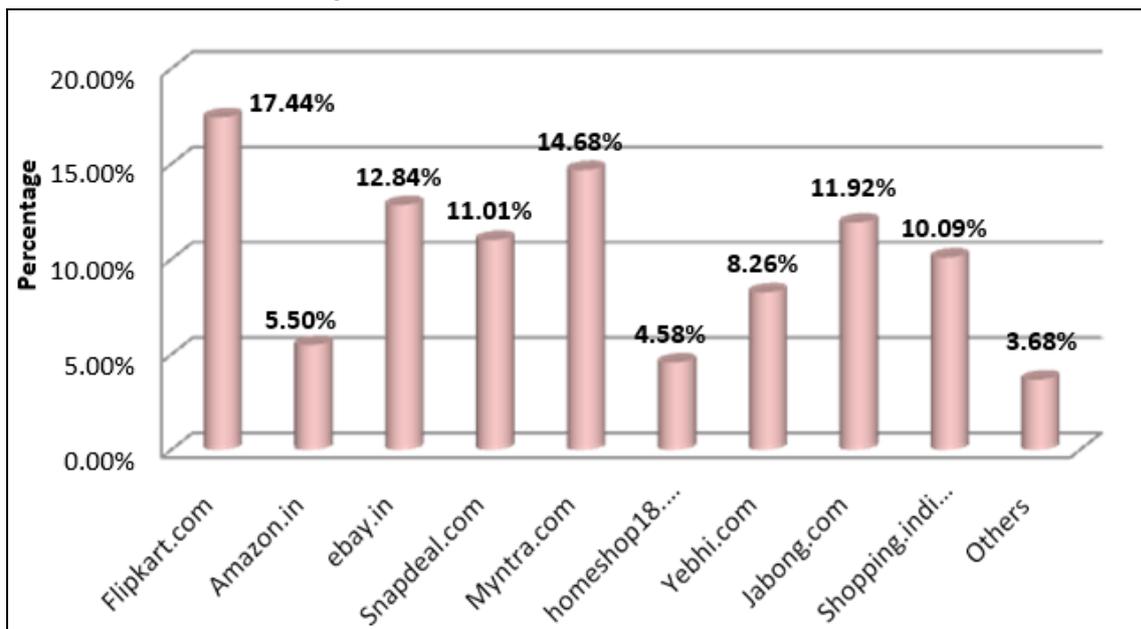
Fig. 3 highlights the average expenditure per purchase by consumers in Ambala. Also, that the majority of the consumers spend Rs. 1000 to Rs. 2000, per purchase. However, only a few consumers spend less than Rs. 500 and more than Rs. 5000, per purchase.

Fig. 2 - Average Expenditure



For preference of websites, maximum responses (17.44%) were for Flipkart, Myntra, eBay, and Jabong. Fewer responses were accounted for homeshop18. Only 3.68% of responses were for the 'Others' category. Shop clues, Pepper fry, First cry, and Olx fall in others' categories. (Fig. 3).

Fig. 3 – Preference for E-retailers in E-Commerce



Statistical tools like factor analysis for dimension reduction were used to obtain the following results. This was carried out using version 20.0 of SPSS

Table 2 - KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.723
Approx. Chi-Square	78.269
Bartlett's Test of Sphericity df	40
Sig.	.000

In KMO and Bartlett's Test of Sphericity, the value is 0.723 which indicates that the sample used is adequate. In "Bartlett's Test of Sphericity", the value is 78.269 at 40 degrees of freedom and is significant at 0% that is  $p < 0.05$ .

Here,  $H_0$  gets rejected and  $H_1$  gets accepted. Thus, the final results are those factors influencing online buying decisions are correlated and also specific.

Table 3 - Total Variance

Component	Initial eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.728	31.067	31.067	2.711	22.592	22.592
2	2.154	17.950	49.017	2.115	17.625	40.217
3	1.698	14.150	63.167	2.018	16.817	57.034
4	1.124	9.367	72.534	1.860	15.500	72.534
5	.849	7.075	79.609			
6	.663	5.525	85.134			
7	.598	4.983	90.117			
8	.424	3.533	93.650			
9	.377	3.142	96.729			
10	.174	1.450	98.242			
11	.140	1.166	99.408			
12	.071	.592	100.000			

As indicated by table 3 above, component 1 exhibits 22.592% of the total variance among every factor in the data, component 2 exhibits 17.62% of the total variance among every factor in the data, component 3 exhibits 16.81% of the total variance among every factor in the data, and component 4 exhibits 15.5 percent of the total variance between all the data collected variables. Hence, on the basis of Eigen values, these four components are noted and comprise all the variables.

Table 4 - Rotated Component Matrix

	Component			
	1	2	3	4
Information on Brand	.256	.634	.075	-.126
Product offerings	-.009	.069	.912	.318
Quality of Products	.187	-.283	.673	.278
Prices of various brands	.744	.068	.437	-.016
Any special discounts or gift vouchers	.926	.140	-.039	-.315
Sales Promotions	.087	.214	.015	.831
Safety in transferring payments	.251	.722	-.031	.343
Cash on delivery	.143	.829	.281	-.177
Ease of shopping	-.183	.764	.466	.089
Saving on time and efforts	.519	.619	.061	-.229
Online Seller information	-.210	.182	.422	.908
Feedback and customer support	.029	.234	-.133	.792

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

As per Matrix table of the Rotated Component, the price of the brands and, offers and special discounts and gifts provided can be grouped under component 1; price brand information, safe online payment, cash on delivery, ease of shopping at home, and savings on time and efforts to go to a physical store can be grouped under component 2; product offerings and quality of the products offered can be grouped under component 3; and, sales promotions, online seller information and, after-sale service and feedback, can be grouped under component 4.

Now we name and categorise the factors as follows:

- **The Price factor (Factor1):** The following variables are categorized under component one or factor one and are concerned with the total cost incurred by the customer:
  - Prices of the various brands.
  - Special discounts and gift vouchers.
- **The Ease factor (Factor2):** The below mentioned are the factors which are categorized under factor two or component two and are concerned with the convenience of the customer while shopping on the web:
  - Brand information
  - Safety in transferring payments
  - Cash on delivery

- Ease of shopping
- Saving on time and efforts
- **The Product factor (Factor3):** Below are the factors that are categorized under factor three or component three and are concerned with the product sold online on the Internet sites:
  - Product offerings
  - Quality of the products.
- **The Online seller related factor (Factor4):** Below are the factors that are categorized under component four or factor four and are concerned about the seller i.e., the company selling the item on the sites:
  - Sales Promotions
  - Online seller information
  - Feedback and customer support

## **7. Findings, Suggestions, and Conclusions**

### **Findings**

Internet is supporting the online shopping experience and thereby increasing online sales in India. This study contributes to the identification of the factors that affect the decision to buy products online in Ambala. These factors are correlated and specific. The price is the main factor that influences the decision to buy the products in Ambala on the Internet. An online sales company should strive to save costs and these saved costs should be transferred to consumers in the form of lessened prices and added value. In addition, in order to attract and retain customers, the sales schemes such as price discounts, gift vouchers, and other value-added services should be implemented. The next important factor is ease and convenience of shopping which influences the purchase decisions in Ambala. Customers feel that shopping at home is much more convenient as it saves time and effort. In addition, customers look for product information in the form of an e-catalogue, online seller information on a website, and a secure and safe mechanism for the transfer of payments upon receipt of the product.

The next important factor which affects the online shopping decision is product quality. The customers will be drawn by the online purchase if a wide range of products and services are offered by the sellers along with consistent product quality. The last factor that influences online shopping

decisions is the information of online sellers. The scarcity and lack of knowledge of the product and of the information related to the online sellers could be disastrous. The Information about the seller and its products and brands is very important in order to be able to attract and retain consumers. And last, but not least, the customers are looking for customer service, customer support, service, and after-sale feedback from the sellers.

## **Suggestions**

Indian consumers are rigorously using the internet for online purchases. As the websites are increasingly becoming a favored marketplace for the customers, sellers require to extensively and judiciously utilize the internet as a platform to promote their items. This will help the sellers gain benefits over the other sellers in the market. In order to attract and retain consumers, sellers should utilize proper pricing for their offerings. The online platform should be utilized by them in such a way that the money saved should reach customers at a reduced cost on each buy. Additionally, sellers should invest in schemes that keep the customers engaged in web-based shopping and induce them to buy.

Customers are becoming aware and smart in their decisions to make purchases with each passing day. Ease of shopping is a very important factor that plays a vital role in making their decision to make purchases. As ease of shopping is guaranteed in web-based shopping, sellers should zero in on the Internet sites as an online medium for selling their products and services. In addition, such sellers should likewise give product-related information on the sites, a safe and secure money transfer system to the customers. Purchasers search for a wide variety of products and will purchase only good-quality items. Sellers must give a wide variety of good quality items to the purchasers, so they can attain a good position even in stiff competition. Sellers must likewise promote themselves and their products to guarantee that shoppers are well aware of them. Information about the online sellers should likewise be provided to the buyers in the form of an e-catalogue. Last, yet not least, customer care and support are very significant factors that impact the online decision of purchasers to buy products and services in Ambala.

## **Conclusions**

With the fast development of the web, sellers think that it is simpler to sell their products and services on the web. In the Indian e-retail area a great deal of changes has come up because of the

organizations like Flipkart, Jabong, Olx, and so forth offering their product and services to the buyers over the web. Notwithstanding, buyers have now become smart and aware. They shift between brick-and-mortar stores and online stores relying on their decision of product and service accessibility. To achieve this, a lot of factors are taken into consideration. This survey carried out in Ambala serves to show that a variety of factors affect the choice of a customer to purchase items online instead of from a physical shop. It has already been witnessed from the study that price is the most significant factor that influences the customer choice, i.e., whether or not to purchase online. Customers in Ambala also look for the ease of shopping factor. Brand information, the safety of online transaction processing mechanism, and COD facility attract and retains customers for online shopping.

The sellers need to adapt to the changes occurring in Indian retail. There is a need for innovation, focusing on providing new and simpler shopping experiences to their customers and developments. Internet selling is still in its development stage; thus, the scope is exceptionally wide. Notwithstanding, organizations need to consider the four factors that impact shoppers to buy items on the web. Overall comprehension of these components will guarantee organizations devise appropriate marketing strategies and stay competitive in the market.

## **8. Limitations and Scope for Future Research**

Limitations were experienced during conducting the research study in Ambala. Firstly, the study was confined to the city of Ambala. So, the analysis of the findings may not reflect the true attitude of the respondents of the entire Haryana. (1) If further studies are directed, thinking about Haryana as an example, it might depict a different scene. (2) Budget was another constraint in the task. Consequently, the study was completed with a constraint on the resources. (3), The sample size selected was also 150 respondents, which is very small. Thus, the finding obtained may be asked on the accuracy of the results. Furthermore, the random sampling technique of consumer selection was utilized for the survey. A comprehensive research method can be undertaken to better understand the online shopping behavior of customers in Haryana. More studies can be led to acquire further bits of knowledge and data, which would be valuable for the e-retailers for forming suitable marketing strategies.

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