

## CONSUMER'S BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

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### **ABSTRACT**

There is a lot of movement and interaction in consumer behaviour. The three parts, including thoughts, feelings, and actions, of people acting alone or in groups, are dynamic and subject to change. Each of the three parts interacts with the other and with the surrounding environment in an ongoing web of influence. This is very dynamic, affects consumption patterns, and is always changing. In order to connect with varied audiences throughout the world, cultural diversity became an issue as global marketplaces expanded. Personal, economic, psychological, and social factors are the four most important determinants of consumer behaviour, with value, price, reliance, advertising frequency, sales promotions, imitations, brand image, prestige, novelty, and habits being the most influential factors. Consumers' habits and routines in buying things are the focus of research in the field of consumer behaviour. The ease of technology and the faith that consumers have in digital platforms are the main factors propelling the expansion of online shopping. There is a lot of competition in the online marketplace, and as internet usage keeps growing, online stores need to keep improving their offerings and being transparent if they want to keep customers.

**Keywords:** *Consumer, buying, behavior, online, shopping*

### **INTRODUCTION**

Buying goods and services online involves two-way communication between a store and its customers over a dynamic online network. At one convenient location, consumers may shop for a vast array of products on the internet.

#### **Consumer buying behavior**

There is a lot of movement and interaction in consumer behaviour. The three parts, including thoughts, feelings, and actions, of people acting alone or in groups, are dynamic and subject to change. Each of the three parts interacts with the other and with the surrounding environment in an ongoing web of influence. This is very dynamic, affects consumption patterns, and is always changing. Consumers' habits and routines in buying things are the focus of research in the field of consumer behaviour. Factors such as customers' age, level of education, transportation, perception, attitude, learning and decision-making abilities, and customer experience all play a role in shaping their online purchasing behaviour.

Consumers faced several obstacles in the early 2000s due to fast technological development, globalisation, and changing market dynamics; the most notable of these was information overload caused by the abundance of internet platforms. Customers sometimes struggled to make educated

judgements due to the abundance of alternatives and information available to them, making it difficult to sort through vast volumes of data. Data breaches and privacy violations made people hesitant to share personal information online, which diminished their trust in online transactions and ultimately their spending habits. This was just one more way that the digital world sparked worries about security and privacy. In order to connect with varied audiences throughout the world, cultural diversity became an issue as global marketplaces expanded. Personal, economic, psychological, and social factors are the four most important determinants of consumer behaviour, with value, price, reliance, advertising frequency, sales promotions, imitations, brand image, prestige, novelty, and habits being the most influential factors. Store proximity, friendliness of personnel, availability of specific products, and goodwill all have different meanings. A store's layout is one of the most important factors in determining customer behaviour and the store's reputation. A well-planned shop layout is crucial because it influences the designs of in-store mobility, the retail experience, customer behaviour, and operational productivity.

### Common Barriers and Concerns

A number of obstacles still prevent consumers from fully embracing e-commerce, despite its rapid expansion.:

- **Lack of Physical Interaction:** In product areas where physical inspection is desirable, like as clothing and electronics, the "no touch and feel" aspect is a significant downside.
- **Security and Privacy Risks:** Problems with data breaches, financial fraud, and the security of personal information continue to be major obstacles.
- **Logistics Issues:** Many people are hesitant to purchase online frequently because of the risk of delivery delays, shipping damages, and complicated return policies.

### The Decision-Making Process

In a normal online purchase, there are five steps to the buying process.:

- **Need Recognition:** Recognising a need or want for a product
- **Information Search:** Researching products with online resources like Google or social media
- **Evaluation of Alternatives:** Going from one website to another and comparing features, costs, and customer reviews
- **Purchase Decision:** Choosing a seller and making a purchase; in developing countries like Bangladesh or India, this is commonly done via Cash on Delivery (COD) as a means to establish confidence.
- **Post-Purchase Assessment:** Considering how well the product lived up to expectations, which has a direct impact on customer retention and advocacy for the company

### Demographic Influences

- **Age:** Because they are more comfortable with technology, members of Generation Z and Millennials purchase online more than any other generation.

- **Gender:** While both sexes shop online, research suggests that males tend to lean more toward buying gadgets and technology and women toward buying clothing and home decor.
- **Income and Education:** People with more disposable income and more education tend to shop online more often and be more comfortable using digital payment methods.

## REVIEW OF LITERATURE

**Bindia Daroch et.al (2021)** As part of their research, they looked at how people purchase online and what variables make people think twice about doing their purchasing online. The study's overarching goal was to identify the most common issues encountered by internet shoppers.[1]

**Jati kasuma et.al (2020)** In their study, they assess how customers' knowledge has been heightened by the development of information technology, which in turn has led to an increase in online purchasing as compared to traditional in-store buying. In addition to setting up an online shopfront, several vendors also took advantage of social media to market and sell their wares. Examining the elements that influence customers' propensity to purchase online is the primary goal of this research. Two hundred people filled out the survey. The research results showed that the elements influencing customers' inclination to purchase online include security, website/features, time savings, and convenience.[2]

**Hoque, Ali and Mahfuz (2015)** Two criteria, trust and perceived advantages, have traditionally influenced consumer attitudes toward internet purchasing. Thus, it appears that the most important assumptions about customer behaviour when it comes to online purchasing are trust and perceived advantages.[3]

**Huseynov and Yildirim (2014)** Generally speaking, the absence of face-to-face communication is the biggest hurdle for online shopping, followed by concerns about the confidentiality of personal data and the safety of online financial transactions.[4]

**Demangeot and Broderick (2010)** Their findings show that security and privacy concerns, rather than perceived ease of use, drive this pattern of behaviour. Customers avoid establishing a rapport with internet retailers when they feel unsafe doing business with them.[5]

## OBJECTIVES OF THE STUDY

1. To study on Consumer buying behavior
2. To study on Decision-Making Process on online buyer's journey

## RESEARCH METHOD

Residents of Lucknow are the focus of this study, which analyses their purchasing habits in relation to internet shopping. The link between the elements influencing customers' online shopping decisions was examined using a quantitative research technique.

### Research Design

A research strategy that is both descriptive and analytical is used in the study. While the analytical method assesses the effect of several variables impacting customer purchasing behaviour, the

descriptive method aids in comprehending customer preferences and trends in online purchasing.[6]

### Data Collection

Primary data, gathered via a standardised questionnaire, form the basis of the research. Perceived usefulness, trust, convenience, website quality, and customer buying behaviour were some of the characteristics measured by the closed-ended questions that made up the questionnaire. Everything from "strongly disagree" to "strongly agree" was reported on a five-point Likert scale.

### Sample Size and Sampling Technique

The research drew from 250 participants in Lucknow, Uttar Pradesh. People with experience utilising online purchasing platforms were included in the responses, who included students, professionals, homemakers, and company owners. Accessibility and time restrictions necessitated the adoption of a convenience sampling approach to gather replies.[7]

### Variables of the Study

The study includes the following variables:

#### Independent Variables

- Perceived Usefulness
- Convenience
- Trust in Online Platforms
- Website Quality

#### Dependent Variable

- Consumer Buying Behaviour towards Online Shopping

### Statistical Tools

Data was coded and statistical analysis was performed on the obtained information. In order to find out how different independent factors affected consumers' purchasing habits, regression analysis was the main statistical tool employed in the study. Additionally, descriptive statistics like standard deviation and mean were employed to compile the replies.

## RESULT AND DISCUSSION

**Table 1: Gender Distribution**

Gender	Frequency	Percentage
Male	135	54
Female	115	46
<b>Total</b>	<b>250</b>	<b>100</b>

Out of 250 responders, 115 are female and 135 are male, making up 46% of the total. This suggests that internet shopping is popular across both sexes, with males making up a somewhat larger percentage of respondents. The gender-neutral image implies that internet buying is not exclusive to any one demographic.

**Table 2: Age Group**

Age Group	Frequency	Percentage
Below 20 Years	40	16
21–30 Years	110	44
31–40 Years	60	24
41–50 Years	25	10
Above 50 Years	15	6
<b>Total</b>	<b>250</b>	<b>100</b>

The bulk of respondents (44% of the entire sample) fall between the 21-30 year old age bracket, according to the age distribution. This data suggests that the demographic most often shopped online is young adults. Of the total respondents, 16% are under the age of 20, while 24% are in the age bracket of 31–40. Only 16% of the population falls into the older age brackets of 41–50 and 50 and up. Based on these results, it seems that younger customers have an advantage when it comes to using digital technologies and making purchases online.[8]

**Table 3: Educational Qualification**

Education	Frequency	Percentage
Undergraduate	75	30
Graduate	110	44
Postgraduate	55	22
Others	10	4
<b>Total</b>	<b>250</b>	<b>100</b>

Graduates make up 44% of the responders, while undergraduates account for 30% and postgraduates for 22%. A negligible percentage (4% to be exact) belong to different types of educational backgrounds. This indicates that individuals with higher educational backgrounds are more inclined to use online shopping platforms, possibly due to greater awareness of digital services and easier adaptation to technology

**Table 4: Monthly Income**

Income Level	Frequency	Percentage
Below ₹20,000	60	24

₹20,000–₹40,000	95	38
₹40,000–₹60,000	55	22
Above ₹60,000	40	16
<b>Total</b>	<b>250</b>	<b>100</b>

The income distribution reveals that 38% of the respondents fall within the bracket of 20,000 to 40,000 monthly. In terms of income, 24% of respondents make less than ₹20,000, while 22% earn between ₹40,000 and ₹60,000. Fewer than sixteen percent make more than sixty thousand rupees. This indicates that middle-income groups are big internet shoppers because of the variety of items available, low pricing, and ease of use.

**Table 5: Frequency of Online Shopping**

Frequency	Frequency	Percentage
Weekly	65	26
Monthly	120	48
Occasionally	45	18
Rarely	20	8
<b>Total</b>	<b>250</b>	<b>100</b>

In terms of frequency of online shopping, 48% of respondents do it once a month and 26% do it weekly, according to the statistics. While 8% hardly use e-commerce sites, 18% shop on occasion. With the majority of users making purchases at least once monthly, it's clear that online shopping has become a regular habit for many customers.[9]

**Table 6: Perceived Usefulness**

Statement	Mean	Standard Deviation
Online shopping saves time	4.21	0.82
Online platforms provide better product comparison	4.05	0.88
Online shopping offers a wider variety of products	4.18	0.76

All statements pertaining to perceived usefulness have mean values more than 4.0, suggesting that respondents strongly agree. The claim that buying online saves time has the greatest mean value (4.21). In addition, the vast selection and improved product comparison capabilities offered by online platforms are often acknowledged by respondents. It appears that most respondents have similar views, as the standard deviation figures are not very high. It appears that customers view internet purchasing as a convenient and helpful option.

**Table 7: Convenience**

Statement	Mean	Standard Deviation
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Online shopping can be done anytime	4.32	0.74
It reduces the need to visit physical stores	4.11	0.85
Online shopping is easy to use	4.08	0.79

High mean values, ranging from 4.08 to 4.32, are shown by the convenience factor analysis. The comment about the convenience of online buying having the highest mean value highlights the fact that one major advantage of internet purchasing is the flexibility it offers. Also, most people think it's easy to use and that buying online cuts down on the need to go to actual places. These findings demonstrate the significance of ease in attracting customers to purchase online.

**Table 8: Trust**

Statement	Mean	Standard Deviation
Online payment systems are secure	3.92	0.91
Online retailers provide reliable product information	3.85	0.95
Delivery services are trustworthy	3.88	0.90

Statements about trust had mean scores between 3.85 and 3.92, suggesting moderate to great agreement. When asked about the reliability of online payment systems and delivery services, most respondents gave the impression that they were safe. Nonetheless, certain customers may still have trust difficulties, as indicated by the somewhat lower mean values in comparison to other factors. Consumers' trust in online buying might be further enhanced by establishing trustworthy delivery services and safe payment methods.[10]

**Table 9: Website Quality**

Statement	Mean	Standard Deviation
Websites are easy to navigate	4.02	0.83
Product descriptions are clear	3.96	0.86
Payment systems work efficiently	4.10	0.80

Website quality mean scores are between 3.96 and 4.10, suggesting that most people think that online stores have clear descriptions of products and are easy to browse. User satisfaction is enhanced by payment mechanisms that are both efficient and secure. According to these results, customers are more likely to be satisfied and make more purchases when they shop on well-designed websites.

**Table 10: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error
1	0.800	0.640	0.635	0.42

With a R squared value of 0.64, the independent variables included in the regression model explain 64% of the variation in consumer buying behaviour. This suggests that customers' online

purchasing behaviour is significantly impacted by their perceptions of the website's utility, ease, trustworthiness, and overall quality.

**Table 11: ANOVA Table**

Source	Sum of Squares	df	Mean Square	F	Sig
Regression	82.54	4	20.63	112.45	0.000
Residual	46.18	245	0.19		
Total	128.72	249			

An F-value of 112.45 and a significance level of 0.000 are displayed in the ANOVA results; this value is lower than the conventional cutoff of 0.05. That the independent variables together have a substantial influence on consumer buying behaviour and that the regression model is statistically significant are both shown by this.

**Table 12: Coefficient Table**

Variables	Beta	t-value	Significance
Perceived Usefulness	0.38	5.82	0.000
Convenience	0.29	4.67	0.001
Trust	0.34	5.21	0.000
Website Quality	0.22	3.98	0.002

The table of coefficients shows that, with a beta value of 0.38, perceived usefulness is the most influential factor on consumers' purchasing behaviour. So, it seems that when people see obvious advantages, like saving time and having access to more things, they are more inclined to purchase online. The significance of trustworthy services and safe financial transactions is shown by trust's robust positive effect (beta = 0.34). The beta value of convenience is 0.29, suggesting that online purchases are encouraged by its favourable effect, which is the combination of ease of use and flexibility. Additionally, website quality has a favourable impact, but to a smaller degree (beta = 0.22).[11]

## Discussion

This study surveyed 250 people from Lucknow to find out what variables affect their propensity to shop online. The results show that many people, especially the younger generation and those with higher levels of education, prefer to purchase online. According to the demographic data, most of the respondents are between the ages of 21 and 30 and hold a bachelor's degree or higher. Online buying is more common among those who are comfortable with computers and the internet, according to this finding. Perceived utility is a key factor in online shopping behaviour, according to the study. The convenience of online shopping, the vast selection of items, and the ease of comparing prices and brands were all points of significant agreement among respondents. For these reasons, many people who value quickness and comfort while making purchases choose to do so online. Consumers are more likely to purchase online when they view it as offering practical

benefits, as supported by the regression analysis, which further suggests that perceived usefulness is the most influential factor in consumer purchasing behaviour. The importance of convenience as a driving element in customer behaviour was also highlighted. Online shopping platforms are popular among respondents because they allow them to shop whenever and wherever they choose. Online shopping is becoming more popular due to several factors, including the convenience it offers over in-store browsing and the fact that customers no longer have to leave their homes to do their purchasing. The results show that the importance of convenience cannot be overstated when it comes to how consumers feel about online marketplaces. Customers' level of trust in online retailers is an important factor in their decision to purchase online. While most people think that online payment methods and delivery services are trustworthy, the mean values show that some buyers are still wary about the safety of their transactions and the legitimacy of the products they buy. Online stores should prioritise enhancing payment security, establishing transparent policies, and providing dependable delivery services to boost customer confidence, as indicated by the regression results, which demonstrate that trust has a significant beneficial impact on consumer buying behaviour. The quality of a website was also discovered to affect customers' purchasing habits. Online shoppers like straightforward navigation, detailed product descriptions, and streamlined payment processes, according to respondents. Websites that are well-designed allow customers to effortlessly explore and make educated purchases. While perceived utility and trust have a greater influence on customer happiness, website quality is still a significant determinant. Perceived utility, ease, trust, and website quality are the four main factors that impact consumers' online shopping behaviour, according to the regression study. These factors explain a large amount of the diversity in consumer purchasing behaviour, according to the statistical data. The results corroborate earlier studies that found that platform usability, trust in online systems, and technical convenience were the most important factors in people choosing to purchase online.[12]

## CONCLUSION

According to the results, more and more people in Lucknow are choosing to purchase online. Most internet shoppers are middle-class, younger, and college educated, according to the demographic data. Online shopping is more likely to become the norm for these customers because of their comfort level with digital technologies. According to the study's findings, consumers' purchasing behaviour is greatly affected by their perceptions of the website's utility, ease, trustworthiness, and quality. Perceived utility and trustworthiness rank highest among these considerations when making purchases online. Time savings, product diversity, and ease of comparison are three obvious advantages that encourage consumers to shop online. Customers are more likely to buy from reputable companies when they have faith in online platforms, safe payment methods, and prompt delivery. One of the main draws of internet shopping is the freedom it gives customers to do their shopping whenever and whenever they choose, regardless of their location. Customers are more likely to be satisfied when they have a positive experience buying on a high-quality website. The results suggest that in order to gain customers' confidence, online stores should work on their website's design, payment security, and customer service. Further increasing customer happiness and encouraging repeat purchases includes offering clear product information, easy navigation, and speedy delivery services. Finally, the ease of technology and the confidence of consumers in digital platforms are the primary motivators for the expansion of online shopping. There is a lot of

competition in the online marketplace, and as internet usage keeps growing, online stores need to keep improving their offerings and being transparent if they want to keep customers.

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