



Online Purchase Behavior Of Consumers In Jammu

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Abstract: Online shopping has become a trend in the present times. Over the years the e-commerce market has globally expanded and in India it has grown massively. Especially, sudden shutdown due to the pandemic has brought the physical market online. One can shop anything online and it delivers in the shortest time they can. Various websites given various offers and time slots according to the comfort of the consumer. It has also led the consumer to change its shopping patterns and consumers have changed its online shopping behavior over the time. The present study attempts to study the various factors that have led the consumers of Jammu to change their behavior towards online shopping. The paper consists of data collected from 116 respondents across Jammu city through closed ended structured questionnaires. The study is qualitative in nature. The study reveals that demographic factors like age, income, occupation, education plays an immense role in their online shopping behavior.

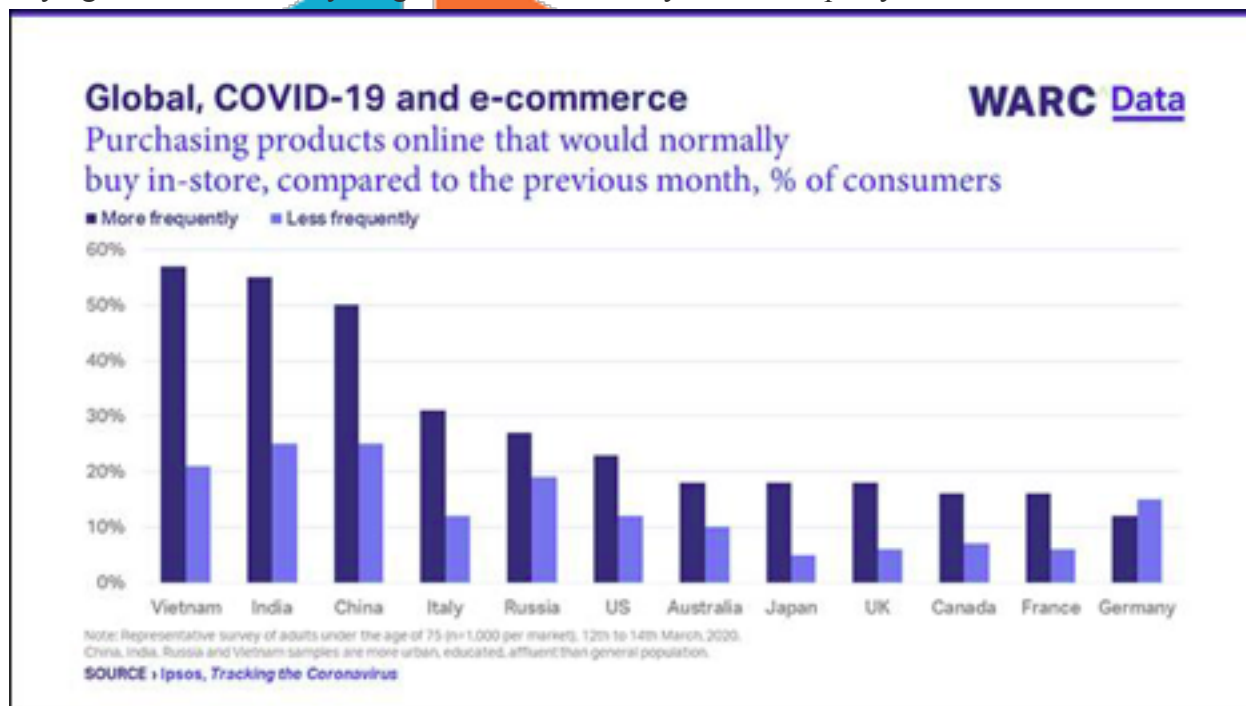
Index terms: Online shopping, consumer, behavior, satisfaction, buying behaviour

I. INTRODUCTION:

Online shopping has become one of the most convenient tools for shopping various items of our daily needs. From the past decade one can noticeably see the huge changes in the process of shopping. In Spite of shopping physically from the market, the customers experience very suitable to shop online. Shopping online saves a lot of time and one can shop at their ease whenever they get time from their busy schedules. According to economic times (2009), the online shopping trend in India has massively grown with a hike of 30% where globally it's increasing around 8-10%. In the 21st century, trade and commerce has expanded and this has led to an upsurge of online shopping (Gustafsson, Andreassen, Lervik, & Cha, 2001). In fact according to John (2018), e-commerce comprises 2.29 trillion dollar market and is anticipated to attain 4 trillion dollar by 2020. Online shopping is a kind of trade which deals with electronics commerce (e-commerce). It provides its consumers various services online where they can shop easily from anywhere and at any point of time. They just need the internet access and rest so they can shop anytime at their ease and convenience. And this action of buying items is stated as online shopping. This has fully transformed the business patterns across the world by providing services at their mobiles, computers, tablets etc by just one click. Online shopping has become a stop shop where a buyer can buy a variety of products not only from their home country but also across the world. It provides buyers with various offers and one can easily

compare prices of products online. Easy return policies, full and detailed product description has led the buyer to totally depend on online purchases without spending hours roaming around cities to shop.

Now, if we look at the present scenario of India at the time of Covid-19 and its effects on online shopping patterns, one can notice an upsurge in online shopping. According to a study done by Rakuten Insight (2020), it reflects that approximately 59% of individuals prefer to buy products online to maintain social distance and to lessen their time in the outer environment. During the pandemic, food, groceries, household products, hygiene products, etc are the ones which are bought the most. Covid-19 has transformed the customer behavior and their options of online shopping. During Covid-19 and as of now there is a striking change in customer behavior which simultaneously led to the huge increase in the e-commerce market worldwide. Buyers have changed their conventional/traditional way of buying to online shopping. Many e-commerce companies are giving many options for their buyers with amazing discount offers, big sales days and also on time delivery according to their chosen time slots. Even recently apps like BlinkIt (grofers), Zepto etc giving 10minute delivery time. Aggarwal & Kapoor (2020), mentioned that these e-commerce companies are coming up with better policies to meet their customers demands. So, this had built more space for –buying than conventional buying methods. As everything is now available at your doorstep at your chosen times and slots.



Source: https://www.warc.com/content/paywall/article/WARC_DATAPOINTS/Ecommerce_shopping_more_frequent_because_of_COVID19/132077

II. OBJECTIVES:

- i. To study the behavior of consumers regarding online shopping
- ii. To study the customer satisfaction towards online shopping
- iii. To study the various demographic factors affecting the online shopping

III. RESEARCH METHODOLOGY

Research methodology specifies the method and procedure used for present study. The researcher has used the qualitative method to collect the data for the study and an analysis has been made on the data received through closed ended structured questionnaires. The study is exploratory as well as comparative in nature. The study is

limited to online shopping behavior of consumers of Jammu city only. The responses received are further classified into two categories. Firstly, into demographic profile including age, gender, monthly income, qualification, education, marital status etc and second category includes consumers behavior towards online shopping.

3.1 Population and Sample:

The present study includes the data collected from Jammu city. The data includes responses from students, working professionals, homemakers, businessmen etc falling in the age groups from 18-60 years. The form link was directly sent to the respondents and the respondents were informed about the purpose of the research study as well. The researcher received 116 responses; 68 responses are from females and 48 from males.

3.2 Data and Sources of Data:

The present study includes the data from primary sources. Data for the present study has been gathered through structured questionnaires. The data has been collected by an online survey conducted during the month of April, 2022. The respondents were from Jammu only. The structured questionnaire was distributed among 150 respondents (75 males and females each) spread across the city. The responses received are further classified into two categories. Firstly, into demographic profile including age, gender, monthly income, qualification, education, marital status etc and second category includes consumers behavior towards online shopping. Moreover, information provided by the respondents is collected by Likert scale of 1 to 5 where 1 indicates 'strongly disagree' and 5 indicates 'strongly agree'.

IV. LITERATURE REVIEW:

Online shopping has become a new trend among the consumers. Websites are selling everything online. Few websites are for specific products and few sell everything on their websites. Few websites offer clothing, groceries, footwear, luxury brands, household items, electronics, jewelry, cosmetics, food products etc and few of them are selling everything under one website. This variety of options available to customers make them more keen to the available offers on different websites and help them to compare prices and offers and shop at their ease.

The study by Benedict et al (2004) suggests that convenience, energy saving, time saving are not only reasons for customers for their online shopping but also customer reviews, locational factors, item description, earlier online shopping knowledge, and faith on the online mode.

Kunz (1997) in his study mentions that a buyer's demographic profile plays a huge role in shopping online. His results state that men are more likely to shop online and that the younger generation. Moreover, his study also revealed that people living in suburban areas tend to shop more than the ones living in the urban areas.

Various other factors like buyers age, marital status, monthly income, profession, gender also plays a very important measure for online shopping (Fram & Grady, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000).

Various economic advantages, variety of product presence, and online security factors are also classified online shopping patterns (Siu and Cheng, 2001). According to Juniwati (2014), easy to use, perceived functionality and security risk have remarkable impact on customers behavior with regard to online shopping. Here online risks have more impact on buyers' purpose to shop online. Whereas study by Azzam Al, Mahmoud Abdel Fattah (2014) study revealed that easiness to use, perceived functionality, buyers behavioral

pattern have impact on buyers purpose of online shopping and security risks and trusts have no remarkable impact on customers.

Study done by Szymanski & Hise in year 2000 have revealed that buyers intention of online shopping is its ease, convenient shopping, detailed information about the product, website designing and monetary security are the prominent features influencing online shopping satisfaction. Customers are very active while shopping online in comparison to their traditional method of shopping as it takes time and place (Gilly, 2001). Variegated products, fast service and ample discount offers, buyer feedback make consumers prefer more towards online shopping (Jayasubramanian et al, 2015). Festivals sales, big billion sales, seasonal sales offers massive discounts and offers to customers which lure customers for more online shopping and it increases online traffic as well (Karthikeyan, 2016).

V. RESULTS AND DISCUSSIONS:

Distribution of demographic variables:

To have an understanding of the socio economic background of the respondents, a table (Table 1) was drawn and it is found that out of total samples received (n=116), 58.6% consisted of female respondents and 41.4% consisted of male respondents. After that the researcher divided the age group into four groups and we received 37.9% responses from the age group of 18-25 years, followed by age group 26-35 years with 38.8% whereas as responses from age group 36- 45 years and 46-6 years were 19.8% and 3.4% respectively. Further we have categorized qualification into five groups i.e undergraduate, graduate, postgraduate, professional and others (High school, Diplomas). It was observed that about 34.5% of respondents were postgraduates, 29.3% were graduates, 15.5% were having professional degrees, 13.8% were graduates and 6.9% belonged to others. The researcher have classified marital status into two groups i.e married and unmarried and it was found that 52.6% of respondents were unmarried and 47.4% of them are married.

The researcher have classified occupational status into six categories i.e student, employed full time, employed part time, freelance/contract employee, self employed and unemployed. It was observed that 37.9% were employed full time, 40.5% including students, 7.8% were self employed, 6.9% are unemployed, 4.3% and 2.6% are freelance or on contract basis employed and latter employed on part time basis. The researcher have further classified income status of the respondents into five categories and it was observed that 44% have no income source (consists students), 22.4% have income in between 50,000 to 1,00,000, 14.7% have income from 25,000 to 50,000 whereas 9.5% have income less than 25,000 and 9.5% have income more than 1,00,000. The researchers have further categorised the frequency of shopping online of respondents in four groups i.e daily, weekly, monthly and annually. It was found that more than half of the respondents 56% shop monthly, 23.3% shop weekly, 19.8% annually and only 0.9% on a daily basis.

Table 1: Demographic Profile of Respondents

Respondent		Frequency	PPercent
Gender	Female	68	58.6
	Male	48	41.4
Age	18-25	44	37.9
	26-35	45	38.8
	36-45	23	19.8
	46-60	4	3.4

Income	No income	51	44
	less than 25,000	11	9.5
	25,000-50,000	17	14.7
	50,000-1,00,000	26	22.4
	more than 1,00,000	11	9.5
Qualification	Undergraduate	16	13.8
	Graduate	34	29.3
	Postgraduate	40	34.5
	Professional	18	15.5
	Others (Diplomas)	8	6.9
M a r i t a l Status	Married	55	47.4
	Unmarried	61	52.6
Occupation	Student	47	40.5
	Employed full time	44	37.9
	Employed part time	3	2.6
	Freelance/Contract	5	4.3
	Self Employed	9	7.8
	Unemployed	8	6.9
Frequency of online shopping	Daily	1	0.9
	Weekly	27	23.3
	Monthly	65	56
	Annually	23	19.8
Total		116	100.0

V.1 Age:

Age is one of the main factors seen in the online shopping trends. Present generations are well equipped with the technological advancements and they are very well versed with the available online resources like for educational purposes, for music, for movies, for news, for latest updates , shopping and what not. Coivd-19 has made online studies a new method of education and it led everyone including students, teachers, professionals, workers, and etc to learn online patterns and techniques. Online shopping is not a recent trend. It has been there for years but yes the pandemic has made online shopping more of a trend as well as compulsion.

Respondents from different age groups have different patterns and behavior towards online shopping. As this study indicates that 45.45% of the 18-25 years age group shop monthly, 40.91% shop annually and 11.36% shop online on a weekly basis. Whereas study indicates that 62.22% of 26-35 years age group shop on

monthly, 33.33% weekly and 4.44% annually. 58.55% of the 36-45 years age group shop online monthly, 12.50% annually and 25% on a weekly basis.

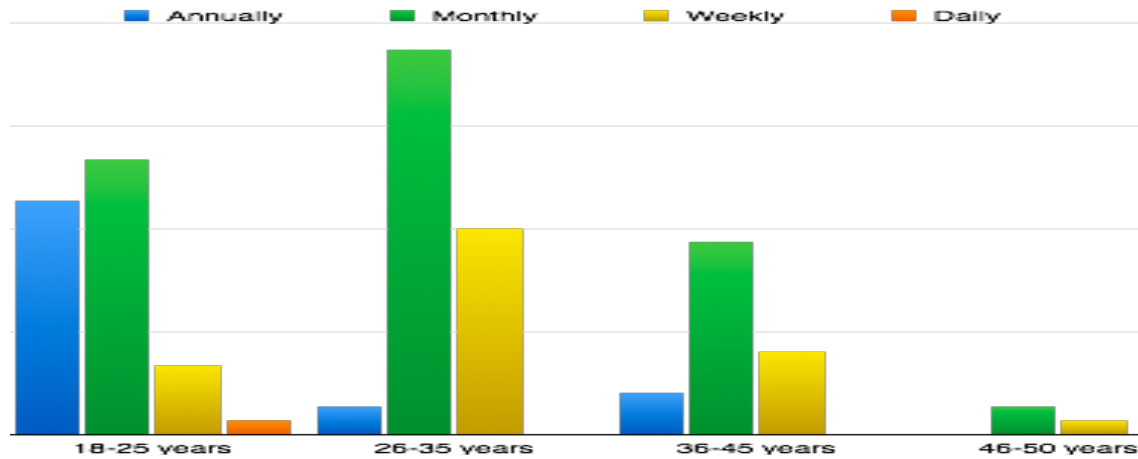


Figure 1: Age and online shopping frequency

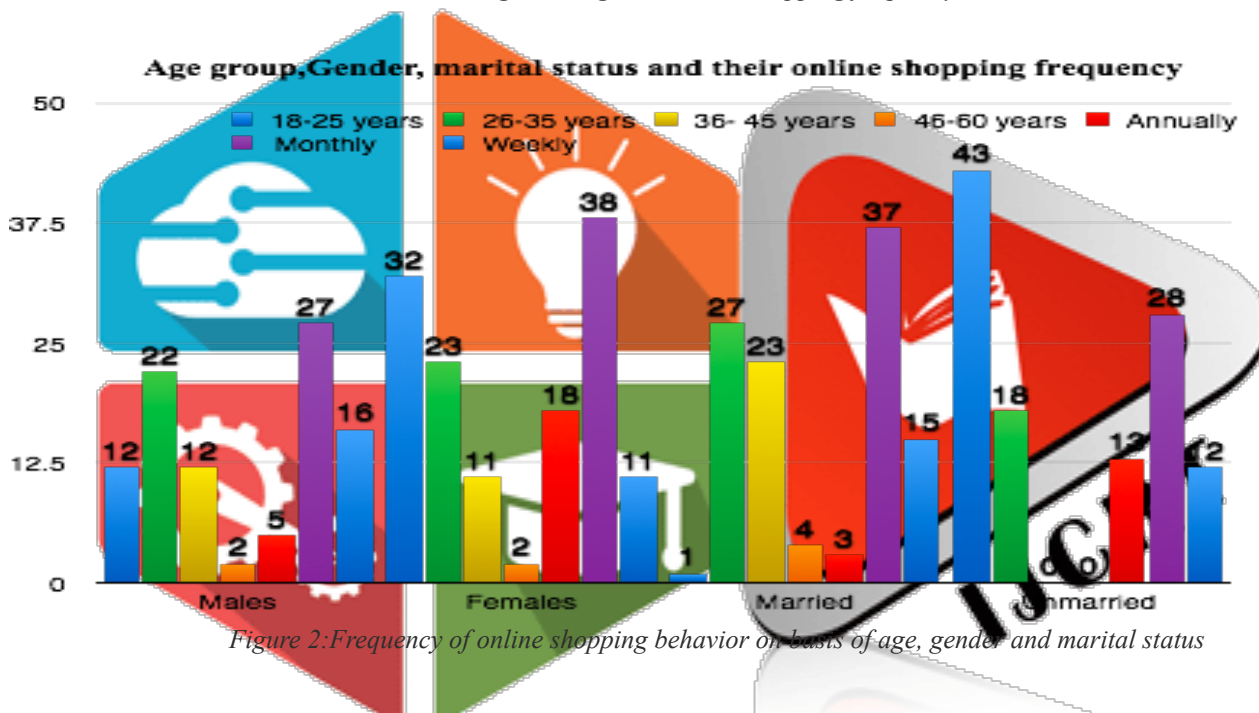


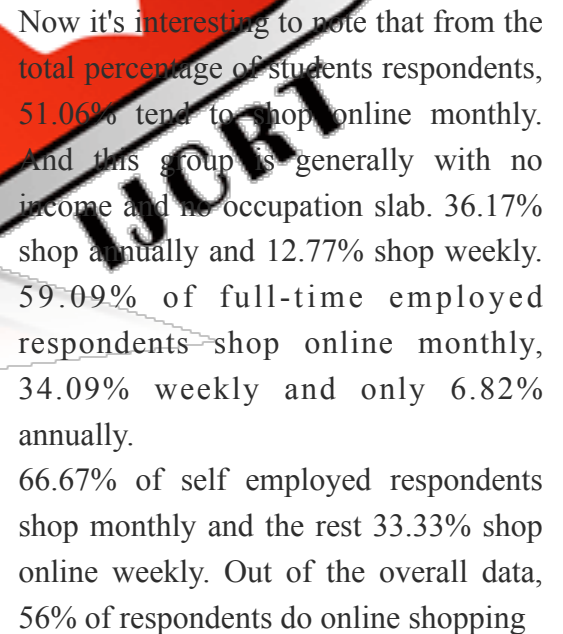
Figure 2: Frequency of online shopping behavior on basis of age, gender and marital status

The graph indicates the classification based on respondents age, gender, marital status and their frequency of online shopping. Demographic tables indicate that the study includes respondents from 58.6% of females and 41.4% of males. 47.06% of females and 25% are males are from age group 18-25 years and 70.49% are unmarried. 33.82% of females and 45.83% of males is from 26-35 years age group. 49.09% are married and 29.51% are unmarried in this age group. 16.18% females and 25% males are from the 36-45 years age group and 41.82% among them are married. 2.94% females and 4.17% males are from 46-60 years age group and 7.27% are married.

V.2 OCCUPATION:

Individual's occupation plays a vital role in its day to day activities. Individual activities are highly affected from its surroundings and environment in which he/she is working. From the demographic data we found that 40.5% of respondents are students only, 37.9% are employed full time, 2.6% are employed part time, 4.3% are employed contractual/freelancer and 6.9% are unemployed. One's occupation and income structure clearly reflects its expenditure patterns. We found from our study that 84.3% of students and 13.73% unemployed

Occupation and Income



monthly followed by 23.3% weekly. Students and full time employed respondents tend to shop online more often i.e weekly and monthly.

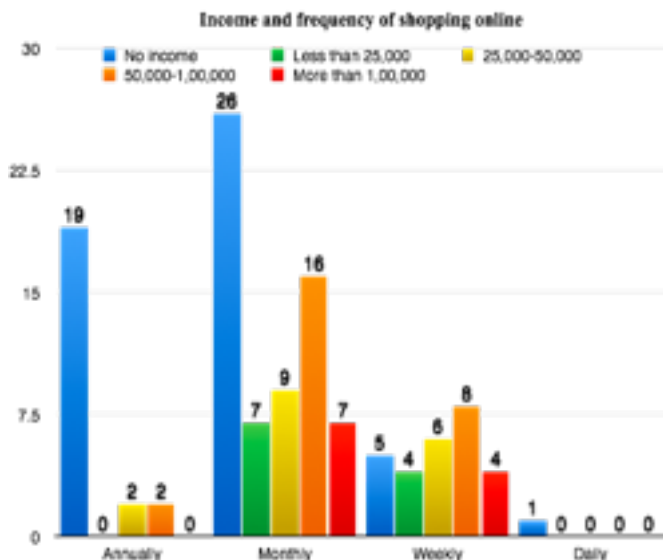


Figure 5: Frequency of shopping online with income variable

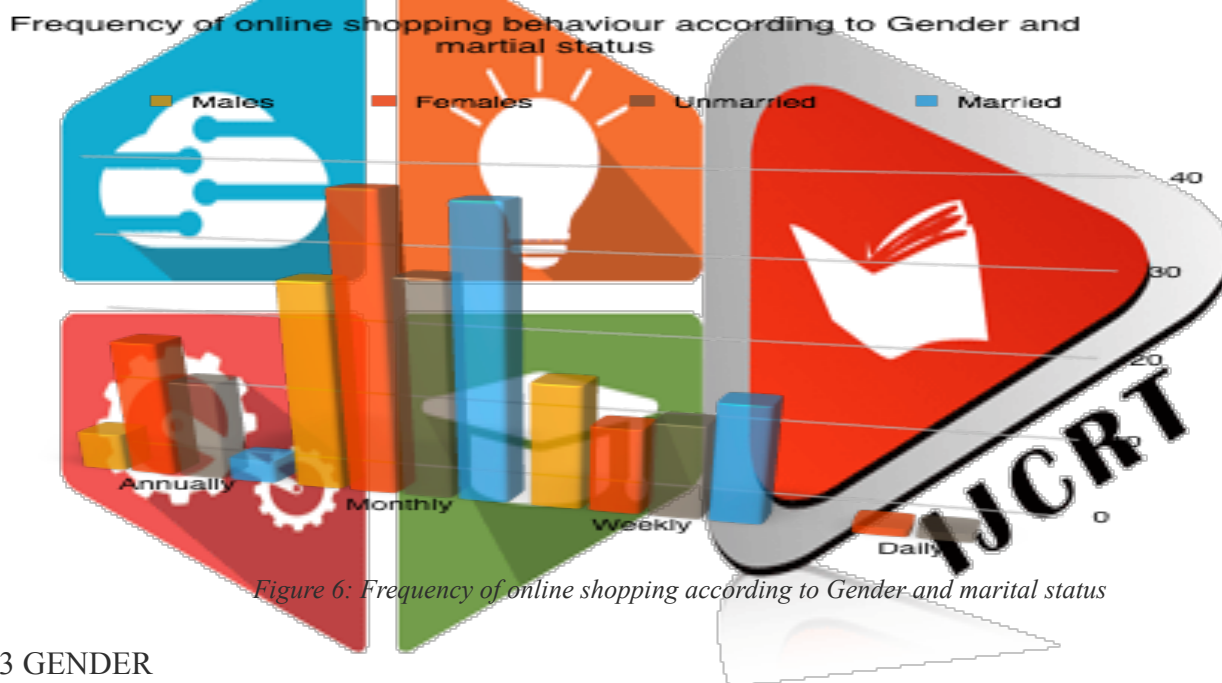


Figure 6: Frequency of online shopping according to Gender and marital status

V.3 GENDER

Gender has always remained an important factor for studying the consumer behavior of online shopping. 26.47% of female respondents and 10.42% of male respondents shop online annually. Whereas, 55.88% of females and 56.25% of male respondents shop online monthly. 16.18% of females and 33.33% of males shop online weekly. 45.90% of unmarried respondents and 67.27% of married respondents do online shopping monthly. 19.67% of unmarried and 27.27% of married respondents tend to shop online weekly. 21.31% unmarried and 5.45% married respondents shop online annually.

V.4 Channel Distribution:

From figure 7 it's clearly seen that clothes (83.6%) are the most preferred product to buy online, followed by footwear (46.6%), household items (41.4%), electronics (37.9%), cosmetics (36.2%), books (27.6%), health and fitness (25%), tickets (17.2%) and so on.

Which products you usually buy online?

116 responses

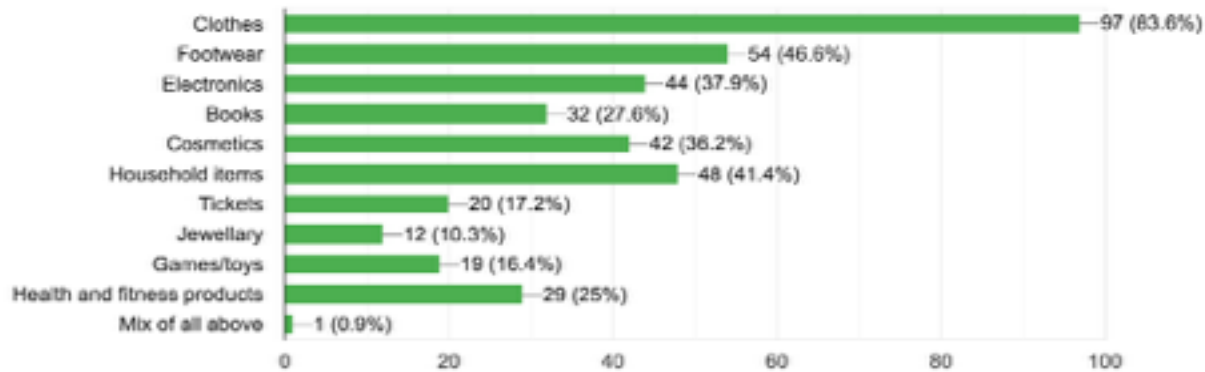


Figure 7: Most purchased product of online shopping

Reasons for choosing online shopping?

116 responses



Figure 8: Reason to shop online

60.34% of consumers do internet shopping for more than 5 years and 38.79% have internet shopping experience but not more than 5 years. The reason they choose online shopping is because of variety of products available online. 39.7% choose online shopping because of wide variety of products, 30.2% because of easy buying processes, 15.5% for its lower prices, 8.6% for its discount offers and only 6% because of method of payment.

Which mode of payment you prefer?

116 responses

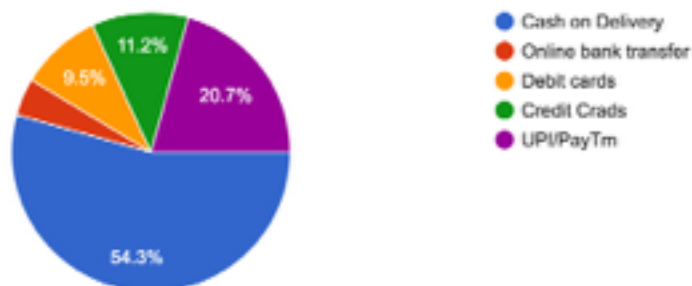


Figure 9: Preferred mode of payment

Most of the respondents prefer cash on delivery payment methods. They find it convenient plus it lessens their risk factors of trust with the websites. The present study indicates that 40.5% of respondents do not find online shopping risky followed by 16.4% who find online shopping risky. 43.1% of respondents are not sure about the risk factors.

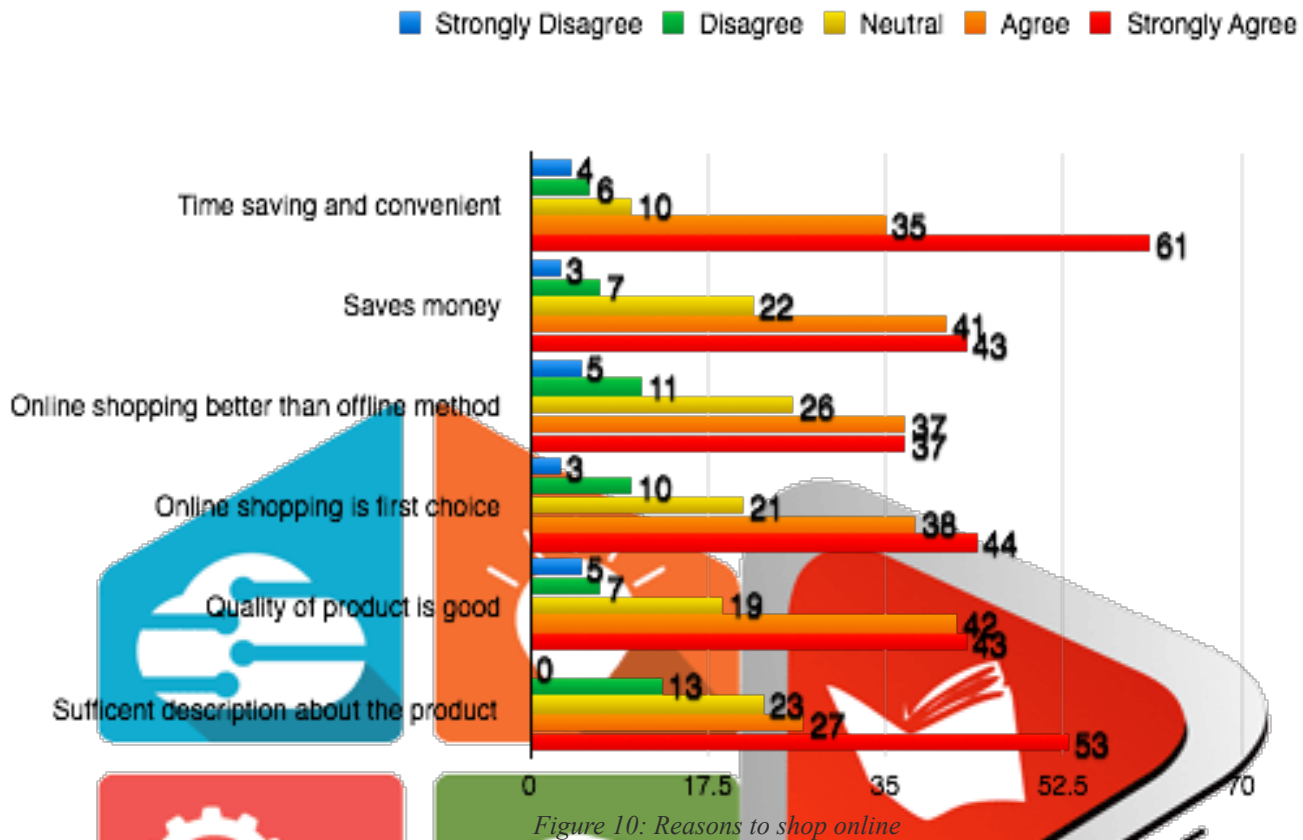


Figure 10: Reasons to shop online

From the above graph, one clearly finds that more percentage of people find online shopping as time saving and convenient, money saving, better option than offline traditional method as it offers a great variety of options and online shopping remains their first choice to shop. They agree that the quality of the product also is good and the description given is also enough to shop online.

How would you rate your satisfaction level with online shopping.

116 responses

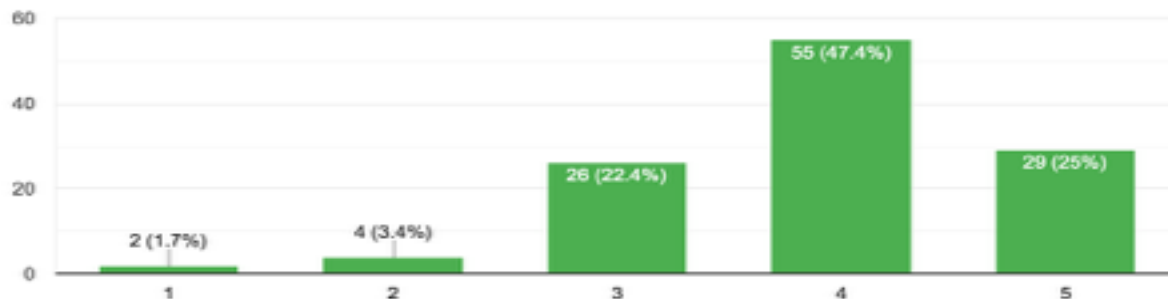


Figure 11: Satisfaction level with online shopping

47.4% agree on the satisfaction they achieved during online shopping whereas 25% strongly agree that online shopping provides satisfaction. 22.4% have a neutral view about the satisfaction level.

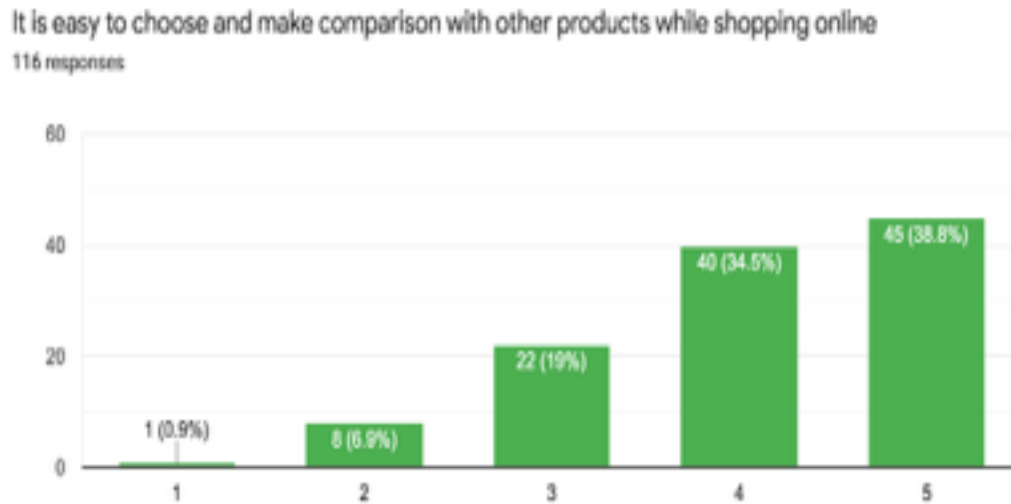


Figure 12: Variety of options to choose and compare online.

38.8% strongly agree and 34.5% agree that it helps the respondents to make comparisons with other products while shopping online while 19% have a neutral view and 6.9% disagree.

VI. CONCLUSION

There are many studies which have highlighted the online purchase intention, behavior, attitude of consumers towards online shopping. The present study is an observation of consumer behavior patterns in Jammu city only. The findings of the present research suggests that the consumer purchasing behavior is generally high among students, among the young generation and their income sources. The study revealed that the most common purchase among all the age groups is of clothes followed by footwear and household items. The study finds that various demographic factors like age, gender, education, occupation, income, and education highly influence consumer behavior towards online shopping. Age clearly indicates that the present generation is well equipped with technological advancements. And with pandemic the online tradition whether it's of studying or shopping online. Technology has led to these advancements in the present generations. Education clearly indicates the knowledge about the online patterns. Occupation and income directly influences the purchasing ability of the consumers of Jammu. Gender behavior towards online shopping is very well seen in their shopping choices and frequency of buying products online. Consumer behavior of online shopping reveals their convenience in shopping online and the benefits they receive online. The consumers are satisfied with the online shopping as it provides product description and they find good quality of products online. They find cash on delivery method as the safest choice to shop online and they don't find online shopping as risky.

In a nutshell, this study found that the majority of students prefer online shopping and they prefer shopping online on a monthly basis. They are very versed with technology and more than 50% of the respondents are using the internet for more than 5 years. The limitation of the research is that it is limited to Jammu city only. It consists more of data collected from the age group 18 years -45 years and less data from the middle aged or

older age group. Further, this study has not taken the drawbacks of online shoppings and risk factors associated with the same.

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