Factors Determining online Shopping behaviour of the Consumers in Ranga Reddy and Karimnagar districts of Telangana State (A study of Urban and Rural Consumers)

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ABSTRACT:

Shopping has gone to a new dimension with the presence of stores selling products and services through internet. E-commerce and online shopping has expanded like a forest fire in last few years. Most of the traditional retailers have become e-tailers along with traditional brick and mortar business houses. There are several factors which motivate the consumers to shift from the physical stores to online stores. Since, likes and preferences varies from person to person, it's not necessary that same factors affect the consumers buying behaviour in the same manner. What needs to be answered is - how the behaviour and expectations of the consumers will change when they shift from traditional physical markets to virtual markets. What's more challenging is to compare the two different sets of consumers with regards to their preferences towards online shopping. The present study was conducted among the rural and urban consumers of Ranga Reddy and Karimnagar districts of Telangana State. Two cities and two villages falling under the districts of the selected cities were selected as per the convenience of the researcher for the purpose of the study. A hypothesis was tested to understand the impact of motivating factors on the online purchase behaviour of the rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State. The collected data was analyzed using KMO factor analysis, Pearson's correlation and stepwise multiple regression analysis. The results indicated that rural consumers in Ranga Reddy and Karimnagar districts of Telangana State have better online behaviour as compared to their urban counterparts i.e. rural consumers are more satisfied with their online purchases.

KEYWORDS: Online purchase behaviour, Rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State, E-tailers, Online shopping, Electronic commerce, Consumer expectations.

INTRODUCTION:

Online shopping is a form of electronic commerce where the consumers use digital technology to purchase products or services over the internet using web browser. Online shopping has seen a tremendous growth in the recent past.

Companies have started using internet as a medium of sales in order to cut down on their costs and providing product information for generating more customers. On the other hand, consumers use internet for comparing product prices and features, to generate product information and compare after sales services provided by various e-tailers. Thus, online shopping environment is playing an important role in the overall relationship between marketers and their consumers (Koo et al 2008). It is important for the marketers to study what a consumer sees, thinks, prefers and buys so that they can update their marketing offers and achieve high level of consumer acceptance and satisfaction. In other words, it is important for the marketers to understand how their consumer behaves before and after purchase. Studying the online purchase behaviour involves the under standing of consumer online purchase process including trends, influence of online advertising, reasons for preferring online purchases over going to a physical store, among others. Moreover, the emergence of rural market as a feasible opportunity has sparked a new interest among marketers to explore and understand their customers (Lalitha Ramakrishna 2005). Consumers have different preferences and expectations from a marketer or the product. There are many consumers who prefer going to a brick and mortar shop over online shopping. In order to understand the behavioral change in the purchase decision making of a consumer, it is important to identify related factors which have an impact on the purchase decision of consumers. A few studies have been conducted in this area but this study aims to study the difference in behaviour of rural and urban consumers in selected areas of Ranga Reddy and Karimnagar districts of Telangana State with respect to the factors which motivate them to make online purchases.

REVIEW OF LITERATURE:

Li *et al* (1999) conducted a study "The impact of perceived channel utilities, shopping orientations and demographics on the consumer's online buying behaviour" to test a model of consumer online buying behavior which stated that consumer online buying behavior is affected by demographics, channel knowledge, perceived channel utilities and shopping orientations. Data was collected using simple random sampling through an online survey of 999 U.S. internet users. Collected data was analysed using factor analysis, one way ANOVA, correlation analysis. Multiple regression was used to see how the variables are combined to affect a consumer's online buying behavior. The study concluded that education, convenience orientation, experience orientation, channel knowledge, perceived distribution utility and perceived accessibility are predictors of online buying status of Internet users.

Hooda and Aggarwal (2012) in their research "Consumer behaviour towards e-marketing: A study of Jaipur consumers" studied the acceptance rate of e-marketing among the Jaipur consumers and its impact on their purchase decision. The data was collected from a sample of 75 respondents including business professionals, students and other educated people of urban areas of Jaipur. SPSS and chi square test were

used as analysis tool. It was found that majority of respondents found shopping from shop easier, convenient and preferable over online purchasing and that people were tradition bound and had doubt in mindset due to security concern related to privacy of personal information. The other major concern among people included authenticity of product and services offered online.

Kanwal (2012) in her study "Consumer's perception towards online shopping- The case of Ranga Reddy and Karimnagar districts of Telangana State" analyzed various reasons for adoption and non-adoption of online shopping. Data for the study was collected from 400 respondents in Ranga Reddy and Karimnagar districts of Telangana State and was analyzed using factor analysis and chi-square analysis. It was found that most of the consumers prefer to buy some selected products online because they will get heavy discounts in comparison to store purchases. The respondents felt that there are good websites available which can be trusted for purchases. Consumers found it very convenient to shop online as one has to just open a laptop or PC to shop rather than getting ready and pass through rush hour traffics.

Prasad and Aryasri (2009) in their study "Determinants of shopper behaviour in e-tailing: an empirical analysis" collected primary data from a sample of 135 respondents from five leading software companies in Hyderabad. The data was analyzed using statistical tools like mean, standard deviation, multiple correlations, multiple regressions, t-test and ANOVA. The results revealed that convenience, web store environment, online store enjoyment and customer service are the factors that influence customers to shop online.

Chen and Barnes (2007) conducted a study "Initial trust and online buyer behaviour" with an aim to investigate how online consumers develop their initial trust and purchase intentions. The research was conducted in the context of Taiwanese online bookstores with a sample of 103 under graduate and post graduate students. The collected data was tested using regression and factor analysis. It was found that perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customize are the important factors in online initial trust. Both online initial trust and familiarity with online purchasing had a positive impact on purchase intention.

Bhatt and Bhatt (2012) in their research to study the factors influencing online shopping in Ahmedabad found that ease to use, attractiveness of website, service quality of website and website security are the dominant factors which influence consumer perceptions regarding their online purchasing experiences. The study is a primary survey of online shoppers which was conducted in Ahmedabad and consumer perceptions were analyzed using factor analysis and Analysis of Variance (ANOVA) test.

Thakur and Srivastava (2013) conducted a study "Customer usage intention of mobile commerce in India: an empirical study" to investigate the factors influencing the adoption intention of mobile commerce. A research model was developed for the purpose of study which was empirically tested using second generation statistical technique of SEM. It was found that adoption of mobile commerce depend on perceived usefulness, perceived ease of use and social influence whereas security risk and privacy risk are the factors deterring customers from using mobile commerce.

Singh (2014) conducted research study titled "Factors Influencing the Customer's Purchase Decision for Various Telecom Services - The Case of Select Districts of Ranga Reddy and Karimnagar districts of

Telangana State" to study customer preferences and the satisfaction level towards various telecom services providers in Ranga Reddy and Karimnagar districts of Telangana State. A sample of 200 respondents was collected from Ranga Reddy and Karimnagar districts of Telangana State covering rural and urban parts. The data was collected using convenience sampling technique and was analyzed with the help of chi-square and exploratory factor analysis. The study concluded that there is a significant difference in the satisfaction levels of rural and urban customers. Also the rural customers are more satisfied then their urban counterparts. The researcher argued that rural customers being less aware are less demanding from their mobile service provider as compared to urban customers are more satisfied.

OBJECTIVES OF THE STUDY:

- To find out the factors motivating the rural and urban consumers to online shopping.
- To compare the online shopping behaviour of rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State.
- To study the impact of motivating factors on online shopping behavior of rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State.

HYPOTHESIS:

H_0: There is no significant impact of motivating factors on online shoppping behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State.

H_1: There is significant impact of motivating factors on online purchase behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State.

RESEARCH METHODOLOGY:

Descriptive research method has been used to conduct the research and data was collected from the defined sample for the purpose of the research.

Sample:

The data was collected from two cities in Ranga Reddy and Karimnagar districts of Telangana State and two villages falling under the respective districts. These places have been selected randomly while considering the convenience for the collection of the data.

Data Collection:

Both primary and secondary data was collected for the purpose of research. Primary data was collected with the help of a structured questionnaire having twenty seven questions related to the factors which could affect the purchase decision of a consumer and seven questions related to online purchase behaviour. These questions were framed on a five point Likert scale (where 1=strongly disagree to 5=strongly agree). A total of 300 questionnaires were sent and 250 useable questionnaires were obtained from the people as a response. Out of these, 118 were from rural areas and 132 from urban area. Secondary data for the research was collected from sources like books, journals, publishes research papers, internet and e-library.

Reliability and Validity:

Reliability check of the collected data is very important before applying any statistical tool to the data. Cronbach's alpha has been used as a measure of reliability since it is the most widely used method to check reliability of the data. The value of alpha varies from 0 to 1 and satisfactory value is considered to be more than 0.6 for the scale to be reliable (Malhotra, 2001; Cronbach, 1951). The measurement was done repeatedly in order to understand the extent of the statistical tool to produce consistent results. This is done by determining the association between the scores obtained from different administration of the scales. If this association is high, the scale yields consistent result and is said to be reliable. Correlation between the extracted validates the reliability of the scales. Table-1 and Table-2 shows the value of alpha and correlation values.

Data Analysis:

For the identification of the motivating factors, exploratory factor analysis was employed. Table 1 exhibits the factor analysis for the variables of factors motivating the online purchase. The respondents were asked to rate twenty seven variables on a five point Likert scale, ranging from 1 = strongly disagrees to 5 = strongly agree. The factor loading are found to be more than 0.5, we can say that the factors are efficiently explaining the variance for all the variables. In the present concern the loading ranged from .62 to .81. Items with factor loadings < 0.5 have been removed. The five factors which were generated have Eigen values ranging from 1.59 to 7.17, since all the values are greater than 1; hence these items are good enough to contributing to the respective factors. All the factors cumulatively account for the 87.615% of the total variance. The names assigned to the extracted factor are personal benefits, website features, product information, promotional features and social characteristics. Value of cronbach's alpha for motivating factors came out to be 0.829. It means there is a high level of reliability for our scale. Cronbach's alpha is the most common measure of internal reliability. It is used when we have multiple Likert questions that form a scale and we wish to determine if the scale is reliable. The details of extracted factors are given below:

F1   Personal Benefits:

The first factor alone has explained 32.72% of the total variance in the factor analysis. The Scale reliability alpha of this factor is .831 and factor loading ranges from .68 to .81.

F2   Website features:

This factor has explained 13.76% of the total variation in the factor analysis. The factor loading ranges from .67 to .79. It covers 3.85 of the Eigen values and reliability value of alpha is .812.

F3   Product Information:

This factor has explained 13.09% of the total variation in the factor analysis. The factor loading ranges from .66 to .78. It covers 3.47 of the Eigen values and the scale reliability value of alpha is .811.

F4   Promotional Features:

This factor has explained 8.09% of the total variation in the factor analysis. The factor loading ranges from .64 to .76. It covers 2.09 of the Eigen values and .832 is the scale reliability value of alpha.

F5 Social Characteristics:

This factor has explained 5.93% of the total variation in the factor analysis. The factor loading ranges from .62 to .72. It covers 1.59 of the Eigen values and .798 is the scale reliability value of alpha.

Table 2 validates the factors analysis results by calculating "Correlation between summated scales or factors". The score of the correlation between the five factors was < .478, therefore they are independent from each other. The factor analysis results were valid as the correlation among the summated scales was low (< 0.5).

Table 1: Factor analysis results for factors motivating to online shopping

Factor	Item	Rotated Factor Loading	Eigen Value	% of Variation	Factor Name and Cronbach's Alpha
I	Online shopping saves time	0.81	7.17	32.72	Personal Benefits
	Freedom of choice	0.76			
	24*7 shopping facility	0.74			
	Easy return policy, easy/multiple payment options	0.73			.831
	Shopping can be customised as per individual needs	0.71			
	Emergence of nuclear family	0.69			
	Direct Communication with the seller	0.68			
II	Latest information is provided online	0.79	3.85	13.76	Website features
	Online tracking of shipment	0.76			
	Shopping websites are attractive and clear	0.75			.812
	Easy registration facility on websites through promotional blogs	0.72			
	Page downloading speed of websites is good	0.71			
	Simple and easy to browse and find products	0.67			
III	Facilitates comparison of similar products	0.78	3.47	13.09	Product Information
	Product reviews are available	0.75			
	Wide variety of products	0.73			.811
	Better quality products are available online	0.72			
	Detailed information about the product,	0.66			

	features, quality and price is available				
IV	Rewards and discounts	0.76	2.09	8.09	Promotional Features .832
	Cash back offers on debit/credit cards are attractive	0.74			
	Some websites provide free home delivery	0.72			
	Promotional offers sent on e-mail are attractive	0.68			
	Easy order cancellation and return facility	0.64			
V	The opinions and experiences of your family and relatives affect your online purchase decision	0.72	1.59	5.93	Social Characteristics .798
	The opinions and experiences of your friends and colleagues affect your online purchase decision	0.67			
	The opinions and experiences discussed online affect your online purchase decision	0.64			
	Own past experience with website affect online purchase decision	0.62			
	Cumulative % of Variation	-	-	73.59	-
	Cronbach's Alpha	-	-	-	0.829
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = 0.876, Bartlett's Test of Sphericity (Approx. Chi-Square = 4114.56, Df = 498, Sig = .0001**)					

Table 2: Correlation between Extracted Factors / Summated Scales

Correlations					
	Personal Benefits	Website Features	Product Information	Promotional Features	Social Characteristics
Personal Benefits	1	.327**	**.478****	.417**	.372**
Website Features		1	.428**	.448**	.208*
Product Information			1	.448**	.358**
Promotional Features				1	.230**
Social Characteristics					1

* Correlation is significant at 0.05 level (2-tailed). ** Correlation is significant at 0.01 level (2-tailed).

Table 3: Comparison of online purchase behavior among rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State.

Region		N	Mean	Std. Deviation	t-value	p-value
Purchase Behavior	Rural	118	25.8288	4.25783	3.742	.001**
	Urban	132	23.9739	3.58472		

(* significant at 5% level of significance, ** significant at 1% level of significance)

Table 4: Correlation between Online shopping Behavior and Dimensions of Motivating Factors among Rural and Urban Consumers in Ranga Reddy and Karimnagar districts of Telangana State

Correlations (r)	
Motivating Factors	Purchase Behaviour
Purchase Behaviour	1
Personal Benefits	.635**
Website Features	.302**
Product Information	.437**
Promotional Features	.412**
Social Characteristics	.280**

**Correlation is significant at the 0.01 level (2-tailed)

Table 5: Regression analysis of motivating factors and purchase barriers on online shopping behavior for rural consumers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637	.405	.403	3.13053
2	.675	.456	.451	3.00106
3	.688	.473	.467	2.95937

Table 6: ANOVA analysis of motivating factors and purchase barriers on online shopping behavior for rural consumers.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1238.863	1	1238.863	203.034	.000**
	Residual	1513.237	248	6.102		
	Total	2752.100	249			
2	Regression	1392.161	2	696.080	126.426	.000**
	Residual	1359.939	247	5.506		
	Total	2752.100	249			
3	Regression	1484.882	3	494.961	96.085	.000**
	Residual	1267.218	246	5.151		
	Total	2752.100	249			

Table 7: Coefficients analysis of motivating factors and purchase barriers on online shopping behavior for rural consumers

Model 3	Unstandardized Coefficients		Standardized Coefficients	t-test	Sig.
	B	Std. Error	Beta		
(Constant)	10.228	2.127		4.807	.000**
Personal Benefits	.443	.049	.489	9.008	.000**
Promotional Features	.249	.080	.182	3.135	.002**
Website Features	.204	.072	.135	2.830	.005**

Online shopping Behaviour of Rural and Urban Consumers in Ranga Reddy and Karimnagar districts of Telangana State – A Comparison:

Since the second objective of the study is to compare the online shopping behaviour of rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State, two sample t-test has been used. Two sample t-test also known as independent t-test is an inferential statistical test that determines whether there is a statistically significant difference between the means in two un-related groups. Table 3 represents the results of independent sample t-test to find the significant difference in the online purchase behavior amongst rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State. There is a significant difference in means of rural (M = 25.83; SD = 4.26) and urban (M = 23.97; SD = 3.58) customers for online purchase behavior as analyzed by t-value 3.742 which was found to be significant at 0.01 level of significance (p=.001). On the basis of mean values, we can conclude that rural consumers of Ranga Reddy and Karimnagar districts of Telangana State have better online purchase behavior as in comparison to urban consumers.

Impact of Motivating Factors on Online shopping Behaviour of rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State:

In order to study the impact of motivating factors on online shopping behaviour of rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State, Pearson's correlation coefficient, *r,* was computed to assess the relationship between independent variables viz. motivating factors and the dependent variable - online purchase behaviour. Correlation value measures the strength and direction of linear relationship between two variables. The value lies between +1 to -1. -1 indicates a perfect negative correlation and +1 indicates a perfect positive correlation. For examining the influence of motivating factors on online purchase behaviour, step wise multiple regression has been used, as it focuses on extracting the best combination of independent (predictor) variables to predict the dependent (predicted) variable. In stepwise regression, a regression model is fitted in which the choice of variables is carried out by automatic procedure. Forward selection has been used here with no predictors in the model and a variable is considered for addition in each step. Thus, beginning by including the variable that is most significant in the initial analysis, and continue adding variables until none of remaining variables are "significant" when added to the model or P-value is below some pre-set level. This way the dimensions of motivating factors having significant impact on the online purchase behaviour will be extracted.

Table 4 exhibits the correlation between the online purchase behavior and dimensions of motivating factors among rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State. Online purchase behavior is positively correlated to personal benefits, website features, product information, promotional features and social characteristics with the correlation coefficients of 0.635, 0.302, 0.437, 0,412 and 0.280 respectively. The results are found to be significant at 1% level of significance. Thus, purchase behavior is highly correlated to personal benefits dimension of motivating factors and moderately correlated to rest of the dimensions.

A stepwise multiple regression was conducted to evaluate whether the dimensions of motivating factors were necessary to predict online purchase beahviour. Table 5 shows the multiple linear regression models

summary and overall fit statistics for the dependent variable online purchase behavior for rural consumers. The multiple correlation coefficient of model 3 was .688, indicating approximately 47.3% of the variance of the online purchase behaviour could be accounted for personal benefits, promotional features and website features.

Table 6 represents the output for ANOVA analysis. The *F*-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables Motivating factors statistically significantly predict the dependent variable online purchase behavior, for all the models (i.e., the regression model is a good fit of the data).

Table7 presents the beta coefficients where unstandardised beta coefficients indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant; whereas, a standardized beta coefficient compares the strength of the effect of each individual independent variable to the dependent variable. For model 3, looking at the p-value of the t-test for predictors, we can say that personal benefits (β = .514; $p \leq 0.01$), promotional features (β = .226; $p \leq 0.01$) and website features (β = -.135; $p \leq 0.01$) contribute to the model.

While the other dimensions of motivating factors were excluded from the regression model due to their non-significant contribution in the model. Hence, we have seen that motivating factors have significant impact on online purchase behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State..

FINDINGS OF THE STUDY:

The research work was undertaken to understand the mindset of rural and urban areas in Ranga Reddy and Karimnagar districts of Telangana State. regarding the online purchases and to find out the factors which affect their purchase behaviour. The interaction with the both sets of consumers during data collection and review of the available literature helped to find different aspects. Some of the major findings of the study are mentioned below:

· Personal benefits, website features, promotional features, product information and social characteristics are the major factors which influence the purchase decision of the consumers while making online purchases.

· The interaction with the consumers also revealed that features like 24*7 shopping facility, easy return policy, price and product comparison and cash on delivery attract consumers to make online purchases. Previous studies by Sharma *et al* (2014) and Bhatt and Bhatt (2012) have similar findings as ours.

· The rural consumers of Ranga Reddy and Karimnagar districts of Telangana State. have better online purchase behavior as compared to urban consumers. This may be attributed to the fact that the rural consumers can buy those product and services online which may not be available in their vicinity and online medium provides them with an opportunity to choose a product from the variety of available products after comparing their prices and features. A previous study by Singh (2014) had similar findings that the rural customers are more satisfied than urban consumers in Ranga Reddy and Karimnagar districts of Telangana State..

· Motivating factors have significant impact on online shopping behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State.. Personal benefits, promotional features and website features are found to be significant predictors of online shopping behaviour of the rural and urban consumers in Ranga Reddy and Karimnagar districts of Telangana State..

Thus, we reject the null hypothesis (H_0) that, there is no significant impact of motivating factors on online shopping behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State.; and accept alternate hypothesis (H_1) that, there is no significant impact of motivating factors on online purchase behavior of rural and urban consumer in Ranga Reddy and Karimnagar districts of Telangana State..

CONCLUSION:

The study was conducted with the purpose to understand the online shopping behaviour of the urban and rural consumers from Ranga Reddy and Karimnagar districts of Telangana State.. Both primary and secondary data helped to reach certain conclusions. It was found that online purchasing habit of the consumers depend to a great extent on the trust they place on that particular website, ease of using internet along with the facilities provided by the e-tailers. The study also revealed that online shopping behaviour of rural consumers differs from the online shhopping behaviour of urban consumers. It is suggested that e-tailers pay special attention to what personal information they ask from the consumers and ensure to provide them with ample product information. The present study only focused on the factors influencing online shopping and their impact on the online purchase bahviour of the rural and urban consumers in shopping . Thus, future research can focus on other factors like socio-economic profile, purchase perception, etc. that influence online purchasing. The study can be replicated in some different geographical location. Impact of social media marketing on both sets of consumer behaviour can also be studied as this is the latest tool being used by the marketers to promote their products and websites.

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