



A Study On Customer Perception Of Online Shopping: Insights From Belagavi City

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Abstract:

Online shopping is the practice of buying products and services from dealers using the Internet, which has grown tremendously in the last ten years. E-commerce makes it easy for customers to shop from home and is accessible anytime, anywhere. Online shopping has become a popular and convenient option for many people in India due to this trend's enormous development. This study aims to ascertain how consumers view online purchasing and how demographic variables affect their opinions. Using a straightforward sampling technique, a Google Forms questionnaire was used to gather data from 74 respondents. The findings indicate that the majority of consumers are generally happy with their online transactions and prefer online purchasing over traditional means. However, lack of ability to physically verify things and worries about disclosing private information, like debit or credit card numbers, continue to be major obstacles. Respondents said they were generally satisfied with internet purchasing despite these difficulties. The survey also emphasizes how age, gender, marital status, family size, and wealth all have a big impact on Indian consumers' online buying habits. These results offer insightful information for further study and real-world applications aimed at comprehending and enhancing the online buying experience.

Keywords: *online shopping, customer perception, discrimination, electronic payment.*

Introduction:

The beginning of globalization in 1991 and the development of e-commerce have revolutionized corporate operations by making it possible to sell and market goods and services online. As a type of electronic commerce, online shopping enables customers to buy goods and services straight from vendors through online marketplaces. Customers can compare costs and availability among different vendors by visiting the websites of different retailers or by using search engines. Business-to-consumer (B2C) internet purchasing is the term for this practice, which is one of the fastest-growing industries in the world.

Online shopping facilitates transactions between customers and sellers by providing features like online marketing, supply chain management, and round-the-clock access to a wide range of goods and services. Consumers may now easily access after-sales services and compare costs, quality, and product features thanks to the internet's rise, which has been fueled by developments in the telecommunications industry.

The Internet is used by both domestic and international businesses in India to cut marketing expenses, lower product prices, and maintain their competitiveness. Online platforms are also used by businesses for customer satisfaction surveys, advertising, and feedback. Businesses have a special chance to more effectively reach both present and potential clients thanks to the Internet.

Increasing online involvement and shifting customer lifestyles are major factors driving the growth of online commerce. Discounts, time savings, and the ease of bypassing crowded establishments draw in a lot of customers. E-commerce has grown over the last ten years to encompass direct retail sales, business-to-business transactions, and the introduction of new goods and services, making it a crucial component of contemporary trade.

Benefits of online shopping

Online shopping is a popular option for modern customers due to its many advantages. Convenience is one of its greatest benefits since clients may shop whenever they want from the comfort of their homes or places of business, with the option to cancel orders if necessary. Compared to conventional shopping techniques, it streamlines the browsing, comparing, and buying process, saving a substantial amount of time and effort. Online platforms give consumers the ability to compare products easily, enabling them to assess features, costs, and customer feedback from a variety of manufacturers. Because internet retailers are open around the clock, even people with hectic schedules may shop whenever it's convenient for them.

Online shopping also provides transparency by allowing clients to track the status of their orders and deliveries. By eliminating geographical restrictions, it provides access to international marketplaces and distinctive goods that might not be found nearby. Online platforms offer a wider selection of products than traditional stores, enabling customers to investigate several brands and choices in one location. Finding particular things is quick and easy with the use of sophisticated search tools and filters. Digital wallets and credit/debit cards are examples of safe and adaptable payment methods that satisfy a range of consumer preferences. Additionally, price comparisons and special offers frequently result in cost savings while buying online, making it a cost-effective and efficient option for customers.

India's Leading E-Commerce Websites

- Flipkart
- Snapdeal
- Meesho
- Amazon
- Myntra
- Paytm Mall
- MakeMyTrip

01. Richa D. (2012) Researcher examined the effects of various demographic parameters on online purchasing, including age, gender, marital status, family size, and income. 580 people from cities including Delhi, Mumbai, Chennai, Hyderabad, and Bangalore were polled for the study. The survey examined factors such as the frequency of online shopping, spending, satisfaction, and future plans to shop online. It was discovered that the majority of people have a favorable opinion of internet shopping, which is contributing to its expansion in India. Online shopping is still very uncommon, though. Online retailers can use these results to better understand their consumers' needs and develop more effective marketing campaigns to draw in more customers.

02. Gurleen K. (2012) The focus of the article "Consumers' perception towards online shopping—the case of Punjab" is the primary objective of this study is to comprehend the demographic traits of online shoppers and non-adopters. Four factors—price awareness, convenience and variety, easy ways to pay, and the challenges of online transactions—were found to be important. Most clients choose to buy products online since the prices are lower than when they buy them in-store. The customer also thinks that there are many trustworthy websites for online shopping. Customers are worried about the trustworthiness of certain websites since they have to enter their credit card information in order to shop online.
03. Rajesh, M. & Purushothaman, G. (2015) examined how online shopping is becoming more and more popular, mostly because it's convenient. Online shopping saves consumers the trouble of going to several stores and standing in line over the holidays. The way people shop and buy products is changing due to the internet, and this trend is spreading around the world. Nowadays, a lot of businesses use the internet to cut marketing expenses, which helps them maintain their competitiveness and lower product prices. Businesses have a rare chance to more efficiently reach both present and potential clients thanks to the internet.
04. Kanchan U, Kumar N, and Gupta A (2015), Examined the factors that influence Indian consumers' online purchasing choices, with special attention to youth. In order to determine the variables associated with online purchase intentions, customer attitudes, and service quality, the researchers examined the body of existing literature. In order to collect information on consumer demographics, security and privacy concerns, technological familiarity, prior online purchasing experiences, and future purchase intentions, they surveyed 200 students in Bareilly, Uttar Pradesh. According to the study, online purchasing intentions are highly influenced by a number of characteristics, including gender, age, education, security concerns, technology familiarity, and prior online buying experiences. Cost, frequency of purchases, and product type also influence how consumers behave while making purchases. The survey also showed that online merchants' services, like their return, refund, and shipping policies, play a significant role in consumers' decisions to buy.
05. Kothari, P. P., Maindargi, S. S., Pritam, K. P., & Shivganga, M. S. (2016). In their article "A study on customers attitude towards online shopping in India and its impact: With special reference to Solapur City," the researcher wanted to explore how people in Solapur City feel about online shopping in India. The study focused on both users and non-users of online shopping, specifically in Solapur. Samples were chosen using a convenience sampling method because the exact population was unknown. The researchers used the Krejcie and Morgan formula to determine the sample size. They collected opinions from 100 respondents in Solapur through a well-structured questionnaire. After analyzing the data, the researchers concluded and made suggestions. They found that, despite more people using the Internet for online shopping due to advancements in telecommunications, many still prefer traditional manual shopping for regular purchases. To increase the number of online shoppers, the researchers suggest that online shopping companies need to promote and advertise extensively to attract customers from all walks of life.
06. Silpa K. S., Rajasree P., and Balasubramanian D. investigated how consumers felt about online buying in their 2016 paper. According to the report, although a lot of individuals prefer to shop online, there are certain drawbacks. There is increasing opportunity for online marketing, as the majority of respondents think that internet purchasing will surpass offline buying in the future. Cash on delivery is preferred by more individuals than online payments through net banking. Many respondents also advise others to try purchasing online. However, other people avoid online shopping because they prefer traditional methods, are afraid to share their credit card information or have reservations about the quality of the products.
07. Chaudhuri (2020) In their article titled "Cybersecurity and e-commerce: Emerging Challenges," the author highlights the growing challenges in cybersecurity within the e-commerce sector. The study emphasizes the importance of robust security measures to protect consumer data and maintain trust

in digital transactions. Cybersecurity threats, such as data breaches and fraud, are identified as significant barriers to the widespread adoption of e-commerce platforms.

08. J. Anthony (2021) The author of the paper "A Study on the Perception of Consumers Towards Online Shopping in UAE" examines how customers feel about online shopping. The study focuses on both online and offline shoppers in the United Arab Emirates. Since the exact population size was unknown, the study used Krejcie and Morgan's sample size computation for an infinite (unknown) population to select a sample of 100 consumers. The sample was selected via convenience sampling. The data was evaluated using the chi-squared and proportional tests. The findings show that the majority of consumers favor traditional shopping over online buying. The study also identifies the barriers to online shopping and the elements that influence consumers' perceptions of it.
09. Rajini, P., Goswami, C., & Gole, K. J. (2022), in their article "A Study on the Effect of Online Shopping on Consumer Buying Behavior in Indian Perspective," analyze how online shopping is changing in India and investigate the reasons why customers choose to buy from online retailers. Six important factors—website comparison, advertising, quality, awareness, experience, and information—were found after a review of the literature. To shed light on Indian customers' purchasing habits, the study focuses on their internet shopping habits. Examining the socioeconomic traits of participants and determining the elements that affect online buying decisions are among the goals of the study. Understanding the important factors that online shoppers take into account and how they see the online purchasing experience is the main objective. A standardized questionnaire was used to gather data, and it was distributed via Google Forms to 150 participants in Coimbatore.

The statement of the issue:

In the current marketing environment, internet purchasing is more significant. However, the amount of fraud, scams, and customer deception in transactions also rose at the same period. Customers' perceptions of online shopping have suffered as a result of these dishonest practices, which additionally created fear in their minds. Customers' perceptions of internet shopping are the main subject of this study.

Objectives of the study

- To understand customer perceptions of online shopping in Belagavi City and the factors that influence their shopping behavior.
- To identify the most commonly purchased products online and the challenges faced by customers while shopping online in Belagavi City.

Research Methodology

The process of research methodology involves several tasks that must be completed. To accomplish the study activity, these activities are arranged according to a precise temporal sequence, which guarantees that each task is finished one after the other. "A Study on Customer Perception of Online Shopping: Insights from Belagavi City" is the title of the study. The researcher used convenience random sampling techniques to collect primary data for the study, which has a sample size of 74 (Google Form). A survey has been created to gauge consumers' perceptions and levels of satisfaction. Numerous periodicals, journals, and articles have provided secondary data. Following the goals of the study, the data has been examined. Conventional tools such as descriptive tables and percentages have been utilized for analysis and interpretation.

Sample size

A target of 74 respondents was selected, and all of them returned completed surveys with their appropriate selections from the Google form. Samples were gathered from Belagavi City Internet users. As a result, all 74 questionnaires were considered for data interpretation and final analysis.

Limitation

- The research is limited to the area of Belagavi City.
- The focus of the study is on customer satisfaction, perceptions, and experiences related to online shopping.
- Only 74 respondents were selected, which is a small sample compared to the larger population.
- Consumers were given access to the questionnaire through Google Forms.
- The timeframe for conducting the research was limited, hindering the collection of detailed information.
- The outcomes of the study are solely based on the answers provided by the respondents.
- The research employed a convenient random sampling method; hence, the reliability and accuracy of the results require further examination.

Analysis and Interpretation of the Results

Respondents Based on Demographic Profile

Table No. 1. Basic Profile of the Respondents

Demographic Information	Categories	% Percentage	Number of Respondents
The gender of the respondents	Male Respondents	63%	47
	Female Respondents	37%	27
Age of Respondent	0-25 years	45%	34
	25-35 years	29%	21
	Above 35 years	26%	19
Education Qualification	Below Graduation	24%	17
	Graduation	45%	34
	Above Graduation	31%	23
Family Income per Month	0-20,000 INR	17%	13
	20,001-80,000 INR	63%	46
	Above 80,000 INR	20%	14
Weekly Hours Spent on the Internet	Below 5 hrs	57%	42
	6 to 10 hrs	35%	26
	More than 10 hrs	8%	6

Sources: field survey.

Interpretation: It is found that the demographic verifiable profile of the respondents, The majority (45%) are between the ages of 0 and 25, suggesting a strong preference among younger people, and men (63%) are more active shoppers than women (37%). Graduates (45%) control the majority of internet shoppers by making use of their technological expertise. The largest category, with 63% of the population, is middle-

class, which benefits from affordability and disposable money. Less than five hours a week are spent online by the majority of respondents (57%) who are moderate internet users.

Classification of the respondents based on product purchases from online shopping

Table 2. Goods purchased online

Particulars	Percentage	Number of Respondents
Smartphones and electronic gadgets	37%	27
Books and tickets	23%	17
Clothes	14%	10
Cosmetics and footwear	7%	5
Other products	19%	15
Total	100%	74

Sources: field survey.

Interpretation: Online shopping has seen significant growth, largely due to the convenience it offers over traditional shopping. According to Table 2, 37% of respondents purchase mobile phones and electronic gadgets online, making it the most popular category. Books and tickets follow at 23%, while clothes make up 14% of purchases. Categories like cosmetics and footwear account for a smaller share, with only 7% of respondents buying these items online. Other products collectively make up 19% of the purchases. This data suggests that while electronics and books are the most commonly purchased items, a range of other products is also being bought through online shopping.

Classification of the respondents based on the reason for online shopping

Table No. 3: Common Reason for online shopping

Particulars	SA	Agree	Neutral	Disagree	SD	Total
It saves money	37	21	11	3	2	74
It saves time	42	23	7	2	0	74
More efficient	37	28	6	2	1	74
Home delivery	45	25	3	1	0	74
Easy to shop	38	27	5	3	1	74

Sources: field survey.

Interpretation: Customers are increasingly turning to the Internet for information that influences their purchasing decisions. As shown in Table 3, the reasons for shopping online were evaluated by 74 respondents. Of these, 44% strongly agree, 27% agree, 14% remain neutral, and a small percentage disagree.

Table 4: factors influencing and satisfaction level of online shopping

Particulars	SA	Agree	Neutral	Disagree	Total
Product Quality	19%	44%	7%	4%	74
Relevant product recommendations	25%	37%	8%	4%	74
Simple payment method	8%	51%	9%	6%	74
Convenience and better price	52%	11%	9%	2%	74
Less cost	34%	30%	9%	1%	74
Return/exchange policy	59%	9%	8%	0%	74
Satisfaction with online shopping good-quality	52%	10%	9%	3%	74
Getting good-quality products	10%	32%	27%	5%	74
24/7 service availability	59%	7%	8%	0%	74
Reducing traveling expenses	61%	8%	4%	1%	74

Sources: field survey.

Interpretation: 44% of participants are in agreement and 19% strongly concur that the quality of the product meets their expectations, whereas 4% disagree and 7% remain undecided. This suggests that the majority of customers consider the product quality to be quite satisfactory.

37% express agreement and 25% strongly believe that the product recommendations are relevant, in contrast to 4% who disagree and 8% who are neutral. This indicates that most consumers appreciate personalized suggestions.

51% of respondents feel that the payment options are user-friendly, with 9% neutral and 6% in disagreement. Additionally, 8% strongly agree. While many find the payment process straightforward, there is still room for improvement.

11% agree and 52% strongly agree, highlighting a significant preference for the competitive pricing and convenience of online shopping.

Only 1% disagree with the notion that online shopping is cost-effective, while 34% strongly agree and 30% agree. The return and exchange policies are highly regarded, with a considerable 59% strongly agreeing and 9% agreeing. Overall, most customers seem to be quite satisfied, as illustrated by the 52% who strongly agree and the 10% who agree.

Findings of the study:

- Age Group: Young people make up the majority of online shoppers, with 45% of respondents being between the ages of 18 and 25.
- Gender: Men are more likely than women to shop online, with 63% of respondents being men.
- Education: 35% of respondents had a degree, indicating that people with higher levels of education are more likely to shop online.
- Family Income: The involvement of middle-class earners in internet purchasing is highlighted by the fact that 63% of respondents make between ₹20,000 and ₹80,000 per month.
- Internet Usage: 57% of respondents said they use the internet for fewer than five hours a week, indicating that consumers use it moderately.
- Shopping Frequency: The majority of respondents said they only shop online once a month, which suggests that they do so occasionally.
- Preferred Payment Method: Among respondents, cash on delivery is the most preferred payment method. Debit and credit cards are next in line.
- Product Preferences: Due to their widespread appeal among consumers, electronics and apparel are the most often bought products on the internet.
- Product Quality: 63% of participants say they are satisfied with the quality of the products, with 63% saying they agree or strongly agree.
- Relevant Suggestions: 62% of respondents believe that product recommendations are pertinent, indicating the effectiveness of tailored advice.
- Simple Payment Methods: Although there is room for improvement, 59% of respondents like how simple the payment processes are.
- Price and Convenience: 63% of respondents think that online shopping offers competitive pricing and convenience.
- Return/Exchange Policy: 68% of respondents express satisfaction with the return and exchange policies, demonstrating how much they value this aspect.
- 24/7 Availability: The importance of having services available at all times is highlighted by the fact that 66% of respondents find it crucial.
- Cutting Travel Expenses: 69% of respondents firmly believe that internet shopping contributes to lower travel expenses, citing convenience as a major advantage.

Suggestions of the results:

- The main factor motivating the respondents to buy products online is 'more convenience and more discount.' Therefore, online retailers need to ensure that the online shopping process through their websites is made as simple and as cost-effective as possible for consumers to shop online.
- Online retailers can outsource the payment processing work to companies providing secure e-payment solutions to avoid the complexities and security issues relating to e-payment solutions.
- Since the security of credit cards and debit cards is a major concern for many respondents, e-sellers must give assurance for the security of the credit cards and their personal information.
- Net banking facilities and cash-on-delivery options should also be provided since people are more comfortable in that facility.
- Online shopping sites should be designed in such a way that they provide all necessary details regarding the product, including the quality of the product, different varieties, mode of payment, etc., so that no confusion exists.
- Provisions for exchanging damaged goods should be provided.
- The deliveries of the goods should not be delayed. Accuracy in the delivery should be assured.
- The goods will not be directly delivered to people staying in rural areas (far off), so necessary arrangements should be made to overcome these problems.
- Many fraudulent websites are not authentic. Safety measures are to be taken to control these.

Recommendations:

- Still, India, in a large segment of the population, is untapped regarding online shopping. The available online shopping stores can widen their Market by getting into expansion strategies.
- Remove the fear of product quality, durability, payments, etc. from the minds of customers regarding online shopping.
- Wide expansion of internet service facilities in rural areas can bring more customers to online shopping sites.
- True prompt service and wide variety in rural areas can bring more customers from remote areas that can be tapped.
- Transaction security and customer data safety are to be improved.

Conclusion:

The Study on Customer Perception of Online Shopping: Insights from Belagavi City reveals several key insights into the factors influencing consumer behavior and satisfaction in the online shopping environment. The data collected from 74 respondents provides a comprehensive view of the demographic profile, purchasing habits, and the reasons behind the growing preference for online shopping.

The findings indicate that convenience, cost-effectiveness, and time-saving are the most significant drivers of online shopping. Home delivery, the ability to compare prices, and the efficiency of online platforms have emerged as the primary motivators for consumers opting for online shopping over traditional retail methods. Additionally, the importance of product quality, secure payment methods, and reliable return/exchange policies cannot be overstated, as these factors play a crucial role in building trust and satisfaction among customers.

The majority of respondents are satisfied with their online shopping experiences, highlighting the ease of shopping, 24/7 service availability, and the reduction in travel expenses as key benefits. Furthermore, the study found that younger, educated individuals with a moderate to high family income are more likely to engage in online shopping, with a preference for purchasing electronic gadgets, books, and clothes. It concludes that online shopping continues to grow in popularity due to its convenience, efficiency, and the ability to provide a wide range of products at competitive prices. For online retailers, it is essential to focus on enhancing the user experience, ensuring product quality, and offering secure payment methods to meet the evolving needs of the modern consumer. By addressing these factors, businesses can build customer loyalty and continue to thrive in the competitive online retail market.

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