

Consumers' Expectations from Online and In-store Retailers for Improving Their Experiences: A study On Basis of Diverse Educational Level of Consumers

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Abstract: This research is literally conducted to get out the ways to improve the shopping experiences of the consumers which involve both online consumers as well as traditional consumers. While conducting the current research, 200 respondents are asked to provide their expectations in the form of ranks as per their priorities. This survey is basically an Exploratory cum Descriptive in nature and purposive sampling is done for the research. This study focuses on the suggestions or recommendations of the consumers who are having different educational qualifications. The study found the key points of both of the shopping modes on which the sellers must work on to enhance their sale volume and convenience of the consumers as well.

Key words: Online shopping, In-store shopping, Recommendation, Consumer behavior, Educational qualifications.

Introduction

Marketing is literally, identifying consumer's needs and then satisfying them efficiently by providing better product and services along with better prices, shopping access and easy delivery (Kumar & Maan, 2014). According to Merriam Webster dictionary the word 'shop' means a room or building stocked with merchandise for sale. That word shop constitutes the term shopping which means purchasing the merchandises which are offered for sale on the shops in exchange of money. In present scenario, Shopping can be done through two broad mediums which are Online or Internet shopping and another one is Offline or In-store shopping. Online shopping is of recent origin whereas In-store shopping depicts the traditional mode of shopping.

Online shopping is a current phenomenon which has developed a greater importance in modern era over what goods and services are purchased through internet as arrival of it has completely changed the way of shopping of Indian consumers (Kumar & Maan, 2014), as millions of consumers go online to get information about product and make purchases from various merchants over there.

Traditional mode of shopping, also termed as In-store shopping involves a physical place where consumers go to buy products (Wang *et al.*, 2008) and have a comfortable & hedonic shopping experience by attaining the benefits of quick shopping with fast delivery, best prices and of course the major one, ability to see, touch and try the product (Levin *et al.*, 2005).

In present era, both mode of shopping are having their own importance, Indians who prefer In-store shopping most, now also using their hands to shop online due to up gradation in technology and their access to internet. India's online market is at an early stage but is expected to see huge growth over the next four to five years (Kumar & Maan, 2014).

Review of literature

Shopping predilection is quite salutary to figure out the patronage behavior of consumers including store loyalty and brand loyalty as well (Vijayasathy, 2003). An intelligent and advanced marketer consistently adjusts as per needs of the consumers to gratify them in a smart way (Kumar & Maan, 2014).

In-store shopping is dominated by habit of consumers since a long time, ability to see, touch, taste & try the product along with other sensory judgments (Wang *et al.*, 2008). When we take up a comparison between shopping online and shopping in-store, various studies have their different outcomes. According to Hemamalini (2013), convenience is a strong prognosticator for creating consumers' preference to shop through internet which is contradictory to statement propounded by Wang *et al.* (2008) which clarifies that shopping online only provides visual effects. Consumers use product attributes across online and offline channels and try to compare the both, here consumer choose online mediums due to convenience in buying whereas hedonic experiences are motivations for In-store shopping (Uzan, 2014) which is supported by Levin *et al.*(2005) by stating that attributes such as large selection and convenience are predominant when online mode is preferred, on the other hand personal service, ability to see, touch and handle the product force consumers to shop Offline.

Online stores are propagation of traditional stores that involves more pliable shopping hours (Chu *et al.*, 2010) and provide fun & convenient way to locate, hard to find items to make purchases and discover bargains(various sellers for a product) but also having some level of risk (Kumar & Maan, 2014). While shopping online, consumers and retailers confront various risks like unripe medium of payment and credit means, which lead to create a sort of risk, here personal information is easily traced and used illegally (Wang *et al.*, 2008). So consumers are looking for trust, security and privacy of information, timeliness, availability, convenience, customer service, price-offs and wider selection during shop online (Kumar & Maan, 2014). Besides risks, internet offers enlarged choice sets to consumers by making a large number and wider variety of competing firms available which provide various price offers for the same product (Peterson *et al.*, 1997).

Demographic characteristics of consumers have strong influence on shopping intentions of consumers in both modes of shopping; younger male with higher household income having higher education would be more likely to purchase Online (Vijayasathy, 2003) Consumers from higher educational groups having graduate and P.G degrees save time by buying online because respondents could easily use the web to find information on a product or service (Hemamalini, 2013). Young people having higher educational qualifications spend more time to shop online than older generations as elders prefer In-store shopping more due to lack of knowledge of web(Dennis *et al.*,2011). In-store shopping involves travel time and travel cost whereas Online shopping involves delivery and transaction security problems (Hasio, 2009). Mostly traditional consumers who are computer literate and having access to internet, use online shopping sites to explore more trends in fashion and then purchase the same from Offline stores (Tabatabaei, 2009). People with higher education involving graduates and post-graduates are more active in shopping online (Crispen and Tendai, 2009) which are those who perceive themselves to be more computer literate have lesser need for personal service or for hands on shopping experience (Lewis and Weller, 2005).

Objective of the study

The main inquiry that why we are doing this research can be resolved with the objective what we have adopted to carry out the research is to understand the most recommended tools that enhance the further shopping experiences of the consumers having educational differences. In simple words it is to know about what exactly the consumers having various educational qualifications want to become more comfortable with both of the shopping modes. For studying this following null hypothesis is constructed:

Ho: *Recommendations of most effective tools to enhance shopping behaviour do not significantly differ with respect to their Educational level.*

Research Methodology

A research method is a systematic plan for conducting research so research methodology is basically a systematic process which deals with identifying specific problem, collecting data regarding the responses of respondents over that problem, analyzing the collected data and finally, getting out a certain result/conclusion

either in form of selection towards the problem concerned or certain generalization for some theoretical formulation.

In this survey, around 200 respondents were asked to provide their responses out of which 113(56.5%) respondents are under-graduates, 51 (25.5%) respondents are graduates and another 36 (18%) respondents have completed their post-graduation. Respondents include all the online consumers as well as traditional consumers. So in this way it can be said that samples are collected through purposive sampling method. Opinions of the consumers from different educational groups are taken in a structured manner.

EDUCATIONAL LEVEL WISE ANALYSIS: In present era, Education plays a vital role to take rational decisions so it can be considered as one of the decision making factor. It affects the shopper's decisions regarding choices of shopping modes through which they like to make purchases at different levels.

Table No- 1

Frequency distribution of consumers on the basis of their educational qualifications.

Educational level of consumers	Under-Graduate	113(56.5%)
	Graduate	51(25.5%)
	Post-Graduate	36(18%)
	Total	200(100%)

Source: Primary data collected through questionnaire.

Table No-2

Responses of respondents regarding use of shopping modes: Education level wise facts

Educational level of shopper	In-Store Shopping	Online Shopping	Total
Under-graduate	110(57.6%)	03(33.3%)	113(56.5%)
Graduate	47(24.6%)	04(44.4%)	51(25.5%)
Post-graduate	34(17.8%)	02(22.2%)	36(18%)
Total	191(100%)	09(100%)	200(100%)

Source: Primary data collected through questionnaires.

The above table no-2 shows the frequency of the preferred mode of shopping of the consumers on the basis of their qualifications. According to the table, consumers who are under-graduate prefer more In-store shopping (57.6%) than others who are graduates (24.6%) and post-graduates (17.8%). On the other hand, consumers who are graduates (44.4%) prefer more online shopping than consumers who are under graduates (33.3%) and post-graduates (22.2%). But if comparison of these two modes of shopping is done then it can be concluded that In-store shopping is more preferred by consumers of all categories than shopping online.

Data collection

Both the Primary as well as secondary data is used for the study. Primary data is collected through structured questionnaires in which rank- statements, demographic profile of consumers are studied, on the other hand secondary data is collected through websites, journals, books, newspapers, magazines, articles, published and unpublished research work and reviews of literature.

Analysis of data

After the collection of data, collected data is further mould into tabular form to make it simpler and then depth analysis of data is done. The data is cross tabulated to find out some general conclusions regarding study on the basis of demographic characteristics of the respondents taken into the study. Various statistical tools can be used in research works including various tests, frequencies, mean, deviations etc. Here we have used frequency to conclude the results.

Frequency tables are also used to present the recommendations of consumers regarding most effective tools to enhance shopping behaviors related to Online as well as Physical store shopping which is used to analyze the data collected through questionnaires so that results can be drag out.

Data analysis and interpretation

After data is collected and presented then the various recommendations of consumers is studied with the help of frequency tables which are following:

Table A

Analysis of Recommendations of the consumers regarding the convenience of online shopping: Using Frequency

Educational level	Online shopping needs to be more convenient.						Total
	1	2	3	4	5	6	
U.G	22(19.6%)	20(17.9%)	12(10.7%)	14(12.5%)	15(13.4%)	29(25%)	112
Grad.	11(21.2%)	05(9.6%)	08(15.4%)	04(7.7%)	05(9.6%)	19(36%)	52
P.G	08(22.2%)	02(5.6%)	04(11.1%)	08(22.2%)	04(11.1%)	10(27%)	36
Total	41	27	24	26	24	58	200

Source: Primary data, collected through questionnaires.

Table A reveals the ranking given by the various consumers to recommend that online shopping needs to be more convenient so that they can get products more easily. Here 19.6% consumers who are under-graduate, 21.2% consumers who are graduate and 22.2% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 17.9% under-graduate consumers, 9.6% consumers who are graduate and 5.6% consumers who are post-graduate preferred it higher by giving rank 2. 10.7% consumers who are under graduate, 15.4% who are graduate and 11.1% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 12.5% consumers who are under-graduate, 7.7% consumers who are graduate and 22.2% consumers who are post- graduate preferred it by giving rank 4. 13.4% under-graduate consumers, 9.6% graduate consumers and 11.1% post-graduate consumers preferred it by giving rank 5 and at last 25% under-graduate consumers, 36% graduate consumers and 27% post-graduate consumers preferred it least by giving rank 6.

Table B

Analysis of Recommendations of consumers regarding the availability of Online shopping sites: Using Frequency

Education-level	Online shopping sites needs to be 24*7 available						Total
	1	2	3	4	5	6	
U.G	10(8.9%)	14(12.5%)	27(24.1%)	22(19.6%)	28(25%)	11(9.8%)	112
Grad.	05(9.6%)	10(19.2%)	05(9.6%)	03(5.8%)	21(40.4%)	08(15.4%)	52

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P.G	01(2.8%)	04(11.1%)	03(8.3%)	03(8.3%)	18(50%)	07(19.4%)	36
Total	16	28	35	28	67	26	200

Source: Primary data, collected through questionnaires.

Table B reveals the ranking given by the various consumers to recommend that online shopping needs to be 24*7 available so they can shop anytime. Here 8.9% consumers who are under-graduate, 9.6% consumers who are graduate and 2.8% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 12.5% under-graduate consumers, 19.2% consumers who are graduate and 11.1% consumers who are post-graduate preferred it higher by giving rank 2. 24.1% consumers who are under graduate, 9.6% who are graduate and 8.3% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 19.6% consumers who are under-graduate, 5.8% consumers who are graduate and 8.3% consumers who are post-graduate preferred it by giving rank 4. 25% under-graduate consumers, 40.4% graduate consumers and 50% post-graduate consumers preferred it by giving rank 5 and at last 9.8% under-graduate consumers, 15.4% graduate consumers and 19.4% post-graduate consumers preferred it least by giving rank 6.

Table C

Analysis of Recommendations of consumers regarding providing better after sale services in online shopping:
Application of frequency

Educational level	Online shopping needs to provide better after sale services.						Total
	1	2	3	4	5	6	
U.G.	09(8%)	19(17%)	31(27.7%)	28(25%)	16(14.3%)	09(8%)	112
Grad.	06(11.5%)	06(11.5%)	09(17.3%)	17(32.7%)	06(11.5%)	08(15.4%)	52
P.G.	02(5.6%)	08(22.2%)	04(11.1%)	15(41.7%)	03(8.3%)	04(11.1%)	36
Total	17	33	44	60	25	21	200

Source: Primary data, collected through questionnaires.

Table C reveals the ranking given by the various consumers to recommend that online shopping needs to provide more improved after sale services so that they can use products more easily. Here 8% consumers who are under-graduate, 11.5% consumers who are graduate and 5.6% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 17% under-graduate consumers, 11.5% consumers who are graduate and 22.2% consumers who are post-graduate preferred it higher by giving rank 2. 27.7% consumers who are under graduate, 17.3% who are graduate and 11.1% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 25% consumers who are under-graduate, 32.7% consumers who are graduate and 41.7% consumers who are post-graduate preferred it by giving rank 4. 14.3% under-graduate consumers, 11.5% graduate consumers and 8.3% post-graduate consumers preferred it by giving rank 5 and at last 8% under-graduate consumers, 15.4% graduate consumers and 11.1% post-graduate consumers preferred it least by giving rank 6.

Table D

Analysis of Recommendations of consumers regarding providing more better delivery of merchandises:
Application of Frequency

Educational level	Online shopping needs to provide more faster & safer delivery of goods.						Total
	1	2	3	4	5	6	
U.G	30(26.8%)	21(18.8%)	17(15.2%)	19(17%)	15(13.4%)	10(8.9%)	112

Grad.	08(15.4%)	07(13.5%)	15(28.8%)	12(23.1%)	07(13.5%)	03(5.8%)	52
P.G	09(25%)	08(22.2%)	13(36.1%)	02(5.6%)	03(8.3%)	01(2.8%)	36
Total	47	36	45	33	25	14	200

Source: Primary data, collected through questionnaires.

Table D reveals the ranking given by the various consumers to recommend that online shopping needs to provide faster delivery of products so that they can get products more quickly. Here 26.8% consumers who are under-graduate, 15.4% consumers who are graduate and 25% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 18.8% under-graduate consumers, 13.5% consumers who are graduate and 22.2% consumers who are post-graduate preferred it higher by giving rank 2. 15.2% consumers who are under graduate, 28.8% who are graduate and 36.1% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 17% consumers who are under-graduate, 23.1% consumers who are graduate and 5.6% consumers who are post-graduate preferred it by giving rank 4. 13.4% under-graduate consumers, 13.5% graduate consumers and 8.3% post-graduate consumers preferred it by giving rank 5 and at last 8.9% under-graduate consumers, 5.8% graduate consumers and 2.8% post-graduate consumers preferred it least by giving rank 6.

Table E

Analysis of Recommendations of consumers regarding providing more improved schemes and heavy discounts in online shopping: Using Frequency

Education level	Online shopping needs to provide more attractive schemes and discounts.						Total
	1	2	3	4	5	6	
U.G.	24(21.4%)	24(21.4%)	08(7.1%)	18(16.1%)	22(19.6%)	16(14.3%)	112
Grad.	11(21.2%)	16(30.8%)	05(9.6%)	06(11.5%)	09(17.3%)	05(9.6%)	52
P.G.	10(27.8%)	09(25%)	05(13.9%)	02(5.6%)	05(13.9%)	05(13.9%)	36
Total	45	49	18	26	36	26	200

Source: Primary data, collected through questionnaires.

Table E reveals the ranking given by the various consumers to recommend that online shopping sites need to provide more improved schemes and heavy discounts so that they can buy products more cheaper than now. Here 21.4% consumers who are under-graduate, 21.2% consumers who are graduate and 27.8% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 21.4% under-graduate consumers, 30.8% consumers who are graduate and 25% consumers who are post-graduate preferred it higher by giving rank 2. 7.1% consumers who are under graduate, 9.6% who are graduate and 13.9% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 16.1% consumers who are under-graduate, 11.5% consumers who are graduate and 5.6% consumers who are post-graduate preferred it by giving rank 4. 19.6% under-graduate consumers, 17.3% graduate consumers and 13.9% post-graduate consumers preferred it by giving rank 5 and at last 14.3% under-graduate consumers, 9.6% graduate consumers and 13.9% post-graduate consumers preferred it least by giving rank 6.

Table F

Analysis of the Recommendations of the consumers regarding formation of customer dispute redressal mechanism in online shopping pattern: Using Frequency

Educational level	Online shopping needs to establish customer dispute redressal mechanism.						Total
	1	2	3	4	5	6	
U.G.	17(15.2%)	15(13.4%)	17(15.2%)	12(10.7%)	14(12.5%)	37(33%)	112
Grad.	11(21.2%)	08(15.4%)	10(19.2%)	10(19.2%)	04(7.7%)	09(17.3%)	52
P.G.	06(16.7%)	05(13.9%)	07(19.4%)	06(16.7%)	03(8.3%)	09(25%)	36
Total	34	28	34	28	21	55	200

Source: Primary data, collected through questionnaires.

Table F reveals the ranking given by the various consumers to recommend that online shopping needs to form a customer dispute redressal mechanism by which their grievances can be sort out easily. Here 15.2% consumers who are under-graduate, 21.2% consumers who are graduate and 16.7% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 13.4% under-graduate consumers, 15.4% consumers who are graduate and 13.9% consumers who are post-graduate preferred it higher by giving rank 2. 15.2% consumers who are under graduate, 19.2% who are graduate and 19.4% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 10.7% consumers who are under-graduate, 19.2% consumers who are graduate and 16.7% consumers who are post-graduate preferred it by giving rank 4. 12.5% under-graduate consumers, 7.7% graduate consumers and 8.3% post-graduate consumers preferred it by giving rank 5 and at last 33% under-graduate consumers, 17.3% graduate consumers and 25% post-graduate consumers preferred it least by giving rank 6.

Table G

Analysis of Recommendations of consumers regarding enhancing the scope of physical stores: Using Frequency

Educational level	Physical stores should have wide coverage.					Total
	1	2	3	4	5	
U.G.	45(40.2%)	10(8.9%)	11(9.8%)	18(16.1%)	28(25%)	112
Grad.	25(48.1%)	04(7.7%)	02(3.8%)	06(11.5%)	15(28.8%)	52
P.G.	10(27.8%)	02(5.6%)	05(13.9%)	09(25%)	10(27.8%)	36
Total	80	16	18	33	53	200

Source: Primary data, collected through questionnaires.

Table G reveals the ranking given by the various consumers to recommend that Physical stores should have wide coverage so that they can make purchases from nearest stores to their homes. Here 40.2% consumers who are under-graduate, 48.1% consumers who are graduate and 27.8% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 8.9% under-graduate consumers, 7.7% consumers who are graduate and 5.6% consumers who are post-graduate preferred it higher by giving rank 2. 9.8% consumers who are under graduate, 3.8% who are graduate and 13.9% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 16.1% consumers who are under-graduate, 11.5% consumers who are graduate and 25% consumers who are post-graduate preferred it by giving rank 4. and at last 28% under-graduate consumers, 28.8% graduate consumers and 27.8% post-graduate consumers preferred it least by giving rank 5.

Table H

Analysis of Recommendations of consumers regarding providing more improved after sale services by retailers:
Using Frequency

Educational level	Physical store should provide better after sale services.					Total
	1	2	3	4	5	
U.G.	14(12.5%)	19(17%)	25(22.3%)	27(24.1%)	27(24.1%)	112
Grad.	04(7.7%)	09(17.3%)	12(23.1%)	14(26.9%)	13(25%)	52
P.G.	06(16.7%)	07(19.4%)	07(19.4%)	08(22.2%)	08(22.2%)	36
Total	24	35	44	49	48	200

Source: Primary data, collected through questionnaires.

Table H reveals the ranking given by the various consumers to recommend that Physical stores should provide better after sale services so that they can use product more easily. Here 12.5% consumers who are under-graduate, 7.7% consumers who are graduate and 16.7% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 17% under-graduate consumers, 17.3% consumers who are graduate and 19.4% consumers who are post-graduate preferred it higher by giving rank 2. 22.3% consumers who are under graduate, 23.1% who are graduate and 19.4% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 24.1% consumers who are under-graduate, 26.9% consumers who are graduate and 22.2% consumers who are post-graduate preferred it by giving rank 4. and at last 24.1% under-graduate consumers, 25% graduate consumers and 22.2% post-graduate consumers preferred it least by giving rank 5.

Table I

Analysis of Recommendations of consumers regarding providing more attractive schemes and discounts by retailers: Using Frequency

Educational level	Physical stores should provide more attractive schemes & discounts.					Total
	1	2	3	4	5	
U.G.	15(13.4%)	41(36.6%)	30(26.8%)	17(15.2%)	09(8%)	112
Grad.	08(15.4%)	16(30.8%)	19(36.5%)	06(11.5%)	03(5.8%)	52
P.G.	06(16.7%)	10(27.8%)	08(22.2%)	06(16.7%)	06(16.7%)	36
Total	29	67	57	29	18	200

Source: Primary data, collected through questionnaires.

Table I reveals the ranking given by the various consumers to recommend that Physical stores should provide more attractive schemes and discounts so that they can purchase products more cheaper. Here 13.4% consumers who are under-graduate, 15.4% consumers who are graduate and 16.7% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 36.6% under-graduate consumers, 30.8% consumers who are graduate and 27.8% consumers who are post-graduate preferred it higher by giving rank 2. 26.8% consumers who are under graduate, 36.5% who are graduate and 22.2% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 15.2% consumers who are under-graduate, 11.5% consumers who are graduate and 16.7% consumers who are post-graduate preferred it by giving rank 4 and at last 08% under-graduate consumers, 5.8% graduate consumers and 16.7% post-graduate consumers preferred it least by giving rank 5.

Table J

Analysis of Recommendations of consumers regarding providing more product variety by retailers: Using Frequency.

Educational level	Physical stores should provide more product varieties.					Total
	1	2	3	4	5	
U.G.	20(17.9%)	28(25%)	25(22.3%)	26(23.2%)	13(11.6%)	112
Grad.	03(5.8%)	17(32.7%)	08(15.4%)	21(40.4%)	03(5.8%)	52
P.G	08(22.2%)	13(36.1%)	08(22.2%)	04(11.1%)	03(8.3%)	36
Total	31	58	41	51	19(9.5%)	200

Source: Primary data, collected through questionnaires.

Table J reveals the ranking given by the various consumers to recommend that Physical stores should provide more product varieties so that they can get more choices. Here 17.9% consumers who are under-graduate, 5.8% consumers who are graduate and 22.2% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 25% under-graduate consumers, 32.7% consumers who are graduate and 36.1% consumers who are post-graduate preferred it higher by giving rank 2. 22.3% consumers who are under graduate, 15.4% who are graduate and 22.2% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 23.2% consumers who are under-graduate, 40.1% consumers who are graduate and 11.1% consumers who are post-graduate preferred it by giving rank 4 and at last 11.6% under-graduate consumers, 5.8% graduate consumers and 8.3% post-graduate consumers preferred it least by giving rank 5.

Table K

Analysis of Recommendations of consumers regarding including more counters in physical stores to demonstrate more easily: Using Frequency

Educational level	Physical stores should include more counters to demonstrate better.					Total
	1	2	3	4	5	
U.G.	18(16.1%)	13(11.6%)	22(19.6%)	25(22.3%)	34(30.4%)	112
Grad.	12(23.1%)	06(11.5%)	11(21.2%)	05(9.6%)	18(34.6%)	52
P.G.	06(16.7%)	04(11.1%)	08(22.2%)	09(25%)	09(25%)	36
Total	36	23	41	39(19.5%)	61	200

Source: Primary data, collected through questionnaires.

Table K reveals the ranking given by the various consumers to recommend that Physical stores should include more counters to demonstrate more products so that they can save their time. Here 16.1% consumers who are under-graduate, 23.1% consumers who are graduate and 16.7% consumers who are having post-graduate degrees preferred it highest by giving rank 1 to it. 11.6% under-graduate consumers, 11.5% consumers who are graduate and 11.1% consumers who are post-graduate preferred it higher by giving rank 2. 19.6% consumers who are under graduate, 21.2% who are graduate and 22.2% consumers who are post-graduate preferred it high by giving rank 3 to this tool. 22.3% consumers who are under-graduate, 9.6% consumers who are graduate and 25% consumers who are post-graduate preferred it by giving rank 4. and at last 30.4% under-graduate consumers, 34.6% graduate consumers and 25% post-graduate consumers preferred it least by giving rank 5.

Conclusions and Findings

The major findings of the study on the basis of analysis are below:

Graduate consumers do online shopping more than the consumers who are post-graduates or under-graduates. Under-graduate consumers do Physical store shopping the most than the post-graduates and graduates. As far as academic qualifications of the consumers are concerned so it can be concluded that consumers having higher education like post graduates & graduates find Online shopping more convenient, clearly understandable, more easy than those who are illiterate or little educated, on the other hand under-graduate or illiterate people considered online shopping as a cheating process or fake instrument. Consumers having low qualifications are happier to go with Physical store shopping than to shop Online and they are highly satisfied with the time consumed to visit physical stores and cost of carrying goods from physical stores than the other ones.

Consumers who are under-graduate preferred more the faster and safer delivery of goods and heavy discounts in online shopping whereas graduate and post-graduate consumers recommended most to provide more improved schemes and discounts in online shopping so that they can get maximum discounts on desired brands. Consumers having different qualifications recommended most in physical store shopping to enhance the coverage area of stores so that they can make purchases from the nearby stores.

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