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UTKAL UNIVERSITY, VANI VIHAR
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Head, P.G. Department of History, Utkal University.

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CONTENTS

Sl.No.	Name of Author	Name of Topic	Page No.
1	Prof. Sindhu Menon Dr. Anupama Nerurkar	A STUDY ON RETIREMENT READINESS OF WORKING POPULATION IN MUMBAI	1
2	Dr.K.AKALYA	MOTIVATION TO LIFE INSURANCE POLICY HOLDERS: A CASE OF THANJAVUR DISTRICT, TAMIL NADU	5
3	Dr.T.KARTHIKEYAN	BUSINESS PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTREPRENEURS: A CASE OF ERODE DISTRICT	11
4	BASIL EALIAS Dr.G.PANNEERSELVAM	FACTOR ANALYSIS FOR SOFT SKILLS PRACTICES IN RESPECT OF COMMUNICATION SKILLS WITH SPECIAL REFERENCE TO THE EMPLOYEES OF TEXTILE INDUSTRY, TIRUPPUR DISTRICT	19
5	Dr.G.SENDHIL KUMAR	CONSUMER CONVENIENCE STRATEGY: WITH SPECIAL REFERENCE TO SHOPPING CENTERS IN CHENNAI CITY	25
6	Dr.Jayachitra T.A Nandini Jagannarayan	SELF ESTEEM, A DETERMINANT OF QUALITY OF LIFE... A CASE STUDY ON HOUSEWIVES IN MUMBAI METRO	31
7	R. Abinaya Dr. R. Shanthi	SOCIAL ENTREPRENEURSHIP IN HEALTHCARE(A case study with reference to Vision spring)	42
8	Sini V T	MOBILE BANKING APPLICATIONS VERSUS DIGITAL WALLETS- A CUSTOMER PERSPECTIVE	45
9	Haniyya. KB	A COMPARATIVE STUDY ON PERFORMANCE OF SELECTED QUANT FUNDS IN INDIAN CONTEXT	58
10	Dr. S. Priya Durga Ms.P.Subathra	WHAT MAKES EMPLOYEE ENGAGEMENT STRATEGIES EFFECTIVE?	64
11	Mr.S.SUDAKAR Dr. K.Mariappan	AN ECONOMIC STUDY ON WOMEN RIGHTS AND EARNINGS OF WOMEN WORKERS' WITH SPECIAL REFERENCE TO UNORGANIZED GARMENTS INDUSTRIES IN TIRUPUR DISTRICT	69
12	Dr. M. Maria Antony Raj Dr. M. Jothilakshmi	A STUDY ON EMPLOYEE'S JOB SATISFACTION AND JOB MOTIVATION IN BIMETAL BEARINGS LIMITED, COIMBATORE	77
13	S.Kirubadevi K.Pavithra	A STUDY ON THE PLASTIC BAN AMONG THE RESPONDENTS OF PALLAPALAYAM VILLAGE	83
14	Saly. M. S	GROWTH AND DEVELOPMENT OF CO-OPERATIVE MOVEMENT IN INDIA	88
15	THERES JOSHY	A STUDY ON THE EMERGENCE OF SPICES TRADE AS A BOOST TO INDIAN EXPORT WITH SPECIAL REFERENCE TO PEPPER AND CARDAMOM	93
16	Dr. Kaushiki Singh	ENTREPRENEURSHIP-KEY TO WOMEN EMPOWERMENT: STUDY OF LUCKNOW WOMEN ENTREPRENEURS	98

17	Dr. Chetana M R	AN EMPIRICAL STUDY ON SOCIO-ECONOMICAL FACTORS INFLUENCING ONLINE CUSTOMER BUYING BEHAVIOUR IN BANGALORE	105
18	Marina Joshy .C Dr.R.Geetha	REASONS IDENTIFIED FOR DEBT BORROWING PRACTICES AMONG INDIAN FAMILIES	112
19	SandeepKaur DrRupinder Katoch	UNIFIED PAYMENT INTERFACE: BENEFITS AND CHALLENGES	120
20	Deon Bablu Thomas Alex Benny Dhanya K	ADEQUATE TRAINING: A CATALYST FOR BOOSTING WORKFORCE EFFICIENCY	124
21	Anjali Abraham Fr. Shiju Mathe Amenta Shaji	SWOT ANALYSIS OF GREEN MARKETING: A CASE STUDY	130
22	Mrs. V.GEETHA Dr. G. UPPLISRINIVASAN	ANALYSIS OF CUSTOMERS' INSIGHT TOWARDS SUPERMARKET AND THEIR HOME DELIVERY SYSTEM (A Study with Special Reference to Villupuram District)	136
23	Dr.A.Malarvannan Ms.S.Saranya	A STUDY ON CUSTOMER'S ATTITUDE TOWARDS SOLAR ENERGY DEVICES	152
24	A.N. POORNA, M. PAVITHRAN, M.S. NARESH RAJ, G. PRAVEEN P. NAVEENKUMAR	PEST INFESTATION MONITORING AND SMART GREENHOUSE USING IMAGE PROCESSING AND IoT	157
25	Dr. R. Geetha	A STUDY ON PARENT'S INVESTMENT ON LIC CHILDREN SCHEME (WITH SPECIAL REFERENCE TO COIMBATORE CITY)	166
26	Dr. Ritesh Patel Ms. Cheshta Patel	IMPACT OF CAPITAL STRUCTURE ON PROFITABILITY OF THE FIRM: WITH SPECIAL REFERENCE TO SUN PHARMACEUTICAL INDUSTRIES LIMITED	171
27	Dr.S.Rani Dr. P.Kavimani	SERVICE QUALITY ASSESSMENT IN PRIVATE BANKS: A STUDY WITH SPECIAL REFERENCE TO KARUR VYSYA BANK LTD	176
28	Dr. K. Ashok Kumar	RETENTION AND DESTRUCTION IN TONI MORRISON'S BELOVED	187
29	Ashish C Pius Dr.R.Velmurugan	A STUDY ON THE GROWTH OF THE TAKAFUL INSURANCE SYSTEM (ISLAMIC INSURANCE) IN SELECT COUNTRIES	190
30	P. Shanthini	TRENDS IN CENTRE-TAMIL NADU STATE RELATIONS AND ITS INFLUENCE ON INDO-SRI LANKA BILATERAL RELATIONS	194

AN EMPIRICAL STUDY ON SOCIO-ECONOMICAL FACTORS INFLUENCING ONLINE CUSTOMER BUYING BEHAVIOUR IN BANGALORE

Dr. Chetana M R

Associate Professor, Department of Commerce and Management, Seshadripuram Academy of Business Studies, K. S. Town, Bangalore-560060

ABSTRACT

Electronic commerce has determined great changes in consumer behavior, changes caused mainly by the modification of factors that influence online consumer behavior. Factors affecting Customer Buying Behaviour is of worth importance in order to know the reasons or the factors which are responsible to create satisfaction among customers for a particular brand. Customer satisfaction is established when brand fulfils the needs and desires of customers. The objective of this paper is to determine factors that influence the consumers' willingness to purchase product from the online store in Bangalore. The study evaluated the criteria based on which users make decisions when purchasing online. Total 108 samples have been taken from defined metro city. The data were collected through research questionnaires and further analysed by employing the various statistical tests. Socio-Economical factors and some demographic factors have been found significantly impacting consumer buying decisions.

Keywords: Consumer behavior, Online Shopping, Socio-Economical, Empirical Study

INTRODUCTION

Almost everything influences online shopping, at one time and place or another. The relative importance of 'demand pull' from green consumers or 'legislative push' from socio-environmental legislation varies widely between different forms of market. In most markets the final consumer and the buyers within any marketing intermediaries, are an important influence on the greening process. Marketers saw increasing consumer interest in the environment as a marketing opportunity to target ecologically-concerned consumers. A number of businesses and industry groups have responded to environmental concerns by integrating environmental issues into their corporate policies.

Online shopping is a form of electronic commerce which allows consumers to directly purchase products or services from seller over the internet using web browser. Online shopping is a fast growing phenomenon. Growing numbers of consumer's shop online to purchase goods and services, gather product information or even browse for enjoyment. Online shopping environments are therefore playing an increasing role in the overall relationship between marketers and their consumers (Koo et al 2008). Due to exponentially rising business opportunities, there are a number of services being offered on the internet. Online shopping has emerged as one of the most prominent services available through internet. It has enormous advantages for the consumers as well as business houses. Through online shopping, business houses have been able to reach out to more consumers at less cost. They have been able to reach out to consumers living in remote areas. In-fact these are acting as stepping-stones to concept of global village. More over the inventory management overheads also decrease significantly through online shopping (Richa, 2012). Consumers can shop from any place and need not physically visit the shops / outlets for shopping purposes. Therefore, even if customer is staying in remote area, he / she can easily shop through internet. However, here consumers can visit any number of sites to reach a final choice. Hence, online shopping provides unlimited choices to the consumers in nut shell. The customer can shop any day of the year on any time of the day. This also helps in consumers' time and energy saving. More over due to unlimited choice and less excess time, consumers can easily search for the desired things and can easily

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1. INTRODUCTION

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compare the products / items. Therefore, the present research is made to study the factors affecting online shopping behaviour of consumers in Bangalore.

2. LITERATURE REVIEW

Consumers' purchase process is affected by a number of different factors, some of which marketers cannot control, such as cultural, social, personal, and psychological factors. However, these factors must be taken into consideration in order to reach target consumers effectively (Kotler et al. 2005).

According to the Perreau (2014) research study Social factors affect consumer behavior significantly. Every individual has someone around influencing their buying decisions. The important social factors are: reference groups, family, role and status. Every consumer is an individual, but still belong to a group. The group to which a consumer belongs is called a membership group. This is a direct and simple classification. The second group type is a reference group. The reference group influences the self-image of consumers and consumers' behavior. The reference group provides some points of comparison to consumers about their behavior, lifestyle or habits. Usually there are many smaller reference groups, which are formed by family, close friends, neighbours, work group or other people that consumers associate with.

Kotler & Armstrong (2010) conducted a study on socio-economic factors affecting consumer buying behaviour and found that the family members can influence individual consumers' buying behavior. A family forms the environment for an individual to acquire values, develop and shape personality. This environment offers the possibility to develop attitudes and opinions towards several subjects such as social relations, society and politics. A family creates first perceptions about brands or products and consumer habits. For example, the consumers who have created brand perceptions when they were young, can carry out these same brand selections in the adult life without even recognizing that their family influenced these selections.

In connection with factors that influence consumer behavior in general, the relevant aspects that influence online behaviour are; website characteristics, individual perceptions and consumers' psycho-demographic characteristics, the characteristics of the seller and social context. (Agarwal and Karahanna, 2000).

According to Hasemark and Albinsson (2014) satisfaction is an overall attitude towards a product provider or an emotional reaction to the difference between what customers expect and what they actually receive regarding the fulfilment of a need. Kotler (2000); Hoyer & MacInnis (2001) also define satisfaction as a person's feelings of pleasure, excitement, delight or disappointment which results from comparing a product's perceived performance to his or her expectations.

Sandstrom (2009) state the physical environment refers to offices, factories and other buildings controlled by organizations and features of their internal layout, equipment, furniture, and ambient conditions. The physical environments of retail stores, hotels, restaurants, professional offices, banks, and hospitals reflect the overall image of the organization and influence individual consumer behavior in these service organizations (Bitner, 1992). Specifically, the physical environment creates a tangible representation or image of a service organization and its services (Baker, Berry, & Parasuraman, 2002).

Shun and Yunjie (2006) have identified the main products that are sold on the Internet: software, books, electronics and music. To buy them, the client does not have to personally examine them and the main characteristics may be seen in product descriptions and images.

Cotte et al. (2006) have identified four groups of online consumers, with different intentions and motivations: exploration, entertaining, shopping and information.

Cheung M.K. et al. (2005) argue that the factors that influence online consumer behavior are: individual characteristics of the consumer (behavioral characteristics and endogenous factors), influences exerted by the environment (structural influences the uncertainty, the concurrence, the market concentration, as well as national and international regulations and characteristics the juridical structure, restrictions concerning commerce), product or service characteristics (quality,

type, degree of knowledge of the product), online environment characteristics (attributes of online shoppers quality, viability, security, the ease of the usage, as well as factors concerning the characteristics of web pages the ease of Internet surfing, the speed of the network) and online organization characteristics (online shops attributes).

Jaywardhena et al. (2007) have analysed online consumer orientation and purchase intention. The study found that the analysis, consumers have been organized in five groups: price sensitive, rational consumers, brand loyal buyers and comfort-oriented buyers.

Social factors that influence consumer behavior are: reference groups, family and social roles and statuses. In the online environment consumer behavior is mostly influenced by the virtual groups they are part of and, therefore, by WOM (Word-of-mouth).

According to Solomon (2004), a consumer's occupation and purchasing power influence purchasing decisions and buying behavior. The income level affects what consumers can afford and the perspective towards money. People, who share similar occupations, tend to have similar taste in music, clothing and leisure activities. They usually socialize with each other, and share the same kind of values and ideas. Income level effects on what consumer can afford and perspective towards money. Individuals from lower income groups are probably more interested in buying products that are necessary for survival than spending on luxury brands or designer clothes.

There are many research and studies have been conducted on consumer behaviour and consumer satisfaction not only in retail sector but also in other sectors and industries. From this extensive literature explored showed substantive need to conduct survey on socio-economic factors influence on consumer online buying behaviour.

3. OBJECTIVES OF THE STUDY

From the above extensive literature review, the main objective of this research study is,
• To study the impact of socio-economic factors of the respondents on their willingness to purchase product from the online store in Bangalore.

4. HYPOTHESIS

- H₀: There is no significant relationship between socio-economic factors and consumer buying behaviour.
- H₁: there is a significant relationship between socioeconomic factors and consumer buying behaviour.

5. RESEARCH METHODOLOGY

Bangalore city was selected as the area of the study owing to the reason that Bangalore has the highest online market coverage, (Osswald & Menon, 2013). In addition to having the highest density of online shopping. The study covers the period of three months from October 2020 to December 2020. Primary data was collected using structured interview schedule. The Secondary data collected from government reports, publication, research reports, and books. The 108 consumers of online shopping have been selected for the present study by adopting random sampling technique. In order to examine the socio-economic status of consumers of online shopping, the frequency and percentage analysis have been worked out. In order to study the factors affecting online shopping behaviour of consumers, the exploratory factor analysis has been employed. In order to examine the influence of factors affecting online shopping behaviour on purchasing decision of consumers, the multiple linear regressions have been applied.

6. DATA ANALYSIS AND INTERPRETATION

Collected data was analysed to determine how the sample of the research responds to the items under investigation. Descriptive statistics, correlation and regression methods were employed to analyse the collected data.

The socio-economic status of consumers of online shopping was analysed and the results are presented in Table 1. The results show that about 64.33 per cent of consumers of online shopping are

males, while, the rest of 35.67 per cent of consumers of online shopping are females. It is observed that about 39.67 per cent of consumers of online shopping belong to the age group of 31 – 40 years followed by 21 – 30 years (32.00 per cent), 41 – 50 years (17.00 per cent) and 51 – 60 years (11.33 per cent). The results indicate that 38.00 per cent of consumers of online shopping are educated up to graduation followed by post-graduation (27.33), diploma (16.00 per cent), higher secondary (11.00 per cent) and secondary education (7.67 per cent). It is clear that about 32.67 per cent of consumers of online shopping belong to the annual income group of Rs.4,01,000 – Rs.5,00,000 followed by more than Rs.5,00,000 (28.00 per cent), Rs.3,01,000-Rs.4,00,000 (17.00 per cent), Rs.2,01,000-Rs.3,00,000 (14.33 per cent) and less than Rs.2,00,000 (8.00 per cent).

Table 1: Socio-Economic Status of Consumers of Online Shopping

Socio-Economic Status	Frequency	Percentage
Gender		
Male	69	64.33
Female	39	35.67
Age Group		
21 – 30 years	35	32.00
31 – 40 years	43	39.67
41 – 50 years	18	17.00
51 – 60 years	12	11.33
Educational Qualification		
Secondary	08	7.67
Higher Secondary	12	11.00
Diploma	17	16.00
Graduation	41	38.00
Post-Graduation	30	27.33
Annual Income		
Less than Rs.2,00,000	09	8.00
Rs.2,01,000 – Rs.3,00,000	16	14.33
Rs.3,01,000 – Rs.4,00,000	18	17.00
Rs.4,01,000 – Rs.5,00,000	35	32.67
More than Rs.5,00,000	30	28.00

6.1. FACTORS AFFECTING ONLINE SHOPPING BEHAVIOUR OF CONSUMERS

In order to study the factors affecting online shopping behaviour of consumers, the exploratory factor analysis has been employed. The principal component method of factor analysis has been carried out with Eigen values greater than one through varimax rotation and the results obtained through rotated component matrix are presented in Table 2. The results of Kaiser-Meyer-Olkin (KMO Test) measure of sampling adequacy (KMO = 0.872) and Bartlett's test of Sphericity (Chi-square Value = 0.0012; Significance = 0.000) indicates that the factor analysis method is appropriate.

There are four factors which are extracted accounting for a total of 71.91 per cent of variations on 15 variables. The each of the four factors contributes to 25.86 per cent, 19.43 per cent, 16.72 per cent and 11.90 per cent respectively.

Factor	Item	Factor Loadings	Eigen Value	% of Variation
Convenience	I can buy the products anytime 24 hours a day while shopping online	0.68	2.03	23.86
	Detail information is available while shopping online	0.63		
	It is easy to choose and make	0.65		

	comparison with other products while shopping online			
	Finding right product online is easy	0.61		
	I get on-time delivery by shopping on-line	0.59		
Website Features	The website layout helps me in searching and selecting the right product while shopping online	0.60	1.49	19.43
	The website design helps me in searching the products easily	0.58		
	I prefer to purchase from a website that provides safety and ease of navigation and Order	0.62		
	I prefer to buy from website that provides me with quality of information	0.66		
Security	Online Shopping protects my security	0.64	1.17	16.72
	I feel safe and secure while shopping online	0.57		
	I like to shop online from a trustworthy Website	0.60		
Time Saving	It takes less time in evaluating and selecting a product while shopping online	0.59	1.04	11.90
	Online shopping takes less time to purchase	0.55		
	Online shopping doesn't waste time	0.57		
Cumulative % of Variation				71.91
Cronbach's Alpha				0.87

To extract the factors affecting online consumer buying behaviour Principal Component Analysis Rotation Method was used. From the Principal Component Analysis Rotation Method, four factors of online consumer behaviour extracted i.e. **Convenience, Website Features, Security and Time Saving** and also it is inferred that all the 15 items of four factors loading values are more than 0.5 value, and the measure demonstrated that significant level to conduct factor analysis. The Cronbach's Alpha of the scale was 0.87 indicating that each measure demonstrated acceptable internal consistency. It is inferred that convenience, website features, security and time saving are the factors affecting online shopping behaviour of consumers.

INFLUENCE OF FACTORS ON ONLINE BUYING BEHAVIOUR

In order to examine the influence of factors affecting on online consumer buying behaviour, the multiple linear regressions have been applied and the results are presented in Table 3. The socio-economic factors are considered as independent variables and the online consumer buying behaviour is considered as dependent variable.

The results show that the coefficient of multiple determinations (R^2) is 0.66 and adjusted R^2 is 0.64 indicating the regression model is good fit. It is inferred that about 64.00 per cent of the variation in dependent variable (Factors of Online Buying Behaviour) is explained by the independent variables. The F-value of 13.827 is statistically significant at one per cent level indicating that the model is significant.

The results indicate that convenience, security, website features and time saving are positively and significantly influencing the online consumer buying behaviour at one per cent level. Hence, the null hypothesis of there is no significant influence of factors affecting online consumer buying behaviour is rejected.

Table 3: Influence of Factors Influencing Online Buying Behavior

Factors influencing Buying Behaviour	Regression coefficient	F-value	Sig.
Convenience (F1)	0.548**	8.143	0.000
Website Features (F2)	0.460**	7.852	0.000
Security (F3)	0.526**	8.054	0.000
Time saving (F4)	0.432**	7.016	0.000
	Adjusted R²	F-value	Sig.
R²	0.64	13.827	0.000

7. CONCLUSION

Majority of consumers of online shopping are males and most of them belong to the age group of 31-40 years. Majority of consumers of online shopping are graduates and most of them belong to the annual income group of Rs.4,01,000-Rs.5,00,000. The exploratory factor analysis shows that convenience, website features, security and time saving are the factors affecting online buying behaviour of consumers. The regression analysis indicates that convenience, security, website features and time saving are positively and significantly influencing the purchasing decision of consumers at one per cent level.

Online retailers need to ensure that the online shopping process in their websites is designed to be as easy, simple and convenient as possible for online consumers to shop online. With easy to use and user friendly websites, this will encourage buyers to make a purchase decision that may more likely return for repeat purchases. In addition, online retailers also need to ensure that they provide an efficient delivery service to their consumers.

One way to achieve this is for online retailers to keep an adequate inventory of goods and to implement a tracking system that would enable both online retailers as well as customers to track and be informed on the delivery status of goods. However, this can only be accomplished through streamlining and integration of online retailers' current business operation processes with their suppliers, warehouses and delivery companies.

In addition, there is also a need for online retailers to develop a comprehensive privacy policy for their customers on the disclosure of personal information in order to lessen their concerns for privacy. The policy should clearly state that the information collected would be kept confidential and not shared or passed on to another party without their consent.

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