# A STUDY ON FACTORS AFFECTING ONLINE SHOPPING BEHAVIOUR WITH SPECIAL REFERENCE TO URBAN AREA

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#### Abstract: -

The introduction of the Internet has changed the way people buy during the last ten years. One distinctive and ground-breaking change brought about by the Internet is "online shopping," Nowadays, shopping is regarded as a social or recreational activity with hedonistic elements in addition to being a functional or utilitarian activity. The behaviour of the consumer has altered rapidly during last few years after the advancement of online shopping platforms. In this era of online shopping traditional cash payments is replaced by UPI, and physical quality check is replaced by online reviews and ratings. As compared to rural people, urban people prefer quickness and they value time, they are more conscious about quality whereas rural people are more concerned about online frauds as they still rely on cash payments.

**Keywords:** - Online shopping platforms and shopping behaviour.

# **Introduction: -**

"The process of browsing and/or purchasing of items in exchange for money" is the definition of shopping. There are several steps in this process, such as finding product information, processing and assimilating that knowledge to assess other product possibilities, and actually making the purchase. The actual act of making a purchase may or may not be included in a shopping experience, which can involve some or all of these phases. Nowadays, shopping is regarded as a social or recreational activity with hedonistic elements in addition to being a functional or utilitarian activity. The advent of big retail centers that provide a variety of entertainment, dining, and shopping options has improved the pleasure component. The introduction of the Internet has changed the way people buy during the last ten years. Both the information-search phase of the buying

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process and the actual act of making a purchase. might benefit from internet or online shopping. The number of users and applications of the Internet, one of the most successful inventions, have increased dramatically. Its distinct qualities of adaptability, engagement, and customization have opened up a plethora of chances for creative company plans. One distinctive and ground-breaking change brought about by the Internet is "online shopping," which has raised competition for traditional shopping channels including retail establishments, mail shops, and catalogs, particularly those related to the book and music product categories. As people get increasingly accustomed to internet buying and frequently choose it over in-store purchasing, online shopping has supplanted in-store shopping.

The Internet has reduced the time and effort that consumers spend shopping by offering a concept of boundary-less stores where the product reaches the customers, whereas traditional "brick and mortar" stores have the disadvantage of having limited time and space where the customers must reach the product. Additionally, customers may purchase and sell anything, anywhere, at any time, thanks to the Internet, which offers an infinite variety o goods and services. The Internet was deemed "one of the most significant and perhaps the greatest marketing tools for the global marketing place" as a result.

# **SHOPPING BEHAVIOUR: -**

The benefits that behaviors provide serve to reinforce them. Some aspects of human behavior, like the rewarding nature of food, are essential to existence. Individuals differ in how sensitive they are to rewards in their surroundings and how much control they have over how they react to them since reward sensitivity has been recognized as a personality trait. It has been acknowledged that the benefits of shopping go beyond the actual transaction and might include the enjoyment that comes from the experience, the attention and admiration of others, and the alleviation of tension or worry. It has been shown that people who engage in problematic buying behaviors have increased levels of anxiety in reaction to internal and/or external stimuli and that excessive shopping excursions, sometimes known as "binges," offer immediate and convenient respite from this discomfort. We examine both "compulsion" and "addiction" here since they are frequently used interchangeably in the literature on problematic purchasing behavior and, more recently, online buying behavior.

Addictive Behaviour: - Excessive behavior with detrimental effects is referred to as addictive behavior. Clinicians most frequently use the term "addiction" to describe a disorder that causes severe obsession with the behavior and results in physiological changes, especially in the brain. It is defined by a lack of control and adverse effects on the person's physical, mental, or social well-being. Impulsivity and compulsivity are both considered to be components of an addiction. Two characteristics define impulse control disorders. First, the incapacity to resist a temptation, urge, or desire, even when it poses a risk to oneself. Second, there are times of anxiety or arousal before the act, relief during the act, and guilt or regret following the deed.

**Compulsive Behaviour : -** One aspect of the addictive process is compulsion. Compulsions are described as "repetitive and seemingly purposeful behaviors that are performed according to certain rules or in a stereotyped fashion" by the American Psychiatric Association. Such repetitious behavior frequently takes on a ritualistic character and is intense. Although it is intended to help the person feel less tense or anxious, it might have unintended or disruptive effects.

**Problematic Buying Behaviour:** - Compulsive purchasing disorder has been identified and is thought to affect 5.8% of all adults in the United States. It is linked to strategies for reducing bad emotions through the incentive of instant satisfaction. As mentioned earlier, the reward factor can be obtained from more than just the actual act of purchasing; it can also involve elements of the actual buying process as well as attention and enjoyment after the purchase. Mood illnesses like depression, eating disorders, obsessive-compulsive disorders, substance use disorders, and personality disorders have been found to co-occur with compulsive shopping.

## LITRETURE REVIEW: -

Present-day online shopping experiences may lead to harmful behaviors that fall into a scale, with OSA at the extreme end. The creation of a conceptual model serves as a foundation for upcoming assessments and evaluations of the result variable OSA and suggested predictor variables (Rose & Dhandayudham, 2014). Despite its many advantages, internet buying is still seen as dangerous. The results also show that more people are using the Internet to

purchase online. Customers are more aware of the advantages of purchasing online. Only two constructs—financial/privacy and time/convenience risks—were significantly greater than the other four, although Indian consumers in our study demonstrated higher perceived risks across the board. This suggests that, in comparison to their UK counterparts, Indian consumers saw internet purchasing as carrying more dangers. Indian customers gave the psychological dimension a substantially higher value than their UK counterparts when it came to perceived benefits, while British consumers had a far more favorable opinion of online shopping in terms of benefits related to product selection and purchasing(Wani & Malik, n.d.). In Malaysia online shopping context, it was confirmed that the negative effect of perceived risk influences the attitude of online shoppers. However, it was noted that not all risks, for example convenience risk, will negatively influence consumer attitude(Ariff et al., 2014).

According to customer responses across several demographic parameters, family size has an influence on the total amount spent on online shopping, whereas gender has a favorable impact on the frequency of online buying. The aggregate findings demonstrate that respondents had a favorable opinion of internet purchasing. This amply supports the nation's projected increase in internet buying. Online buying is, nonetheless, comparatively less common in the nation. Online retailers may develop their plans and strategies in the nation using the pertinent variables and elements found in the study(Richa, 2012). These days, consumers are increasingly incorporating Internet shopping into their everyday routines. No organization or business that aspires to long-term economic expansion and profitability should ignore this truth. This type of online buying and business presentation was the main topic of the essay. The authors conclude by highlighting suggestions and ideas centered on emerging patterns in online goods sales. Four research hypotheses form the basis of the study and are assessed by statistical techniques. The findings show that consumers' gender or area of residence has no discernible impact on their online buying behavior. Equally men and women are impacted by advertising, and both urban and rural residents are affected by it. The association between the company's Facebook presentation and the trustworthiness of its website has been validated by one of the research assumptions.

This observation is regarded by the writers as one of the article's main conclusions. The current study demonstrates that in order to increase a company's reach and boost sales, internet marketing must be incorporated into regular marketing efforts(Sulastini et al., 2018). OBJECTIVES OF THE STUDY: -

- 1. To know the factors which make an online shopping platform a shopper's favorite.
- 2. To know about the most purchased category through online shopping.
- 3. To know about the most important factor while choosing a product online.
- 4. To know about the mode of payment used in online shopping.

#### **RESEARCH DESIGN: -**

The study employs a descriptive research design to investigate the factors affecting online shopping behaviour with special reference to urban area. The purpose of this design is to describe how the urban population living in tier I tier and metro cities (Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh, Bangalore, Chennai, Hyderabad, Bangalore, Delhi, Mumbai, and Delhi) interacted with categories including groceries, electronics, fitness and sports, fashion and accessories, kitchen and home, personal care and beauty, and wellness and health in online shopping platform.

## SCOPE OF THE STUDY: -

The area of the study is limited to only tier I tier and metro cities namely Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh, Bangalore, Chennai, Hyderabad, Bangalore, Delhi, Mumbai, and Delhi

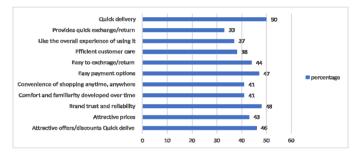
## **SAMPLING METHOD: -**

Because this study uses secondary data, pertinent surveys and news items are chosen for inclusion based on predetermined criteria. In order for surveys to be considered relevant for this study, they must be focused on factors affecting online shopping behaviour, done within the previous five years, and include data on a sizable sample size to guarantee the validity of the findings. Articles about online shopping behaviour with special reference to population living in tier I tier and metro cities (Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh, Bangalore, Chennai,

Hyderabad, Bangalore, Delhi, Mumbai, and Delhi) have to be published by reliable sources and should provide cases, trends, or analyses of these strategies. To guarantee that the data represents present-day market circumstances and consumer patterns, the articles chosen should also be within the previous five years.

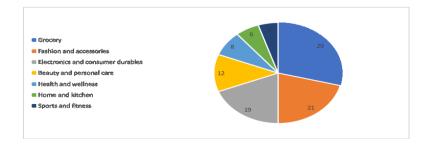
#### **DATA ANALYSIS: -**

Objective I :- To know the factors that make an online shopping platform a shopper's favorite. Fast delivery services are especially appealing to people living in tier I tier and metro cities (Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh, Bangalore, Chennai, Hyderabad, Bangalore, Delhi, Mumbai, and Delhi) who value speed when purchasing online since they satisfy their need for immediate satisfaction and are prepared to pay more for them. Attractive discounts and offers accounts for second factors for which urban people get attracted through shop online. Below graph depicts various factors for which the urban people shop online.



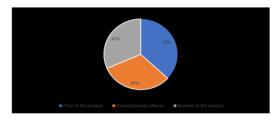
Objective II: - To know about the most purchased category through online shopping.

It's interesting to see that urban dwellers prioritize fashion, gadgets, and groceries more as compare to beauty, health, home appliances and sports products. Social media's ascent has been crucial in raising knowledge of these goods, and as demand for them has grown, the platforms have brought new, reasonably priced goods to these locations.



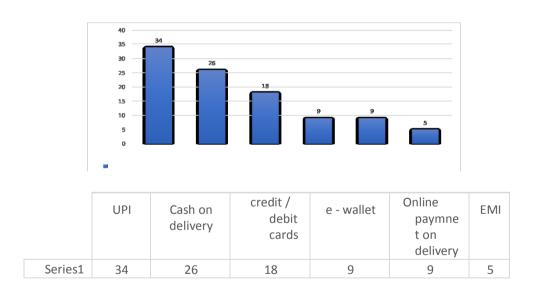
Objective iii: - To know about the most important factor while choosing a product online.

To feel secure about their choices and to observe the product in its natural setting, city dwellers mostly rely on consumer evaluations, ratings, and images. Their buying experience is significantly improved by knowing that others have tried and enjoyed it.



Objective 4: - To know about the mode of payment used in online shopping.

Urban consumers' acceptance of UPI payments shows that these payment systems are becoming more widely used and understood. This implies that UPI payments are becoming more and more popular because of their speed, ease, and security. Due to its user-friendly wallet, Paytm is well-liked among city inhabitants, whereas PhonePe is favored by those who live nearby due to its user-friendly layout. In the country, Google Pay comes in second. EMI is the least used payment mode in online shopping.



## **Conclusion and Findings: -**

The study demonstrates the online shopping behaviour of the urban population resides in in tier I tier and metro cities (Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh, Bangalore, Chennai, Hyderabad, Bangalore, Delhi, Mumbai, and Delhi) in the aspects of factors that make an online shopping

platform more attractive, most purchased category through online shopping platforms, most important factor while choosing a product online and mode of payment used in online shopping. Findings shows that most of the population living in urban areas value speed when purchasing online since they satisfy their need for immediate satisfaction hence, they found quick deliveries most attractive factor than others. Grocery, electronics, and fashion products account for major purchased category among the urban citizen. It seems that while selecting products urban people priorities reviews than price showing that they are admire quality and fraud over price of the product. As urban's value speed when purchasing online since they satisfy their need for immediate satisfaction, UPI in only payment mode which provide quickness in payments.

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