

Customers' Concern While Purchasing Online and their Effect on Purchase Behaviour

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ABSTRACT

Online purchase which was new to the internet users a few years ago has gained wide acceptance within a very short span of time. The recent growth of e-commerce and the consumer's increasing interest in purchasing over the net have significantly changed the landscape of Indian retail market. Today customers are inclined to accept the changes and keep their eyes on the benefits they can obtain from online retailers. The recent example of changing consumer purchase pattern is the flipkart's 'Big Billion day' Sale. The growth in online sales can be partially attributed to the Internet's advantages of providing large amounts of information quickly and inexpensively and its growing accessibility. Yet, to reach its full potential, business owners who use ecommerce as a distribution channel need a clearer understanding of who buys online, what they buy online, why they buy online, and how the non-Internet buyer can be transformed into an online buyer in order to increase online sale. The present study undertakes to analyse the various factors that the customers are concerned about while purchasing online and also the effect of these factors on their purchase behavior. Quality, payment security and delivery time were identified as the major factors the customers are concerned while purchasing online. The customers' concern has a significant association with the purchase behaviour.

1. Introduction

Internet is rapidly becoming a critical tool for the marketing function, just as consumers are being attracted to it as a place to search and shop for products and services. The internet is no longer the domain of only the young people, as was the case in the early days of its inception. Both older and younger consumers are now extensively using the internet. Consumers from both demographic groups use the Internet as a key communication tool in their decision-making about the purchase of products and services. The establishment of online stores has changed the way customers think and behave towards purchasing decision. It undoubtedly has delivered numerous advantages allowing customers to purchase and acquire product easily and effortlessly without having to visit physical stores. However, there are also several major concerns that come along with the flexibility and convenience offered by Internet technology. When customers go to a physical store, they can experience and feel what the product is like. Moreover, customers can also pay by cash. Even if they suddenly feel like to choose another payment method like by using debit or credit card, it is almost certainly still safer since the customers is involved and can watch over the whole payment process. Although the number of people going online has increased, this work attempts to analyse the customers' concern while shopping online and its effect on their purchase behaviour.

1.1 Statement of the Problem

According to Google, India have more than 100 million Internet users, out of which around half opt for online purchases and the number is growing every year. With such a large market size, companies, right from retail shops to consumer goods, are entering the web space to attract

potential customers. According to the Associated Chambers of Commerce and Industry of India (ASSOCHAM) Resurgent joint study, with fast increasing data consumption and improvement in logistics, over 120 million Indian consumers are expected to shop online, clocking annualized growth of 115 per cent in 2018 as the e-commerce platforms slug it out with discounts and other attractive deals in a wide range of products from clothes, mobile phones, air-conditioners to a whole lot of consumer items. Fear of faulty products, fear of posting their personal and financial details online and the inability to bargain were cited as some factors the consumers are concerned about while purchasing online. To enhance and attract online customer it is very important to know about their purchase behaviour and understand what they require and need. The online retailers shall succeed only if they are able to provide a strong positive online shopping experience for the consumers. Therefore the study is undertaken to understand the customers' concern while shopping online and its influence on their purchase behaviour which will provide solution to online sellers to promote their goods and services with the help of survey.

1.2. Objectives of the Study

- To identify the online customers' concern factors which affect their purchase decision.
- To examine the extend of influence of online customers' concern on their purchase behaviour.

2. Review of literature

Yeong Gug Kim and Gang Li (2009)² examined the usefulness of the theory of transaction cost economics for the online travel market and investigated customer satisfaction and

loyalty with the transaction cost over the internet taken into account. The findings suggested that the satisfaction and loyalty of customers purchasing travel products over the Internet are affected negatively by transaction costs, which are determined by uncertainty, personal security and buying frequency. Delafrooz et al. (2010)³ studied factors influencing students' attitude towards online shopping in which the results indicated that price is a dominant factor in that it motivates users to shop online. Paul Jojo (2010)⁴ aimed to determine the effects of highly creative advertising and conventional advertising on short run consumer purchase behaviour. RuchiNayyarand S. L Gupta (2011)⁵ implicated that it is imperative for online vendors to understand the factors that may influence the formation of consumer's behavioural intention toward online shopping. Attractive discounts by brands can act as a magnet in motivating consumers to buy online. Yuliharsi et al.(2011)⁶ suggests that a student's confidence in their capabilities to do on-line shopping is relevant. The study has shown that there is a positive association between self-efficacy and Internet shopping. BahramRanjbarian et al. (2012)⁷ explored what online channel consumers use when they are in a particular stage of the Buying Decision Process (BDP). The results showed that consumers in the stage 'information search' of the BDP process do not use information websites as the only way to obtain information; they also use other channels to obtain information. Adil Bashir (2013)⁹ attempted to find out the various factors that influence online shopping and consumer behaviour while buying electronic goods in Pakistan. It was found from the study that young male customers are more directed towards online shopping. And the best identified factors were price, convenience and time saving. Ramesh S V (2014)¹⁰ said that that women consumer who are graduates and professionals find their extremities of maximum and minimum perceived prestige respectively. Professional women often explore price schemes to purchase. Renuka Sharma et al (2014)¹¹ in their study said that by improving the after sales services, providing more secured payment options, timely delivery of the goods with better packaging can further boost the demand of various products and services through web stores. Youngji Lee (2014)¹² found that some older women are very active shoppers for apparel online. Older women are expected to be one of the main consumer groups for online apparel shopping due to their specific needs for styles and sizes and interest in convenience. NorazahSuki and NorbayahSuki (2016)¹³ suggested marketers should propose more on attractive promotion such as advertisements or discounts through the web.

3. Research Methodology

The present study is descriptive and explanatory in nature. Descriptive research design was used for the purpose of describing the profile of the respondents and to determine the frequencies, percentages, mean and standard deviation of the measures and variables used in the study. In order to explain the relationship among the variables and to understand the relationship and association between variables used in the study, explanatory research was used.

3.1. Sampling

The online consumers of Ernakulam district constitute the population of the study. For the selection of respondents convenient sampling method was adopted. The respondents of this study include government employees, professionals, self employed, private sector employees and all others who were doing online purchase.

3.2. Sample Size

Since the population for the study was very large, the sample size was limited to 300 online customers of Ernakulam district.

3.3. Data Collection

Both primary and secondary data were collected and used for the study. Survey method using a structured questionnaire was used for collecting primary data from the respondents because it offers more accurate means of evaluating information about the sample and enables the researcher to draw conclusions about generalizing the findings from a sample to the population. The questionnaire was distributed among 300 respondents in order to collect the primary data. The study also made use of secondary data collected from published sources such as dissertations, journals, articles, web sites, books etc.

3.4. Data analysis method

The collected data contains both the qualitative and quantitative data. Accordingly, the study uses both qualitative and quantitative techniques for the analysis of data. The statistical analysis comprises of two stages. The first stage examines the descriptive statistics of the measurement items and assessed the reliability and validity of the measure applied in this study. The mean, standard deviation, percentage and frequencies are calculated to get the initial reaction of the respondents to each item in the questionnaire. The other statistical techniques used for the analysis of data include coefficient of variation, mean percentage score, Chi square test of independence, Mann Whitney U test, and Kruskal Wallis test.

4. Conceptual and Operational Definitions of variables

4.1 Dependent Variable: Online Customers' Purchase Behaviour

The dependent variable used for the study is online customers' purchase behaviour. Online customer purchase behaviour is the behaviour that customers display in searching for purchasing and using the products and services that are expected to satisfy their needs and wants through the internet.

Conceptually, Online Customers' Purchase behaviour is defined as a buying or purchasing behaviour in the online environment, specifically in terms of online consumers searching, browsing, finding, selecting and comparing products. (Janette Hanekom, 2013)⁸.

Online Customers' Purchase behaviour can be operationally defined as:

The behaviour exposed by the customers while purchasing online; which is a totality of customers' attitudes and concerns towards online purchase and various web related factors that influences them while purchasing online.

Understanding the consumer behaviour is not an easy job because of complexity involved the difficult in fully understanding of consumers needs which is often a costly and inexact process. In the present study an attempt is made to understand the purchase behaviour of online consumers through their purchase process. For the purpose, the factors like information search, reliability on product reviews, role of reference groups, information from physical stores etc were studied.

4.2 Independent Variable :Customers' Concern

The Customers Concern are the factors that influence online shopping decision. The primary factor in online shopping is the trust factor between the consumers and the seller. It is the most important factor which motivate consumer to purchase online. To increase trust factor three elements includes safety and privacy of information, security and delivery and return online. (Wan 2009)¹.

India has seen a tremendous growth in the internet usage and online purchase in the recent years. But even though there is such a good change in this area, the consumer are still concerned about several factors while purchasing online. These can be termed as consumers' concerns in purchasing online. A consumer may be worried about various factors like price, quality, payment mode etc. From thorough review of existing literature, the factors like price, privacy, necessity of bank account, payment mode, payment security, delivery time and quality were taken as the factors on which the consumers are concerned while shopping online.

- **Price:** Price is a major factor that influences a consumer irrespective of the medium of purchase. The consumers are concerned about the price of the products while purchasing.
- **Privacy:** The personal details of a consumer is to be provided to an online seller while purchasing. There is always a possibility of the interception of financial information by a third party. So privacy is also a concern for an online customer.
- **Necessity of Having Bank Account:** Even though most of the consumers are having bank accounts, some online sellers insist to transact only through certain banks. In such cases, this acts as a concern while shopping.
- **Payment Mode:** Different online sellers offer various modes of payment like cash on delivery, or via credit card or debit card. The consumers may be interested in any of these modes. It will be difficult for a consumer to purchase online if the online seller provides any one mode of payment, which may not be accessible for him/her.
- **Payment Security:** In case of online purchase most of the transactions are done through credit or debit cards or even in case of cash on delivery, it is often

the courier agencies who collect the payment. Therefore, consumers are concerned about the security of their money paid, regarding if it reaches the right person.

- **Quality of the products:** Since there is no possibility of feel and touch before an online purchase, quality cannot be assured. Even then consumers purchase online expecting that the product will be satisfying their expectations.

PARTICULARS		Frequency	Percent
Gender	Male	171	57
	Female	129	43
	Total	300	100
Age	Below 25	66	22
	25 – 35	187	62.3
	35 – 45	44	14.7
	45 – 55	3	1
	Total	300	100
Education	School level	6	2
	Graduate or Diploma level	132	44
	PG level	104	34.7
	Professional	58	19.3
	Total	300	100

- **Long Delivery time:** The products purchase through online will take some time to reach the consumer. It cannot be obtained suddenly after the purchase as in case of offline purchase. Hence, delivery time taken will be a major concern for the consumers when purchasing online.

5. Analysis and Discussions

Table 5.1 Profile of Respondents

Occupation	Government Sector	29	9.7
	Private Sector	139	46.3
	Self Employed	88	29.3
	Others	44	14.7
	Total	300	100
Income(in Rs.)	Below 25000	42	14
	25000 – 50000	105	35
	50000 – 75000	106	35.3
	75000 – 100000	38	12.7
	100000 & Above	9	3
	Total	300	100

Source: Field Survey

5.1.1. Gender: It is shown that out of the total respondents 57 per cent of the respondents were males and the rest were females. Generally it is seen that in the online market males play a dominating role. In the present study also majority of the consumers are males.

5.1.2. Age : From the above result it can be seen that 62.3% of the respondents are of the age group 25 – 35. Only 1% of the total respondents were from age group 45 - 55. And 22% of them were of the age group below 25. Thus it can be inferred that majority of the consumers purchasing online are of the age group 25 – 35. The consumers of the age group 45 – 55 are not much engaged in the habit of online purchase

.None of the respondents were of the age group of above 55.

5.1.3.Education level: The results show that out of the total respondents majority (44%) of the respondents were graduates, 34.7% were post graduates and 19.3% were professionally qualified. Only 2% of the respondents were of the school level. Thus according to the results, the respondents were very much qualified.

5.1.4.Occupation: The results showed that out of the total respondents 46.3% of them were employed in private sector.29.3% were self employed and 14.7% of them responded as they were from other fields, which mainly included house wives. Only 9.7% of the respondents were from the government sector. Thus the present study says that employee from private sector does online purchase more.

Table 5.2 Classification of respondents based on Time spent on internet a day

Time spent(in hours)	Frequency	Percent
Less than 1 hour	26	8.7
1-2hours	89	29.7
2 -3hours	58	19.3
More than 3hours	127	42.3
Total	300	100

Source: Field Survey

Out of the total respondents 42.3% of the total respondents were using internet for more than 3 hours.19.3 % of the respondents used internet for 2 – hours and 29.7% of them used it for 1-2 hours. Only 8.7% used internet for less than 1 hour. From the results it is understood that the online consumers use internet for more than 2 hours daily.

Table 5.3 Internet Proficiency:

Proficiency on the internet usage	Frequency	Percent
Novice	6	2
Intermediate	200	66.7
Advanced	94	31.3
Total	300	100

Source: Field Survey

The results indicate that out of the total respondents more than 50% (200) of the respondents had intermediate proficiency in using internet. It was found that 31.3% of the respondents are having advanced proficiency towards internet usage. Only 2% had least expertise in using internet. This shows that the online consumers are having a high level of proficiency in using internet.

Table 5.4. Usage of Internet for Online Purchase

Usage of Internet for Online Purchase	Frequency	Percent
Very often	42	14
Often	104	34.7
Sometimes	124	41.3
Rarely	30	10
Total	300	100

Source: Field Survey

From the survey results 41.3% of the respondents opined that they purchase online only sometimes and 34.7% said they purchase online often. Only 14% were purchasing online very often. But out of the total respondents 10% said they very rarely purchase online. This shows that even though online consumers in Ernakulam district are involved in online purchase, many of them are not interested in doing online purchase often.

Table 5.4.1. Relationship of daily internet usage and usage of internet for online purchase

Usage of internet for online purchase	Internet usage				Total
	Less than 1 hour	1-2 hours	2-3 hours	More than 3 hours	
Very often	5 19.2%	5 5.6%	8 13.8%	24 18.9%	42 14.0%
Often	6 23.1%	26 29.2%	29 50.0%	43 33.9%	104 34.7%
Sometimes	15 57.7%	49 55.1%	18 31.0%	42 33.1%	124 41.3%
Rarely	0 0.0%	9 10.1%	3 5.2%	18 14.2%	30 10.0%
Total	26 100.0%	89 100.0%	58 100.0%	127 100.0%	300 100.0%

Source : Field Survey

The percentage of the respondents who buy very often through online is 19.2% ,for the users of internet less than 1 hour 19.2% purchases very often and 5.6% of the users using internet for 2-3 hours purchases very often. In case of users purchasing very often, 23.1% uses internet for less than 1 hour, 29.2% uses internet for 1-2 hours, 50% uses internet for 2-3 hours and 33.9% uses internet for more than 3 hours. A similar kind of variation is observed in the case of often, some times and rarely which indicate that there is a random variation exist among the daily internet usage and usage of internet for purchase.

To test whether there exist any association between daily internet usage and online purchase the researcher conducted chi-square test of independence.

H1. There exist significant association between internet usage of the customers and their usage of internet for purchase.

Table 5.4.2.Internet usage and usage of internet for online purchase - Chi-square Test result

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.403	6	0.004
Significant			

Significant at 0.01 level

Source: Field Data

The results of the test reveal that there is significant association between internet usage of the respondents and their usage of internet for purchase. This supports and proves the hypothesis stated.

Table 5.4 Products Purchased Online

Products normally purchased online	Frequency	Percentage
Mobile / Computer / Camera (Electronics Products)	102	34
Clothing and apparels	150	50
Household Goods	28	9.3
Others	20	6.7
Total	300	100

Source: Field Survey

The questionnaire analysis shows that out of the total respondents, 50% of them purchased clothing and apparels through online. Also 34% of them purchased electronics and 9.3% said they purchased household goods. Only 6.7% of the respondents opined that they purchased some other products like perfumes and deodorants, gym related products etc. It can be inferred from the analysis that the online consumers of Ernakulam district are more interested in purchasing clothing and apparels through online.

Table 5.5 Purpose of using internet:

Purpose	Mean	Rank
Information and product search	4.17	1
Purchasing	3.41	2
E-mail / E-card / others	3.39	3
Online banking/ Payment of bill	2.30	5
Game / Music/ Program downloading / Entertainment	3.37	4

Source : Field Survey

From the results it can be seen that the respondents use internet mainly for information and product search. As

mentioned earlier the internet users have habit of searching internet as and when required. The above result also agrees with this. The online consumers also use internet for obtaining information about the product they would wish to buy. The second main purpose for using internet is seen as purchasing. That is online consumers use internet for online purchase. From the analysis it is also revealed that the users use internet for e mail and e cards. Only few users use internet for entertainment purpose and for online banking, since it can be seen that they have been given the last two ranks.

Table 5.6 Motivation for online purchase:

Motivating Factors	Mean	Rank
Convenience	4.86	1
Time saving	4.74	2
Privacy	3.35	5
Lower price	4.50	4
More product choice	4.55	3
Free delivery	3.27	6

Source : Field Survey

According to the mean scores of each factor ranks are assigned to each motivating factor. Among this convenience is having the first rank (mean score 4.86), time saving is at the second rank (mean score 4.74), more product choice at the third position (mean score 4.55) lower price at the fourth place (mean score 4.50), privacy and free delivery in the fifth and sixth positions (mean score 3.5 and 3.27) respectively. Analysis was conducted to understand the influence of age in case of motivation to purchase. The following table shows the analysis.

Table 5.6.1 Motivation for online purchase –Age wise analysis.

Age	Below 25		25 – 35		35 – 45		45 – 55		Total	
	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank
Convenience	4.90	2	4.84	1	4.89	1	5.00	1	4.86	1
Time saving	4.95	1	4.69	2	4.64	3	4.67	2	4.74	2
Privacy	2.95	6	3.50	5	3.33	5			3.35	5
Lower price	4.41	4	4.50	4	4.66	2	4.67	2	4.50	4
More product choice	4.67	3	4.50	3	4.55	4	5.00	1	4.55	3
Free delivery	3.03	5	3.35	6	3.30	6			3.27	6

Source : Field Survey

From the above analysis it is seen that for the respondents below 25 time has been given the 1st rank. Convenience was found to be the next motivating factor for this group. More product choice was also an important motivating factor. Convenience was the most important motivating factor for all the other age groups. Time saving were given the next rank by the respondents between 25- 30,30 – 35,and 40- 45. The respondents of the age group 30 – 45 gave second rank for the factor lowest price and time saving was given the third

rank by this group. At the same time all the other age groups gave fourth rank for lower price. The respondents of age group 45-55 gave the first rank for more product choice along with convenience, while this factor was given the third rank by the respondents of age group below 25 and 25-35, and fourth rank by the respondents between 35 and 45. Free delivery and privacy were given the fifth and sixth ranks by the age group below 25. The age groups 25-35 and 35-45 gave the fifth rank for privacy and sixth rank for free delivery.

Table 5.7 Analysis of Online Customers' Concern

Customer concern	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Price	19 (6.3)	71 (23.7)	80 (26.7)	82 (27.3)	48 (16.0)	300(100)
Privacy	1 (0.3)	48 (16.0)	129 (43.0)	98 (32.7)	24 (8.0)	300(100)
Necessity of having a bank account	17 (5.7)	62 (20.7)	122 (40.7)	74 (24.7)	25 (8.3)	300(100)
Payment mode	12 (4.0)	35 (11.7)	73 (24.3)	128 (42.7)	52 (17.3)	300(100)
Payment Security	2 (0.7)	28 (9.3)	119 (39.7)	102 (34.0)	49 (16.3)	300(100)
Quality of the products	6 (2.0)	24 (8.0)	69 (23.0)	136 (45.3)	65 (21.7)	300(100)
Long Delivery Time	3 (1.0)	36 (12.0)	75 (25.0)	114 (38.0)	72 (24.0)	300(100)

Source: Field Survey

Results shows the respondents' frequency of the level of agreement towards concern factors while shopping online .The figures enclosed in the brackets indicate the respective percentages. Out of the total respondents 27.3 % of them agree and 16% strongly agree that price is a major concern while shopping online. But 23.7% of the respondents disagree and 6.3% are neutral towards this statement. It is seen that 48% of the respondents are neutral towards privacy and 16% disagree. This shows that privacy is not a major concern for the respondents,. But 32% agree that privacy is a major concern. Out of the total respondents 40% of the consumers feel that necessity of having a bank account is not a major concern. In

case of payment mode 42.7% agree and 17.3% strongly agree that it is a concern while purchasing online. Quality is also shown as a major concern, as 45.3% of the respondents agree and 21.7% of them strongly agree towards it. But 38% of the respondents agree that delivery time taken is a major concern while purchasing online.

In order to identify the specific factors customers are concerned about while purchasing online, the mean percentage score of the responses were calculated, and the factors were ranked on this basis.

Table 5.7.1 Customers' Concern- Statistical Analysis

Variables	Mean	SD	CV	Mean % score	Rank
Price	3.23	1.16	36.04	64.60	6
Privacy	3.32	0.85	25.56	66.40	5
Necessity of having a bank account	3.09	1.00	32.46	61.87	7
Payment mode	3.58	1.03	28.89	71.53	3
Payment Security	3.56	0.90	25.16	71.20	4
Quality of the products	3.77	0.95	25.12	75.33	1
Long Delivery Time	3.72	0.99	26.68	74.40	2

Source: Field Survey

From Table it can be seen that the highest rank has been given for quality, for which the mean percentage score is 75.33. Delivery time ,payment mode and payment security is also identified as the major factors the consumers are concerned about while purchasing online as they were given the second , third and fourth ranks respectively. Privacy and price were given the next two ranks. (5and6). Survey analysis shows that the customers do not consider the necessity of having a bank account as a difficulty at all while purchasing online.

The result shows that the p value is greater than than 0.01, hence it can be understood that age does not have a significant association with customers' concern. Therefore the hypothesis *H2 There exist significant association between age and customers' concern* is rejected.

Table 5.7.2 Customers' Concern - Age wise analysis
H2. There exist significant association between age and customers' concern

Variable	Age	Chi Square	Df	P
Consumers' concern	Below 25	8.422	3	0.038
	25-35			
	35-45			
	45-55			
Not Significant				

Source: Field Survey
a. Kruskal Wallis Test
b.Grouping Variable: Age

Table 5.7.3 Customers' Concern and Online Purchase Behaviour

H3. There exist significant association between customers' concern and their online purchase behaviour.

Variable	Chi Square	df	P
Purchase behavior	10.83	1	0.001
Significant			

Source: Field Data
Mann Whitney U test

Table reveals that customers' concern has significant association with purchase behaviour. This supports and proves the hypothesis stated.

Table 5.8. Online Customers' Purchase Behaviour

Purchase behaviour	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Information Search	12 (4.0)	19 (6.3)	71 (23.7)	127 (42.3)	71 (23.7)	300(100)
Reliability on product reviews	6 (2.0)	41 (13.7)	86 (28.7)	114 (38.0)	53 (17.7)	300(100)
Discussion with reference groups.	21 (7.0)	52 (17.3)	51 (17.0)	105 (35.0)	71 (23.7)	300(100)
Information from physical store	18 (6.0)	44 (14.7)	111 (37.0)	105 (35.0)	22 (7.3)	300(100)
Product Comparison	16 (5.3)	29 (9.7)	95 (31.7)	98 (32.7)	62 (20.7)	300(100)
Effect of Brand	16 (5.3)	12 (4.0)	65 (21.7)	145 (48.3)	62 (20.7)	300(100)
Product promotions and discounts	4 (1.3)	32 (10.7)	63 (21.0)	155 (51.7)	46 (15.3)	300(100)
Higher Price with After sales service	41 (13.7)	59 (19.7)	80 (26.7)	99 (33.0)	21 (7.0)	300(100)
Post Purchase Discussion with reference groups	10 (3.3)	54 (18.0)	68 (22.7)	105 (35.0)	63 (21.0)	300(100)
Repurchase intention	16 (5.3)	28 (9.3)	72 (24.0)	107 (35.7)	77 (25.7)	300(100)

Source: Field Data

The results presented show the response rates of the customers. The figures enclosed in the brackets indicate the respective percentages. Out of the total respondents 42% of the customers agree that they will collect information from internet before purchasing a product, and 23.7 respondents agree to this fact, while 6.3 % of the customers are not using internet for collecting information before purchasing a product. Survey results show that 114 respondents agree and 53 respondents disagree that they rely on product reviews while purchasing a product. According to the results 35% of the respondents agree that reference groups influence their purchase decision, 23.7% strongly agreed to this. But 17.3% of the respondents disagreed and 17% were neutral. Out of the total respondents the 37% were neutral with regard to collecting information from a physical store before purchase. But 35% agreed to this, while only 7.3% strongly agreed. It can be seen that 32.7% of the respondents did compare the products from different websites before purchasing. But almost equal number (31.7) of respondents were neutral. It was also seen that 48% of the respondents gave preference to familiar brands while purchasing. Also 51% of the respondents agreed that product promotions and discounts attract them, 15.3 % strongly agreed to this fact. The results show that 33%

respondents agreed that they would pay a higher price if the website offers after sales services. But 13.7% strongly disagreed and 19.7% disagreed that they were not ready to pay a higher price even when after sales services are provided. Majority of the respondents (35%) said that they would discuss with their family and friends after purchasing a product, 21% strongly agreed, 18% disagreed, 3.3 % strongly disagreed and 22.7% were neutral towards this. Among the total respondents 107 respondents agreed that they are willing to repurchase if after sales services were offered, 77 of them strongly agreed while 24% of them were neutral towards this.

To understand the purchase behaviour of online customers, the researcher first found the mean percentage score of the overall customer responses. This score is classified into one of the four groups as low or poor if the mean percentage score is less than 35 per cent, average if the mean percentage score is between 35 to 50 per cent, medium or good if the mean percentage score lies in the interval 50 to 75 per cent and high or excellent if the mean per cent score is above 75 per cent. The Table below gives the mean, standard deviation, cumulative variance and mean percentage score for each of the sub variable of the purchase behaviour.

Table 5.8.1 Online Customers' Purchase Behaviour - Statistical Analysis

Purchase behaviour	Mean	SD	CV	Mean % score	Rank
Information Search	3.75	1.01	27.03	75.07	1
Reliability on product reviews	3.56	1.00	28.07	71.13	7
Discussion with reference groups.	3.51	1.22	34.83	70.20	8
Information from physical store	3.23	0.99	30.65	64.60	9
Product Comparison	3.54	1.09	30.71	70.73	5
Effect of Brand	3.75	1.00	26.72	75.00	2
Product promotions and discounts	3.69	0.90	24.49	73.80	3
Higher Price with After sales service	3.00	1.17	38.84	60.00	10
Post Purchase Discussion with reference groups	3.52	1.11	31.52	70.47	6
Repurchase intention	3.67	1.12	30.41	73.40	4

Source: Field Data

Above results shows that almost all the factors are having a good score since their mean percentage scores are above 50%. The factors having excellent scores were identified as information search and effect of brand. And as a result these two factors were given the first two ranks respectively. Product promotions and discount were given the third rank based on the analysis. The 4th rank was given to the repurchase intention followed by product comparison and post purchase discussion with reference groups. Results of the analysis shows that the lowest rank was given to the payment of higher price when after sale services are provided. This shows that the customers are not ready to purchase online at higher prices, even if after sales services are provided.

6. Findings of the study

1. Most of the respondents covered under the study uses internet more than 2 hours.
2. The results indicate that out of the total respondents more than 50 per cent (200) of the respondents had intermediate proficiency in using internet.
3. The results reveal that even though online consumers in Ernakulam district are involved in online purchase, many of them are not interested in doing online purchase often.
4. It can be inferred from the analysis that the online consumers of Ernakulam district are more interested in purchasing clothing and apparels through online.
5. It was found that the respondents covered under the study were not using internet for online banking very often.
6. From the survey analysis it is seen that the most prominent motivating factor is convenience. The other two main factors acting as motivators are time saving and more product choice.
7. When customers' concern related factors were analysed the highest rank has been given for quality, for which the mean percentage score is 75.33. Delivery time, payment mode and payment security is also identified as the major factors the consumers are concerned about while purchasing online as they were given the second, third and fourth ranks respectively.
8. Out of the total respondents 42 per cent of the customers agree that they will collect information from internet before purchasing a product, and 23.7 respondents agree to this fact, while 6.3 per cent of the customers are not using internet for collecting information before purchasing a product.

9. While analyzing the purchase behavior the factors having excellent scores were identified as information search and effect of brand.

7. Suggestions

1. The online retailers shall provide attractive promotional offers and advertisements that would induce the customers to purchase online.
2. Online retailers shall take steps to increase the online purchase of electronics and household goods, like providing better after sales services, free delivery etc.
3. The online retailers shall therefore ensure that they provide a wide range of products to their customers such that they are motivated to purchase them online.
4. Quality was identified as the major factor that a customer is concerned about while purchasing online. The online retailers shall ensure that they provide good quality products through their websites which would otherwise restrict the customers from online purchase.

8. Conclusion

The study provided a very vast idea about the customers' concern factors, and the purchase behaviour of online customers in Ernakulam district. There is a need for the online retailers to consider these factors to provide a very good shopping experience for the customers while they purchase online. The online retailers should have a thorough understanding about the various influencing factors of purchase behaviour, in order to attract new customers and to retain the existing customers. The online shopping is now being greatly accepted all over the country, if the online retailers take into account all the above mentioned suggestions, it can be expected that the online shopping would attract more and more customers in the coming days.

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