

# Chapter – 1: Introduction

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## 1.0 Introduction

India is a South Asian nation and the seventh-largest country by area in the world. India is the second-most populous country having over 1.33 billion people and the most heavily populated democracy in the world. India has immensely rich cultural legacy comprising numerous languages, traditions and people. India holds its distinctiveness in its diversity and hence has renewed itself to international changes with poise and comfort. Indian economy has welcomed international companies to invest in Indian market with open arms since liberalization in 1990s. Indians have been prudent and pro-active in embracing global approach and skills. India is attracting many global companies for strategic investments because of presence of huge range of industries, investment opportunities and a supportive government. Massive population, mostly comprising the youth, is a strong driver for demand and an abundant source of manpower. Over the years the commerce has developed itself but it all started in the age of ape where the self-sufficiency was the only mean of survival. Commerce is nothing but, buying and selling, especially on large scale. It is trade and business activities such as the exchange of goods and services from producer to final consumer. Following is the development of commerce.

## 1.1 Development of Commerce

1. Household Economy
2. Primitive Barter Economy
3. The rise of Trade
4. Town Economy
5. International Trade
6. Globalization

As and when the economy changed so did the market in evolved. In household economy the work was divided between the family members where the men were given work like hunting, fishing, etc and women were given lighter work like fruit gathering, cultivation of land, etc. Self Sufficiency was their key. Then came Barter System where goods were given in exchange of goods. Leading to the rise of Trade which started from delivering goods at a fixed place in exchange of the goods to selling it at some religious festivals or places

were people gathered in large number, gradually giving birth to trade centers. The next step was Town Economy where local markets were developed and production for it started. Then came the International Trade i.e the trade between two or more nations giving geographical coverage to the trade. Last but not the least was Globalization leading to borderless world, giving a competitive edge to the companies. And hence at present we are experiencing the globalized market.

But before that let us see what market is. Market can be said as an infrastructure where parties engage in exchange. Markets facilitate trade. Trade is an action of buying and selling of goods and services. It enables the distribution of products in a society. A market is a physical place where the sellers and buyers come together for the sale and purchase of goods and services. A buyer is a person who is willing to purchase the good or service whereas the seller is the person who is willing to sell the good or service. Markets allow any items that are tradable or exchangeable to be evaluated and priced. Price is the value which a seller sets on his goods in market or the sum or amount of money at which a thing is valued to be sold. Market can vary according to the product, service, product differentiation, selling process, duration of sale, taxes, subsidies, government regulations, prices, targeted buyers, sales location, etc. Markets may vary in many forms, scales, locations and types of participants as well as the types of goods and services traded. The common medium used for purchase and sale between both of them is money. Market can be of following types:

1. Consumer Markets : Companies that sell in mass consumer goods and services
2. Business Markets : Companies that sell business goods and services.
3. Global markets : Companies that sell in global marketplace.
4. Nonprofit and Government Markets: Companies that sell to nonprofit organizations

Marketers are people who seek to sell off something. A person whose work is to identify the goods and services desired by the consumers as well as marketing those goods and services on behalf of the companies. If there are two parties seeking to sell we call both of them Marketers. Marketers are

people with skill, they have a talent in stimulating the demand for their products. Demands are different than needs and wants. Needs are basic human requirement. Something that you have to have for survival like food, water clothing and shelter. Whereas Want is a desire for something like eating out, going for movies, designer clothes, having a manicure, etc.

Demands are wants for specific products that are backed up by the ability to pay. For example, many people want a Mercedes; but only a few can buy it. According to Philip Kotler, Eight demand States are possible:

1. Negative Demand
2. Non-existential Demand
3. Latent Demand
4. Declining Demand
5. Irregular Demand
6. Full Demand
7. Overfull Demand
8. Unwholesome Demand

With technology advancement and digitalization these market can further be divided in two:

1. Traditional Market
2. Modern Market

Traditional markets refer to normal markets or offline market. Modern markets refers to Online market. As per consumers preference goods or services can be bought by the consumers from different platform i.e. online market of offline market looking at the attributes preferred. With increase in technology, good opportunities are provided to the seller to reach the consumers in faster, easier and economic way. Online shopping is emerging very fast in recent period. Millions and billions of people shop online. On the other hand the purchase of product from traditional market is still continued since years. Many customers purchase offline so as to examine the product and hold the product. Have possession of the product just after the payment for the product. The loyalty of Consumers depends upon the consistency of quality, value and satisfaction. Some go for offline shopping, some for online

and many prefer both the kinds. The focus of the study is on the consumer's choice to shop. Whether at the Modern Market or at the Traditional stores.

However online shopping has its advantages. Like it is easier for the people and at less cost compare to offline shopping. While making any purchase decision consumer's prime answer should be to know the medium to purchase whether online shopping or the offline shopping. Consumers should decide the channel which is best suited to their needs and wants and which can satisfy them. In this competitive world, how a consumer decides the particular medium for their purchase of goods is very important to understand from a managerial point of view.

Electronic commerce has gained a significant advantage on internet and online shopping is amongst top things to be done on internet in today's era. Some of the major difference between both of them is the mean of obtaining information about the product, method of obtaining the product, the method of payment for the product, the risk involved in its procurement, ease of availability, repurchase of option, etc.

In the modern scenario, the market as well as companies are not driven by the marketers and chief executives but driven by the consumers. Core competence in making quality product and strong distribution system in the Indian hinterland by the foreign players automatically put them ahead as compare to Indian players in the market. Due to Globalization, the world has become one huge marketplace and introduces two modern words in business economics - deregulation and privatization. Quality, services, attractive prices, customization, brand equity, higher market share, product innovation, customer orientation strategies do not give guaranteed success.

In current scenario, Customer is no longer a "King" of market, he is an emperor who runs the consumer market. Designing an effective marketing mix is becoming more and more difficult as two more P's - Politics and Public opinion have been added to the traditional four P's - Product, Price, Promotion and Place. Advertising and sales promotion expenses are increasing day by day and maintaining the sales force is becoming one of the most expensive

marketing communication tools. Price wars are escaping unexpectedly. There is a growing awareness about integrated marketing communications (IMC) among marketers. Attaining and retaining profitable customers necessitate new skills because customer loyalty decreases by the day. With the help of technology, customers are empowered as never before hence keeping pace with technological advancement is becoming difficult. To keep pace with the fast-moving market scenario, every organization is being opined to be a 'learning organization'. Marketers are required to keep questioning the tried and tested marketing techniques and strategies. Experts such as Philip Kotler are enquiring the companies to set yardstick against the best, create multi-discipline teams, outsource, concentrate on value chain, turn into market and customer obsessed, seek new opportunities and keep an eye outside the market place.

The marketers of today must be capable of handling marketing problems on a day-today basis. The market environment keeps on changing and the winning strategy of yesterday cannot guarantee success today and tomorrow. In the words of Richard Love of Hewlett Packard, "Ability to change with changing environment has now become competitive advantage".

The Indian consumer profile has been changed in terms of education, income, occupation, and reference group and media habits. There is a shift in consumer brand preference for durables products for the past decade with the influx of modern technology. The consumer buying preferences are rapidly changing and moving towards high-end technology products with acculturation. Products which were once considered luxury items have become a necessity because of the changing lifestyle and rising income levels. With growth in disposable incomes, the demand for high-end products such as television, washing machine, refrigerator, and air conditioners has increased considerably. It is also facilitated by the easy availability of finance and prevalence of nuclear families. Increasing in demand for consumer durable in the market the fall in prices as Indian consumers are continue to attach a high degree of importance to value for money. The consumer is brand-conscious, but not necessarily brand-loyal, and might even pick up a reliable private label if it offers good price and quality values.

Consumer durable penetration is one of the lowest in India and the untapped potential is evidently enormous. Both manufacturers and traders would be compelled to explore every conceivable method to improve operational efficiencies, in order to achieve substantial and profitable business growth. The Indian consumer durables market has undergone a major transformation since the liberalization process, initiated in 1991. The market size, product penetration, the variety and technology of products sold, have all experienced a quantum leap. Improved product choice and decline in real prices, matched by increased consumer incomes have driven the market growth rate to dizzy heights. Now brands are becoming the most valuable assets that businesses can possess. The marketers are facing lot of challenges: regarding differentiation which is valued by the customers. Brands in this context are new business warriors. Brands are wealth generators of the twenty first century. Products are not differentiated in the factories, but brands are differentiated in the customers' mind. Brands are capable of transforming mundane products into objects of desire. Accordingly, the market value of a business is determined by the number and types of brands it holds. Today in a competitive market, the question is about the survival of the company in the market. The answer is survival of companies by branding. The proper strategy of branding planning is needed to achieve revenue, sales, quality and market share. A good strategy differentiates one company's brand from the other competitor's brands.

The study of consumer buying behaviour is of utmost importance in a number of aspects. First of all, consumers' behaviour can influence the economic health of a company. Consumers will have their preferences in purchasing products. Companies are selected using the rule of 'survival of the fittest'. Therefore, consumers' decisions can provide a clue for an industry's survival, which companies to succeed, and also which products to excel. Secondly, through understanding the reasons for consumers to buy the products and their buying habits, the firms can make use of such information to devise corresponding marketing strategies in response to the consumers' needs. The purchasing processes can be divided into three stages, namely pre-purchase, purchase and post-purchase. Each stage is equally important and 3 one stage

can alter the consumers' buying decision. Once consumers make a purchasing decision, they may need to recognize their personal needs, read product information, decide which to buy and where to buy, determine whether to buy again from the same retailer, choose the buying modes, show satisfaction to the services or product quality and finally be loyal to the brand. These highlight the complication of buying processes and the potential impact a brand can impose in between them. Changing dynamics of consumers' behaviour – durable goods and luxury products are now being perceived as necessities with higher disposable incomes being spent on lifestyle products. There is a discernible shift in the consumers' preference in favour of higher end, technologically superior branded products, the demand being spurred by increasing consumers' awareness and preference for branded products. This shift is also explained by the growing trend of consumers' mind set towards branded products.

Brand equity is one of the most valuable assets that a firm can have, and brand equity measurement and management continue to be important areas of research in both academic and industry. Most of the research on brand equity has looked at the issue from the perspective of either the firm perspective or from a consumer's perspective usually involves collecting data on consumer mindset measures of brand equity from the consumer through surveys or experiments, and using the data to assess the consumers' perceptions, feelings, and attitudes towards the brand. It may also involve collecting data on the consumers' revealed preference behaviour, using self-reported or actual purchase data, and using it to assess the incremental value that the brand name has on the consumers' utility and their resulting choice behaviour. Strong brand equity has become a very important factor that influences consumers' behaviour of a brand. Success in brand management arises from understanding and managing brand equity correctly to produce strong attributes that will influence consumers when making their choices. 4 Brand equity from the consumers' perspective is useful because it suggests both specific guidelines for marketing strategies and tactics and areas where research can be useful in assisting managerial decision making.

The consumer expected to spend maximum in food, housing, consumer durables, and transport and communication sectors. The need for the various consumer durable goods is increasing with the continuous inflow of disposable income and advancement of technology which in turn, leads to a strong competition among the different consumer durable brands available in India. The rural and urban market of consumer durables has been developing at 15% rate. The consumer durables industry is expected to reach Rs 3 trillion (US\$ 46.54 billion) by 2020. India is one of the largest growing electronics market in the world and India has the world's third largest television industry. Durable goods are those which don't wear out quickly, having utility over the period of time. Some of the popular and common examples of these kinds of items are kitchen appliances, electronic goods, leisure equipment and home furnishings etc.

Consumer durables can be further categorized into the following 3 heads:

- White Goods: White goods mainly include refrigerators, air conditioners, washing machines, audio equipment and speakers.
- Brown Goods: This kind of consumer durables typically include kitchen appliances like grinders, iron, microwave ovens, chimneys, mixers, electric fans and varied other cooking ranges.
- Consumer Electronics: Some of the commonly used consumer electronic goods are MP3 players, DVD players, mobile phones, telephones, VCD players etc.

Such BIT (big-ticket items) typically continue to be functional for at least three years and is characterized by long inter-purchase times.

India is probably going to develop as the world's biggest white collar class shopper showcased with a collected buyer spend of almost US\$ 13 trillion by 2030, according to a report by Deloitte titled 'India matters: Winning in development markets'. Fuelled by rising salaries and developing reasonableness, the shopper durables advertisement is required to extend at a compound yearly development rate (CAGR) of 14.8 for every penny to US\$ 12.5 billion in FY 2015 from US\$ 7.3 billion in FY 2012. Urban markets represent the real offer (65 per cent) of total revenues in the Indian consumer



durables sector. In rural markets, durables, for example, refrigerators, and consumer electronic goods are probably going to witness developing interest in the coming years. From US\$ 2.1 billion in FY 2010, the rustic market is relied upon to develop at a CAGR of 25 per cent for each penny to touch US\$ 6.4 billion in FY 2015.

Some of the top consumer durables brands in India are:

- LG
- Nokia
- Philips
- Samsung
- Sony
- Whirlpool
- Blue Star
- Carrier
- Godrej India
- Hitachi India Limited
- Sharp India Limited
- Tata
- Toshiba India Private Limited
- Videocon
- Voltas

Consumer durable market of Indian is broadly segregated into urban and rural markets, and is inviting marketers from across the world. Indian consumer durablemarket is well known by the foreign firms who converge foreign products and technology as per preference of the rural as well as urban Indian people. Earlier the fruits of the liberalization in the form of better-quality products aretasted by only consumers of metro cities and mega cities in the early nineties but now it has been extended to rural markets also. The image of the rural consumers of India was orthodox and laggards in the beginning of the nineties which now has been turned to become matured acceptor of technology and products. Consumer durable industry consist of a relatively enormous affluent class, huge middle class, and a small economically underprivileged class, with spending anticipated to more than double by 2025.

The growth of India's consumer market is primarily driven by a favourable young population composition and increasing disposable incomes of people. In the early nineties "Huge Population" of India was considered immense and irrepressible problem but the global marketers like Samsung, LG and Whirlpool had seen it as an opportunity. Global organizations view India as one of the key markets from where future growth is likely to emerge. Global organizations launched products in Indian market as per the preference of Indian customers and becoming the market leader resulting into generating higher revenue from the Indian continent as compare to their home country.

Government of India is also taking initiatives to encourage the industry. National Policy on Electronics Policy was passed by the Ministry of Electronics & Information Technology in February 2019. A new Consumer Protection Bill has also been approved by the Union Cabinet of Government of India which will make the prevailing laws more effective with a wider scope. The Government of India has allowed 100 per cent Foreign Direct Investment (FDI) under the automatic route in Electronics Systems Design & Manufacturing sector. FDI into single brand retail has been increased from 51 per cent to 100 per cent; the government is planning to hike FDI limit in multi-brand retail to 51 per cent.

- 1.2 Rural Vs Urban Customer People:** whether situated in urban city or village, buy products and consume them. They are all customers. However, the location has impact on their buying behaviour and some dissimilarity have been noticed in their decision making process, purchase and usage of the products. Consistent good monsoon, initiatives taken by government and increased awareness due to television and mobile create very optimistic image for the rural market in India in last few years. Indian urban consumer is young, active and good earner in the family which increases the demand of consumer goods.<sup>9</sup> This research is based on the differences in buying behaviour between the rural and the city (urban) customers. Regardless of their type, the customers are of equal importance to the marketers and it is imperative that marketer should understand the differences between these two categories of customers to cater them well and for the effective use of the available resources. Sluggish growth or saturated market condition in the urban area

compel the marketers to move towards the rural market. The challenges of the rural market induce the marketing managers to design and develop unique, effective and separate marketing strategies for targeting the rural areas.

“With the incessant inflow of throwaway income and the progression of skill, the need for varied consumer durable goods is rising. This in turn is leading to a strong competition among the different consumer durable brands obtainable in the country as well as the price gap among the same consumer goods of different companies are narrowing down. Day by day, these goods are becoming cheaper. The rural and urban 5 market of consumer durables has been growing at a rate of around 15 per cent on an average.”

### **1.3 Consumer Satisfaction**

All the business improvements, benefit, status, picture, etc of the association relies upon consumer. Consequently, it is critical for every one of the associations to meet consumers’ desires and recognize that they are satisfied consumer.

Consumer satisfaction is the measure of how the requirements and reactions are teamed up and conveyed to exceed expectations that consumer desire. It must be achieved if the consumer has a general decent association with the supplier. In the present aggressive business commercial centre, consumer satisfaction is a vital execution example and essential differentiator of business methodologies. Thus, the more is consumer satisfaction; more is the business and the holding with consumer. Consumer satisfaction is a piece of consumer’s experience that uncovered a supplier’s conduct on consumer’s desire. It additionally relies upon how proficiently it is overseen and how speedily benefits are given. The satisfaction could be identified with different business angles like manufacturing, engineering, quality of products and services, responses, customer’s problems and queries, consummation of project, post delivery services, grievance administration and so on.

Consumer satisfaction is the general substance of the impression about the supplier by the consumers. This impression which a consumer makes with regard to supplier is the sum of all the process the consumer experiences, ideal from imparting provider before doing any advertising to post conveyance

alternatives and benefits and overseeing questions or objections post conveyance. During this procedure, the consumer runs over workplace of different divisions and the sort of systems associated with the 4 association. This encourages the consumer to make solid conclusion about the provider which at long last outcomes in satisfaction or dissatisfaction. Consumer's perception on supplier enables the client to pick among the suppliers on premise of cash esteem and how well the conveyed items suit every one of the prerequisites. The supplier's services never decrease after the conveyance as consumer looks for high esteems post marketing services which could enable them to utilize and modify the conveyed item more proficiently. When the consumer is satisfied with the post marketing services, there are great possibilities for the provider to hold the consumers to improve rehashed purchases and make great business benefits.

It is essentially required for an association to interface and communicate with consumers all the time to expand consumer satisfaction. In these associations and correspondences, it is required to learn and decide consumer needs and react likewise. Regardless of whether the items are indistinguishable in contending markets, satisfaction gives high degrees of retention. For instance, consumers and retailers are locked in with visit shopping and credit cards to gain customer satisfaction, numerous top of the line retailers additionally give enrolment cards and rebate benefits on those cards so that the client will stay faithful to them. Higher the satisfaction level, higher is the sentimental attachment of consumers with the particular brand of item and furthermore with the supplier. This helps in making a solid and healthy consumer-supplier bonding. This bonding forces the consumer to be tied up with that specific provider and odds of abandonment less. Thus, consumer satisfaction is critical scene that each provider should centre around to set up a disavowed position in the worldwide market and upgrade business and benefit.

## Chapter – 2: Review of Literature

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### 2.0 Introduction

The chapter reviews the various empirical literatures available on the subject of Buying Behaviour, Online Purchase, Offline Purchase and the relationship between the buying methods and behaviour. The literature on the subject is very large and it has been delimited to reviewing some important literature to outline the core issues. A literature review is a body of text that aims to review the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to particular topic. Literature reviews are secondary sources, and as such, do not report any new or original experimental work. In depth literature review helps in identifying the research gap which in turn is very useful to determine focused problem on which the research is to be carried out.

Keeping in mind all the criteria, this chapter mainly focuses on three things i.e. to review the latest related research article and find out the author(s) and the year of publication, to see the methodology and parameter used in that research and finally the outcome of the research.

### 2.1 Review of Related Literatures

1. Suraj Debbarma and Sutapa Debbarma (2018) carried out a study in which they examined the key variables that influences perceived usefulness, perceived ease of use and perceived convenience on intention to use online shopping. The study revealed that the customers use online shopping due to price promotion and availability of products and are mainly technology friendly but only if it is easy to use and convenient.
2. T. Jukariya and R. Singhvi (2018) carried out a study in which they found that consumers buying decisions are basically dependent on many factors. Personal privacy and security followed by transaction security and multiple payment options, convenience and time saving are the major factors that affect the online buying behaviour of the student. The outcome of the study was general knowledge and awareness about e-commerce would help in overcoming this barrier.
3. V. Kumbar, S. Hiremath and D. Gopinath (2017) stated that there is a huge difference in the quantity and the range of products that are available in store and those available online. Customers believe that there is difference in sales due to heavy discounts , price deductions and discounts and offers

given online and in physical stores. They concluded that there is a direct relationship between the time of purchasing and volume of sales as customers prefer purchasing day and evening time.

4. Seema Rani and Anju Sigroha (2017): A comparative study of Online and Offline Commerce Market: A Case Study of Sonipat in their study revealed that the female is more into web-based shopping since they appreciate doing shopping whether it is customary shopping or e-shopping. It also states that the male is less doing the web based shopping than female. There has been an increase in interest of web based shopping in light of the fact that the assortment of alternatives for the purchasers to pick and that too at a sensible cost and at some point even less cost than the market. The finding and investigation demonstrates that the shoppers who are between the ages assembling 18-25 are more agreeable for web based shopping than rest of the gathering. The gathering which is going under the age 40 or more are very little mindful of the such a large number of shopping destinations and in addition they are not actually progressed to do web based shopping they fear whether the item they are requesting will come veritable or not all that they less do internet shopping rather they incline toward customary market. So it is clear from the finding that the young are more into e-shopping.
5. Lakshmi S (2016) in her study focused on buying behaviour of consumers which influence the buyer decision making process. The top factors that affect consumers while shopping online are convenience and trust , price and quality of product. The variables are of utmost importance when they decide to shop online. The study found out that online shopping is gaining popularity in young generation such as students and professionals.
6. Bhumika Pahwa (2016) states that study of consumer behaviour is important for the market as it helps the retailers and sellers to decide the marketing strategies of the products that are being launched. The key products of the study were fashion and personal care items through e-commerce and m-commerce.
7. A.Baskaran and Dr. K. Krishnamurthy (2016) conducted a study in Kanchanpuram District and concluded that Brand loyalty is not sufficiently found among the consumers durable goods. They expect good

satisfaction from the brand they purchase. They have inclination to change brand to acquire more benefits from the product. In the present study due importance has been attached to the factors like aggressiveness, level of expectation and level of satisfaction .

8. Kanupriya, Dr Rita and Anupreet Kaur(2016) concluded that The main motivating factor seen during the research was the convenience and customer service which drives the people to online shopping. They are buying airline and railway tickets, books, home appliances, electronic gadgets, movie tickets, etc by logging on to a web site, rather than going up to a store . A huge buyers and sellers across demographics are shopping online because of the changing lifestyles and shopping habits. Despite the immense possibilities available on the internet it is mainly used for mailing, chatting and surfing. E-mail applications still constitute the bulk of net traffic in the country.
9. UmmulWaraAdrita and Tanzina Shahjahan (2016): Preference of Shopping on Online Vs Offline in Bangladesh , in their study they had found that because of confusion in pricing, lack of trust, dissatisfaction regarding delivery process, uncomfortable payment method, offline shopping is more preferable than online method. This paper had identified the most influential factors that create barriers for customers to migrate to online shopping rather than offline in the context of Bangladesh. The study revealed that although they were living in a digital world but still in Bangladesh the people are more comfortable to shop from stores rather than online stores. It is observed that factors like fair price, trust, delivery methods are causing hindrance to the shoppers to buy from online The survey for this study was conducted on 77 respondents.
10. A. Bhatt(2014) conducted a study in Gujarat region and focused on consumer's attitude towards online shopping and found that information; perceived usefulness, perceived enjoyment and security/privacy are the five dominant factors which influence consumer perceptions on Online purchasing. The attitude of consumers is changing with the time. In a country like India, online experiences are still looked up as complex and uncomfortable. People are tradition bound & have doubt in mindset as far as issue of online shopping/purchase of product is concerned but we found

that Indian consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

- 11.** Iyer and Eastmen (2014) found that the population of senior who are more literate, more knowledgeable, more aware of the technology and those who have a positive behaviour and internet are more into online shopping. But the population of senior who are less aware of the internet and the shopping sites are less involved in the shopping sites because they do not have a positive attitude towards online shopping rather they are much more interested in offline shopping. The senior which have more knowledge about the internet and the shopping sites they compares both the shopping i.e. online and offline shopping for their purchasing of goods. However their knowledge and the use of internet by them has no connection with their age and their satisfaction level while purchasing online.
- 12.** Isabel P. Riquelme and Sergio Román,(2014), examined the role of several consumers' cognitive and psychographic traits in their perceptions of retailers' deceptive practices (perceived deception) and the different effects on perceived deception associated with online vis-à-vis in-store shopping.
- 13.** Karim (2013) showed in his research that the dark sides of online shopping are faultydelivery system, difficulty in online payment systems, lack of trust for personal privacy and poor personal customer services. On the other hand, the motivators for online shopping were round the year availability, easy accessibility, less stress and saving of time.
- 14.** Koen Pauwels et.al., (2011), found that the offline revenue impact of the informational website critically depends on the product category and customer segment. The lower online search costs were especially beneficial for sensory products and for customers distant from the store. In contrast, customers in a particular segment reduce their shopping trips, suggesting their online actions partially substitute for experiential shopping in the physical store.
- 15.** Yaobin Lu (2011), focused on factors that influence users' intention to transfer their usage from the offline to the online channel that offer similar services. The study revealed that innovativeness in new technology and



relative benefit had positive effects on users' intention to transfer usage. Moreover, the findings of the study also indicated that internet experience moderates the relationship between relative benefit and consumers' intention to transfer usage from offline to online services.

- 16.** C. Katawetawaraks and C. L. Wang (2011) stated that there are many factors due to which the shoppers purchase online like convenience, available products and services, cost efficiency, time efficiency. But there are also many reasons which restrict them from shopping online like secure payment, intangibility of products, past experiences.
- 17.** Feng Zhu and Xiaoquan (Michael) Zang (2010) stated how product and consumer characteristics moderate the influence of online consumer reviews on product sales using data from the video game industry. Understanding how online reviews affect consumers' purchase decisions is vitally important to firms that rely on online. This study also finds evidence to support the notion that online reviews are more influential when consumers have relatively greater Internet experience. As the Internet population continues to grow, consumers will inevitably become more experienced with the Internet. Our study suggests that, over time, marketing managers will find online consumer reviews to be increasingly influential and thus should devote more resources to online channels.
- 18.** Junhong Chu et.al. (2010), explored the moderating effects of household (e.g., shopping frequency) and product (e.g., sensory nature) characteristics on brand loyalty, size loyalty and price sensitivity across online and offline channels for grocery products. Data was collected from one of the five leading grocery chains in Spain. The study found that the households were more brand loyal and size loyal but less price sensitive in the online channel than in the offline channel.
- 19.** Vijay, Sai. T. & Balaji, M. S. (May 2009), revealed that Consumers, all over the world, are increasingly shifting from the crowded stores to the one-click online shopping format. However, in spite of the convenience offered, online shopping is far from being the most preferred form of shopping in India. A survey among 150 internet users, including both users and non-users of online shopping, was carried out to understand why some purchase online while others do not. The results suggested that

convenience and saving of time drive Indian consumers to shop online; while security and privacy concerns dissuade them from doing so.

- 20.** Hansen and Jensen (2009) conducted a study in which they seek to examine shopping orientation and online clothing purchase across four different gender related purchasing context. A conceptual model for understanding the impact of shopping orientation on consumer online clothing purchase is proposed and tested both in a general setting and across purchasing context. Questionnaires were distributed to 1,150 Danish household addresses by use of the “drop of call back” survey method. Most adults provided response with respect to purchasing clothing for themselves and for their partner, making a total of 906 cases distributed across the four purchasing contexts. T tests and linear structural equation modelling were utilised to investigate expectations and hypotheses. They found that the expected difference s in men’s and women’s shopping orientations willingness to purchase clothing online. On average, consumer indicate the reduced difficulty in selecting items is 20 sorely needed when purchasing online clothing, but when evaluated among different purchasing situations, it is difficult to perceived in selecting items only for women. Less fun, significantly affected online clothing purchase for men purchasing for themselves, but not for women.
- 21.** Tabatabaei (2009) has explored the opinion of the consumer who are purchasing online and the consumer who are purchasing from offline market. The objective is to know why the traditional customer chooses to shop online and what are the factor influence then to purchase online and what are the factor for them to not use the sites for shopping. He has done a survey of 264 respondents in a small mall and then those data were analysed by him. All the customer of this study is literate and has knowledge on computer and internet. The survey consists some of the question like demographic profile, computer knowledge and the knowledge over the internet. The outcome of the study was that the consumers of online shopping use to shop online more than one time in a month and the consumer of offline shopping shop one to five times in a year from shopping sites.

22. Hausman and Siekpe (2009) analysed an practical study in US regarding the effect of web interface features on consumer online purchase intention. E-commerce system is different from traditional information system. It has both features of information system and marketing channels. It contains machine and human element. An empirical finding shows that to know the motivation factors for online shopper, cognitive and psychological factors do have meanings. The study finds both human and computer factors are necessary for antecedent for online shopping.
23. Koo et.al (2008) have conducted an empirical study, they examined the motivational effects of personal values on benefits, attributes, and re-patronage intention in the perspective of shopping online. The study conclude that personal values of social affiliation and selfactualization serves as underlying beliefs in shaping, consumer's online shopping motives. In addition online store attributes are positively related to pre-patronage intention.
24. Suki and Suki (2007) conducted their study in Malaysia. This study is an empirical study. They create a model in which they are identifying the influence of the real value, the real risk and the actual enjoyment of the consumer of online shopping. The consumers who are adopting the online shopping they are in the prominent risk and the prominent indicators. The consumer of Malaysia of online shopping has a perception about the involvement of risk in shopping and their risk is mostly related to the security and the privacy. It includes the security and privacy of the personal information of customer ,transaction of online shopping, the quality of the product and the uncertainty about the product whether the product will reach the consumer or not.
25. Soopramanien and Robertson (2007) conducted a study in UK on acceptance and practice of online shopping. Their exploration shows that the online consumers choose different course of action based on the apparent beliefs. They found that, how socio demographic variables, attitude and beliefs towards internet shopping effect on the both decision to practice and use of online shopping channels. They categorized online buying behaviour as the one who purchase from online sites and the one who only browse online sites and purchase from the store, and third those

who do not buy online. The study do not covered the buyers who choose products in stores and buy online.

26. Christopher P. Blocker, Daniel J. Flint, (2007) has analyzed that “The Relationship between Satisfaction, Loyalty and Buying Intention Perceived by Spanish Consumers”. Scale development was based on the review of the most relevant literature regarding food marketing and agribusiness. Data were collected through a structured questionnaire. A structural equations model was applied to analyze the relationships among consumer satisfaction, loyalty and buying intention. The results show that a higher satisfaction leads to greater levels of loyalty and buying intention of the consumers.
27. Khatibi, Haque, & Karim, 2006 stated that the main opportunity provided by online shopping is that consumers can buy things, whenever they want - 7 days per week, 24 hours per day, and wherever they are In fact, consumers can also enjoy window shopping on the internet without the pressure to purchase, unlike the traditional shopping environment.
28. Devaraj et.al (2006) critically analysed an empirical study in USA regarding examination of online channel preference. He examined the behavioural and economic features that add to online consumer's satisfaction and further head to their preference of online channel. The results indicate that asset specificity and uncertainty structure variables the electronic marketplace are related with the conduct constructs such as, personalization, website design, time responsiveness, security and reliability of the online channel. Further, it was found that, personalization, time responsiveness, security, and reliability are also significantly linked to the consumer satisfaction outcome with the channel. Website design has not significant effect to online consumer's satisfaction. Finally, it was indicated that satisfaction re sulting from the above conduct variables was strongly related to the consumer's preference online channel preference.
29. Scarborough and Lindquist (2006) studied an empirical study on E-shopping in a multiple channel environment in which a segmentation schema is suggested based on patterns of epurchasing and e-browsing including browsing on the internet with planned purchasing in an offline channel. They examine self report of browsing and purchasing using five

specific non store channels like internet, television, infomercial, advertising that accompanies regular television programming, television shopping channels, and print catalogues. The finding of this study shows that the buyer who browse or purchase online, different in their use of multichannel options related to their perception of ease. Some buyers wants to purchase in store setting and do not want multiple forms of non store shopping. Other like to browse different non store media, they extended their browsing to the internet, however keep their loyalty to purchase in store.

30. Aron M. Levin, Irwin P. Levin and Joshua A. Weller,(2005), For the study two samples of size 199 were used from a large mid-western American university and an online survey panel. The study found that the preferences for shopping online or offline were shown to vary across products, consumers, and stages of the shopping experience. When attributes such as large selection and shopping quickly were predominant, online shopping was preferred. When attributes such as personal service and ability to see-touch-handle the product were predominant, offline shopping was preferred.
31. Kim H R (2005) examined an empirical study in UK to develop an index of online customer satisfaction; this study integrates and applies the concept of satisfaction from three field's i.e. marketing, management information system (MIS) and e-commerce. The main function of this paper is an exploration of the factors affecting satisfaction. The results show that ten factors on index are good exponent of satisfaction repurchase behaviour and repurchase intention.
32. Tony Ahn, Seewon Ryu and Ingoo Han,(2004), explored online and offline features of Internet shopping malls and their relationships with the acceptance behaviors of customers. Web survey with 932 users was conducted in 6 shopping malls of korea. The study validate technology acceptance model (TAM) in predicting the acceptance of the Internet shopping malls. Online and offline features have positive effects on the user acceptance, usefulness, attitude and intention to use.
33. Rick L.AndrewsOurso and Imran S. Currim,(2004), examined behavioral differences between consumers attracted to online shopping and traditional

supermarket shopping using actual choice data from an online supermarket and traditional scanner panel data. The study found that as Compared to traditional supermarket consumers, online consumers prefer larger sizes to smaller sizes, do 'more screening on the basis of brand names, do less screening on the basis of sizes, have stronger choice set effects.

- 34.** Bhatnagar et al., (2004) found various factors about vender/service/product characteristics which influence customers' online shopping attitudes and behavior significantly. Measures employed to value vender characteristics in the empirical study include (1) real existence of the store/physical location, (2) store reputation, (3) store size, (4) reliability, (5) number of Internet store entrances, (6) assurance-building mechanisms (e.g. seals, warranties, news clips) and (7) use of testimonials.
- 35.** Monsuwe, et. al., (2004) found that product characteristic is also another factor that will influence the consumer's intention to purchase in the internet. Product characteristic can be tangible or intangible; standardized or customized. In an online context, lower tangibility of a product is caused by the lack of physical contact and assistance in the shopping process; consumer's intention to shop on the internet will be low when there is a need to seek advice from a salesperson regarding the considered product.
- 36.** Gupta et al. (2004) examined consumers' channel switching tendency (from offline to online), and then based on the consumer purchase decision process, identified and studied the drivers and hinderers of such propensity. The results of this study help us to understand the attitude differences between consumers who have different preferences over the shopping channels.
- 37.** A. Kolsaker, L. Lee-kelley and P. Ching Choy (2004) identified that the risk and convenience are two factors associated with willingness to purchase, specifically privacy, security and poor customer service, time savings, site usability and information provision. Despite of number of benefits there is still deep resistance for buying travel online. Has found that Hong Kong consumers are heavy users of the web and use it for transactional as well as communication and recreation purposes. But the resistance is because these are relatively high involvement, high-priced

items where mistakes might be costly to rectify, as well as ongoing concerns, particularly about security and privacy.

38. Chung-Hoon Park and Young-Gul Kim (2003) found that the key affecting factors of user interface quality, product and service information quality, security perception and site awareness have significant effects on consumer's . The information regarding factor determining consumers' site loyalty and decision-making in terms of whether or not they will shop at the store site commitment. Service information quality was found to be the most important factor among them.
39. Heijden et al. (2003) explored the factors that influence consumer's intentions to purchase online using two different perspectives: a technology-oriented perspective and a trust-oriented perspective. It was found out that the trust-antecedent 'perceived risk' and the technologyantecedent 'perceived ease-of-use' directly influenced the attitude towards purchasing online.
40. Danaher et.al (2003) focused on the loyalty of the 100 brands over the online shopping and offline shopping of 19 product of the grocery. They compared the grocery items of both the shopping with starting model which is a new segmented of Dirichlet model, this model has very dominant features which gives the exact classes for the brand choice and also gives the 14 real models for the purchasing behaviour. The outcome of the study revealed that the reality of the high brands by the high market shares bought the online shopping much greater than the expected. But in case of the small share brand it is just reversed. However in the traditional shopping the expectations and the observations is not at all links to the brand share.
41. Chaing and Dholakia (2003) carried out a study in which they examined the purpose to purchase goods online during their shopping. Mainly there are three variable in their study those affects the consumer to purchase online or to go offline. Those are the accessibility features of the shopping sites, the type of the products and their characteristic, and the actual price of the product. The study revealed that, when there are difficulty faced by a consumer to purchase online then the customer switch to the offline shopping for the purchase behaviour and the consumer face difficulty in

offline purchasing then they go to the online purchasing. After relating both the medium of shopping the consumer said that the online shopping is more convenient for them and gives more satisfaction which inspires the consumer to purchase online in the internet.

42. Sarwade (2002) conducted a study in Adul, Paithan and Sangvi Villages of Marathwada region and author concluded that majority of the respondents owned consumer durables. More than half of the respondents owned television, radio, tape recorder, bicycle, fan, clock, and wrist watch in all the three villages, least percentage of them owned sofa, camera, motorcycle and sewing machine. Price was the most important factor which influenced the purchasing decision as against the quality of the product. A standard or quality mark on the equipment is itself an indication of guarantee of safety in its use. Minimum standards of performance and safety precautions have been prescribed for many consumer durables by authorities and institutions. When these labels or marks are present on the product the products gain more value at the time of purchase.
43. Gambhir (2002) conducted a study in Chandigarh revealed that 54.00 percent of the respondents were aware of the ISI mark and 46.00 percent of the respondents were not aware of it. This study revealed that the consumer protection is a must for durable household products.
44. Shim, Eastlick, Lotz and Warrington, (2001) stated that the factor that influences the consumer's intention to purchase in online is the previous online shopping experiences. Consumers will continue to shop in the internet in the future is because they are satisfied with the online shopping experience and it was evaluated positively.
45. Lee and Turban (2001) found reasons that consumers choose not to shop online is because consumers lack of trust in online shopping. Attitude towards security transaction such as payment security, consumer information privacy, return policy, and product shipping guarantee predicts online purchasing intentions for apparels product.
46. Andrew and Currim (2000) focused on expected differences in choice, behaviour of consumer for two products categories, statistically significant difference are found between consumers attracted to shopping online



versus traditional super market with regards to parameters describing the choice process. The study found that correlated to traditional supermarket consumers, online shopping are less price sensitive, prefer larger size to smaller sizes, have stronger size faithfulness. The consumer does more broadcasting choice set effects.

- 47.** Bellman, Lohse and Johnson (1999) examine the relationship among demographics, personal characteristics, and attitude towards online shopping. These authors find that people who have a more varied life style. And who are more time constrained tends to buy online more frequently, i.e., those who use the internet as a routine tool and /or those who are more time starved prefer shopping on the internet.

## **Chapter – 3: Research Methodology**

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### **3.0 Introduction**

Research methodology is to be considered as a path maker, torch viewer and provide concrete guidelines to the researcher in any field and any kind of research. Without research methodology a research work would look like a building without pillar, an effort without planning. Significance of research lies in its quality and not in quantity. The need, therefore, is for those concerned with research to pay due attention to designing and adhering to the appropriate methodology throughout for improving the quality of research. The methodology may differ from problem to problem, yet the basic approach towards research remains the same.

Keeping in mind all these things this chapter deals in details the research methodology and its various components to be used in this research.

### **3.1 Rationale of the Study**

Online shopping is the new sensation. The Internet has made a new generation of consumers who like to shop online. Getting anything by a click of the mouse right from fashion accessories to jewellery, apparel, electronic items, crockery, home appliances, personal care products, and more. It is the easiest and fastest way of shopping. At an online shopping, one can get new products, combo deals, packages, discount offers, seasonal products, etc. and accordingly grab the best deal. Time is not the constraint; one can shop anytime - the facility is available 24x7. Besides saving our time from visiting an offline store and staying away from the hassles involved, one can gain an additional advantage, i.e., saving a lot on the money factor. This study focuses on consumer's buying behaviour for durable and non durable products either online or offline.

### **3.2 Statement of the Problem**

“An Analytical Study of Online V/S Offline Buying Behavior of Consumers’ of Western India for Selected Durable And Non Durable Products”

### **3.3 Research Objectives**

The study broadly compares the online v/s offline buying behaviour in respect to selected durable and non durable products. The objectives are:

1. To analyze the significant difference between the online and offline consumer groups in terms of demographic, technology use, availability and attitude of the consumer.
2. To examine the factors influencing the consumer to switch from the offline shopping to online shopping and online to offline shopping.
3. The factor influencing the consumer to shop solely online and solely offline.
4. To analyze whether the qualification of the consumer affect the online shopping and offline purchasing

### **3.4 Benefits of the study**

1. This study is helpful to understand the difference in the buying pattern.
2. Sellers are able to identify the area of improvements which is needed to increase the level of customer satisfaction.
3. The recommendations and suggestions are beneficial for the marketers to improve the buying behaviour.
4. Satisfied consumers are results in satisfied sellers.
5. This study is not only provides a sound literature for an academician and the research scholars to pursue further future research but also provide a scope of further research.

### **3.5 Research Design**

The combination of two types of research design is used in this study, Descriptive Research and Explanatory Research. Descriptive is due to the fact finding characteristics of consumers their satisfaction level, buying behaviour and its impact on purchase. The study is Explanatory due to the characteristic of to explain why online or offline purchase is occurring, elaborate, extend or test theory.

### **3.6 Data Collection**

#### **3.6.1 Primary Data**

Researcher has used structured non-disguised questionnaire to collect the primary data from the respondents. The questionnaire contains three sections. The first section of the questionnaire relates to demographic profile of the respondents. The Second section of the questionnaire includes question relating to factors affecting

preferences. The Third section of questionnaire incorporates questions pertaining to buying behaviour.

### 3.6.2 Secondary Data

Secondary data have been collected from reliable and authentic sources like various online and offline Journals publications, articles, news papers, past research studies, published or unpublished thesis.

## 3.7 Sample Design

In this research, the sample design on the basis of suitability and availability of the requisite sampling frame has used. Here, convenience sampling method is preferred and used by the researcher to select the respondents.

### 3.7.1 Population

All consumers (Children, Youth and Elderly People) of selected Western India constitute the population for this study.

**3.7.2 Target population:** Target Population for this study is the selected consumers (Children, Youth and Elderly People) of Gujarat, Maharashtra and Goa in general and the selected cities of Gujarat, Maharashtra and Goa state.

### 3.7.3 Sampling Techniques

Convenience sampling has been used for this study due to the data requirement and its diversity. The researcher has selected three major states of Western India viz. Gujarat, Maharashtra and Goa. From the selected states, various major cities considering their importance have been selected.

The sampling process is drawn as under:



### 3.7.4 Sample Size

To find out the appropriate number of sample, researcher has used the Sample Size formula for the standard error of the proportion as below:

$$\text{SampleSize (n)} = \frac{\pi(1 - \pi)z^2}{D^2}$$

Where,

$n$  = Sample Size

$\pi$  = The estimated population proportion (based on the literature review and researcher's judgement) estimate that 40% (0.40) of the target population (Consumers) is makes the use of online tools for buying.

$Z$  = Level of confidence is 95% than associated  $z$  value is 1.96

$D$  = The level of precision and desired precision is such that the allowable interval is set as  $D = P$  (Sample Proportion) –  $\pi$ (population Proportion) =  $\pm 0.05$

This formula is taken from the book *“Marketing Research – An Applied Orientation”* by Naresh K. Malhotra (Sixth Edition) Pearson Publication, pp. 377-379

#### Calculation of Sample Size:

$$n = \frac{\pi (1 - \pi) z^2}{D^2}$$

$$n = \frac{0.40 (1 - 0.40)(1.96)^2}{(0.05)^2}$$

$$n = \frac{0.40 (0.60)(3.8416)}{0.0025}$$

$$n = \frac{0.921984}{0.0025}$$

$$n = 368.79 \text{ So, sample size round off to } 369$$

Based on calculated sample size 369, also determine the total sample size. Considering the 3 states namely Gujarat, Maharashtra and Goa as strata, total sample size for this research is  $(369 \times 3)$  **1107**.

### 3.8 Reliability and Validity of the Questionnaire

The study is valid if its measures actually measure what they claim to and if there are no logical errors in drawing conclusions from the data (Garson, 2002). Therefore different steps were taken to ensure the validity of the study. The theories that have been selected for the study was clearly described and research question has been formulated based on the previous theories. To check the content validity of the

questionnaire various expert in the field of academics and the psychologist from the different organization were contacted and the components of questionnaire were modified as per their instructions.

According to Garson (2002), reliability is a measure if the extent to which an item, scale or instrument will yield the same score when administered in different times, location or population, when the two administrations do not differ in relevant variables. The objective is to make sure that if another investigator will follow the same procedures and used the same case study objects, the same conclusion would be made.

Cronbach's Alpha Reliability Index was used to evaluate internal consistency of each construct. Hair et al. (1998) suggests that that acceptable level of reliability index should be maintained at a minimum of 0.5 in order to satisfy for the early stages of research; and over 0.7 is considered to be a good level.

### 3.9 Variables under Study

Independent Variables	Dependent Variables
Demographic Variables – (Age, Gender, Marital Status, No.of Dependents, Occupational Status, Length of Service) – Physical location of employees (Selected Western Region States and cities) – Price – Return Policy – Convenience – Tangibility – Quality – Knowledge – Trust	– Buying Behaviour – Market Type

### 3.10 Hypothesis

**H0<sub>1</sub>:** There is no significant association between buying behaviour and demographic profile.

**H0<sub>2</sub>:** There is no significant difference between online and offline markets.

**H0<sub>3</sub>:** There is no significant relation between influence of children and consumer's buying behaviour towards durable and non-durable goods.

**H0<sub>4</sub>:** There is no significant association between buying behaviour and durable products.

### **3.11 Limitations of the Study**

- ⇒ As the data is collected through the questionnaire there may be possibility that consumers may not be fully loyal in answering the questions.
- ⇒ Due to busy routine the consumers may not be able to devote sufficient time to fill the questionnaire.
- ⇒ The time constraint is one of the limitations as the data are collected from the consumers of selected region within the period of one year.
- ⇒ The cost constraint is also limiting factor as the increased sample size increases the cost of data collection.
- ⇒ The data is collected from three regions. Hence the result may not be generalized to other regions.

### **3.12 Delimitations of the Study**

- ⇒ The study is delimited to only three states namely: Gujarat, Maharashtra and Goa. Again the study is also delimited to selected major cities only.
- ⇒ Sampling technique considered for the study purpose is also the delimitation. Some other sampling techniques may be used to conduct the same study for selected states as well as cities.

## **Chapter – 4: Data Analysis and Interpretation**

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The researcher had collected the primary data with the help of structured non-disguised questionnaire. The collected primary data is edited, encoded, classified and tabulated. Therefore the data had presented in the form of Tables, charts, graphs and diagrams as required. The collected data had analyzed with the help of statistical tools and techniques viz. Frequency Analysis, Computation of Mean, Standard Deviation, Correlation and Regression Analysis, ANOVA and Testing of Hypothesis techniques are also used by the researcher for the purpose of analysis of data. Analysed data had interpreted to established meaningful relationship among the variables under study.

## **Chapter – 5: Findings, Recommendations and Conclusion**

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The correlation and regression have revealed the relationship between the variables viz. Demographic profile of the respondents, buying behaviour pattern and market types. The researcher has also used various methods to tests the Hypotheses to evaluate the association of various variables. After the analysis of collected data, researcher has drawn the findings and on the basis of the findings, recommendations are made.



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