

A

**DISSERTATION ON**

**“CUSTOMERS COGNIZANCE LEVEL AND SATISFACTION  
TOWARDS ONLINE SHOPPING : A CASE STUDY IN SELECTED  
AREAS OF NALBARI TOWN”**



**SUBMITTED TO GAUHATI UNIVERSITY FOR THE PARTIAL  
FULFILLMENT OF THE REQUIREMENT FOR THE DEGREE OF  
MASTER OF COMMERCE**



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## **CERTIFICATE OF ORIGINALITY**

This is to certify that the dissertation report entitled “Customer cognizance level and satisfaction towards online shopping : A case study in selected area of Nalbari town” is an original work carried out by Anurag Dey, Roll no.- PC-211-200-0004, Nalbari Commerce College, Nalbari for the partial fulfillment of M.Com 3<sup>rd</sup> Semester course under Gauhati University and has not been submitted for any other degree/ diploma to this University or other University/Institute.

I hereby declare that the research undertaken by him is carried out under my guidance and supervision.

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## **CERTIFICATE OF DECLARATION**

I hereby declare that the dissertation entitled “Customer cognizance level and satisfaction towards online shopping: A case study in selected area of Nalbari town” submitted to Nalbari Commerce College, Nalbari under Gauhati University for the partial fulfillment of M.Com 3<sup>rd</sup> Semester curriculum for the degree of ‘Master of Commerce’ is an original dissertation work carried out by me during my period of study in Nalbari Commerce College , Nalbari.

I further declare that this dissertation report has not been submitted to any other University/Institution/Board for award of any degree or diploma.

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## **PREFACE**

As a partial fulfillment of the Master of Commerce , 3<sup>rd</sup> Semester, Gauhati University has given an excellent opportunity to the student of commerce to conduct a study on any topic related to industry , commerce, business or service sector.

The research is conducted on the topic “Customer Cognizance Level and Satisfaction Towards online Shopping: A Case study in Selected Area of Nalbari Town.” It has been a good experience for me conducting this project work . The survey has helped me to gain more and more knowledge during the course of time of my dissertation.

The prime objective of the project is to find out the general awareness of of online shopping ,satisfaction level of the customers and the barriers of online shopping from customers point of view.

Considering the above objectives and collecting relevant data, various findings and suggestions have been forwarded. I hope this work gives some insight to the problems of the consumers in respect of the fear of risks they perceive in a generalized way.

In conclusion , I apologize for the errors , if any , that might have crept in despite of sincere attempts.

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At the point of completion of the report , at the onset, I would like to thank Dr. Rimakhi Borah for giving her time , immense support and full guidance at every step of the project. Her patience and perseverance for my work has resulted in the successful completion of this project report.

I take this opportunity to express my sincere gratitude to , the Principal of Nalbari Commerce College ,Dr.Basanta Kalita,for giving me the opportunity to carry on the project report successfully.

I would also like to thank all the faculty members who helped me directly or indirectly in preparing the project report.

I would also like to thank all the respondents for providing me required assistance and for their co- operation , giving their valuable and precious time for the entire period of field of survey.

I also extend my gratitude to my family members and friends for their help , support, inspiration and prayers for the completion of this dissertation.

Finally , I express my immense thanks to almighty for giving me the strength to complete this dissertation on time.

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# CHAPTER-1

## INTRODUCTION

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# **CHAPTER-1**

## **INTRODUCTION**

### **1.1-Introduction of the topic**

By definition e-commerce is buying and selling of products and services via the internet. For many people in the world, e-commerce is something we participate in on a daily basis, like online bill payment or purchasing from e-tailor

Now a days the thought of living without e-commerce seems unfathomable , complicated and inconvenience to many . It wasn't only a few decades ago that the idea of e-commerce has ever appeared.

The English entrepreneur Aldrich invented online shopping in 1979 . Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods and services from seller over the internet using a web browser. No third parties are involved . Business to consumer (B2BC) online shopping not become commercially viable until 1990s. The use of internet as a channel of information and commerce is growing at a fast pace in India. The Indian e-commerce market is estimated to be Rs. 50000 crores, witnessing a growth rate of 50% annually and has increased 500% since 2007. However another important fact to consider is that out of 130 million internet in our country, only 25 million shop online, that is just 18% of the total internet population.

This is because online shopping besides conferring its consumers with several benefits, also increases the involved in purchase decisions . In other words , consumer assumes a higher level of risk while shopping on internet.

In the words of Mitchael (1999), risk is a powerful index for explaining consumer behavior since consumers are more often motivated to avoid potential loss than to maximize purchasing success. This makes understanding of consumers' perceived risk even more important for managers.

The main aim of this research study is to find out the various dimensions of consumers' risk before shopping online ,the impact of the consumers' attitude towards online shopping and to analyze the impact of important demographic factors on the perception of the consumers in regards to their perceived risk.

Now a day's people are getting busy with their own work and they find it difficult to manage their time for doing activities like shopping. Internet has been constantly gaining importance now a days. The user of internet for doing day to day activities also keeps on increasing .

people most of their domestic works are now done online. The increased use of internet has lead to the growth of e-commerce. Internet shopping or online shopping is the use of technology for purchasing of goods or services over the internet. It facilitates the consumers to make purchases through internet.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser or a mobile app. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine which displays the same product's availability and pricing at different e-retailers. Customers can shop online using a range of different computers and devices, including desktop computes, laptops,lablet computers and smartphone.

The popularity of online shopping has grown over the years, mainly because of people find it convenient to search the websites of online stores and purchase products from home or work place. The use of online shopping helps people to equally manage their time for shopping and other work.

People are more attracted towards online shopping instead of traditional shopping. Online retailers have bright prospects in India the due to the fast growth of internet users. Indian e-commerce industry has been growing at very fast rate during the last few years. According to Indian online retail market forecast and opportunities, India will witness changing shopping trends in the next few years. A study conducted by a popular online shopping portal in Guwahati highlighted that there is a growing prominence of electronic shopping among the public. The study ranked Guwahati 11<sup>th</sup> among the top 15 cities in India for online shopping.

The present paper tries to analyse the general awareness of online shopping , and to know the perception of online shopping convenience and the what kind of difficulties faced by the customers during the online shopping.

## **1.2 – Statement of the problem-**

The up gradation of technological development is changing the lifestyle of people . Changing family structure and lifestyle has redefined the shopping pattern of customers. In today's modern world, a large section of customers prefer online mode of purchase due to development of sophistication in the technology . Though online shopping in more prevalent

now and has reached majority of people , the problems in online shopping may arise at any time from entering the website for purchase to receiving or while using the product or even after sales services . Even now , some of the customers prefer traditional shopping because of lack of security the types of risks and problems faced by the customers . In the present study, an attempt has been made by the research to study the customer awareness level and satisfaction regarding online shopping and the barrier/problems that they come across while making online purchases.

### **1.3- Objectives of the study-**

The objectives of the study are-

- To find out the awareness of online shopping among the respondents of the study area.
- To assess the satisfaction level of customers of the study area towards online shopping.
- To identify the problem with in the study area.

### **1.4- Significance of the study-**

The relevance of the study of consumer perception in a market is that it helps to solve the basic problems of the consumers. Each customer is an individual whose needs and perception towards different products are different from each others. And hence, they will only buy those products and services that satisfy their desires. Thus there is a greater need for the firms to understand the latest consumer needs and innovate accordingly. Also a study of consumer perception is significant for regulating the consumption of goods and thereby maintaining economic stability. This study develops a model of consumer perception towards online shopping, thereby making a significant contribution to both marketing theory and practices. This study intends to focus on customer's behavioral intention in order to deeply understand which factor affect the respondents for which they went for online shopping. This study is mainly focused on various factors that affect consumers buying decision. Such as social, psychological and personal. The study also helps to understand the satisfactory level of consumers towards the ecommerce, so that steps can be taken accordingly to eliminate or reduce the problems and attract customers more towards online shopping option as it is more convenient and accessible.

### **1.5- Review of literature-**

To make the project report successful, it is essential for an investigator to look into the work done earlier in the related field. Review of literature in any field helped the researcher as it provides up- to- date knowledge on the work which others have done and the researcher can proceed in his study. For making the project report a meaningful one, various reviews on the related field have been gone through-

a) **Noor A.N., Zetty M.M. Zaini, Mohd Raziff Jamaluddin and Mohd Salehuddin Mohd Zahari** (2011) , in their research paper titled “Exploratory Studies on Online Grocery Shopping “ has stated that most of the respondents disagree that they have enough time to shop online. This was due to the factor that most of the respondents were working and they had less time to purposely browsing for online grocery shopping. On the other hand, most of the respondent agree that online shopping can be done at anytime because there is no time limit in browsing the internet .In contrast with the above statement, most of the respondent disagree on the fact that they have time to search online grocer in the internet. Furthermore , it is noted that most of the respondent ‘ perceived time is not significant factor in searching for the online grocery product.

b) **Andrew and Currim** (2004) conducted a study on Behavioural differences between consumers attracted to shopping online versus traditional differences between consumers attracted to shopping online versus traditional supermarkets: Implications for enterprise design and marketing strategy at Graduate School of Management , University of California, USA. This study uses data from both traditional supermarket scanners and an online supermarket to test expected differences in choice behaviours of such consumers. For two product categories , , statistically significant differences are found between consumers attracted to shopping online versus traditional supermarkets with regard to the parameters describing the choice process . Compared to traditional supermarket consumers, online consumers are less price sensitive , prefer larger sizes to smaller sizes ( or at least have weaker preferences for small sizes ), have stronger size loyalty , do more screening on the basis of brand names but less screening on the basis of sizes, and have stronger choice set effects.

c) **Rastogi A.K.**( 2011) , in his research paper “ Online Shopping : A Modern Approach of Buying “ has stated that : Online shopping has become a significant part of our life as a result



of the growing internet And our busy schedule . This adds up to faster, easier safer and less costly shopping . Online shopping has a great advantage for us as it is time saving and also a wide range of products can be selected with the best offer.

**d) Pires .G., Stanton.j. & Eckford A.** have analyzed in their research study, “ Influences on the perceived risk of purchasing online” stated that the consumer’s perceived risk for online purchase varies with the frequency of previous purchases, satisfaction with previous purchase experiences, the good service and the level of purchase decision involvement requires . The result shows that there is no association between frequency of online shopping and perceived risk, but the satisfaction from the previous online shopping experiences is negatively associated with the consumer perceived risk. It is revealed that good service does matter for online consumer perceived risk . It is revealed that good service does matter for online consumer and it decrease the perceived risk whether it was a high or low involvement product.

**e) Jun and Noor** (2011) conducted a study on Consumer’s Attitude towards Online Shopping in China .In this study, perceived security , perceived privacy , perceived after – sales service , perceived marketing mix , and perceived reputation were used for analysis. This research was conducted by using the primary data source , and the survey method was employed in the research . This research found that there were relationship between the perceived usability , perceived security , perceived privacy , perceived after – sales service, perceived marketing mix perceived reputation and consumer’s attitude to adopting online shopping in China . However only marketing mix and reputation were found to significantly influence consumer’s attitude to adopt online shopping . The findings help us in understanding consumers’ online behavior.

**f) Lina Zhou , Liwei Dai, Dongsong Zhang** (2007) in their research paper titled “ Online Shopping Acceptance Model – A Critical Survey of Consumer Factors in Online Shopping” has stated that this study shed light on some future research issues. There is a need for a better understanding of how to improve consumer loyalty . Learning about the influential factors for retaining consumers might be one of the best long term strategies for online retailers. In addition , a meta analysis to handle similar and contradictory results of surveyed studies could be carried out in future. Further, there is a need for a testing and elaborating on the OSAM

model proposed in this paper. There is much more to be learned about consumer online shopping acceptance through rigorous empirical studies . The model and related research issues can serve as a road map for both research and practice online shopping.

**g) Mishra & Mathew (2013)** conducted a study on “ Analyzing Perceived Risks and Website attributes in R- Retaining: A study from India ,” and examines the behaviour of online consumer in India in terms of internet usage, perceived risks, and website attributes influencing online users. Further, they studied influence of perceived risks on internet to do online purchase in future. A structured questionnaire was administered to 600 online consumers using field and online survey mediums. Results show that Indian online users had high level of perceived risks, highest fear being related to the delivery of products purchased online . Information quality, product range and after online sales service are most preferred website attributes which influence Indian online users.

**h) Miyazaki and Fernandez (2001)** conducted a study on Consumer’s perceptions of privacy and security risks for online shopping at University of Miami , Coral Gables , FL . and concluded “ that Government and industry organizations have declared information privacy and security to be major obstacles in the development of consumer- related e- commerce. Risks perceptions regarding Internet privacy and security have been identified as issues for both new and experienced users of Internet technology. This paper explores risks perceptions among consumers of varying levels of Internet experience and how these perceptions relate to online shopping activity . Findings provide evidence of hypothesized relationships among consumers’ level of Internet experience. The use of alternate remote purchasing methods ( such as telephone and mail- order shopping) , the perceived risks of online shopping, and online purchasing activity.

**i) Prof. Bo Dai , (2007) ,** in his research thesis titled “ The Impact of Online Shopping Experience on Risk Perceptions and Online Purchase Intentions: The Moderating Role Of Product Category and Gender. “ has stated – first , for online apparel shopping , all relationship between the variables in the proposed research model were significant except the influence of previous online apparel shopping experience on consumers’ perception of privacy risk associated with online apparel shopping. However , when the relationship between online shopping experience and perception of privacy risk was examined for male respondents and female respondents separately , it was found that men, but not women , perceived higher privacy risk with increased online apparel shopping experience. It may be that men are more aware of the privacy risk and consequences of privacy risk associated with online apparel purchases as their online shopping increases

## **1.6- Research gap-**

Various studies has been conducted by various researcher on online shopping. A few number of studies have found to be conducted on the customer cognizance level and satisfaction toward online shopping in Nalbari Town. Therefore , the researcher has made on attempt to study the “Customers cognizance level and satisfaction towards online shopping:A case study in the selected areas of Nalbari town”.

## **1.7- Research Methodology-**

**1.7.1-Area of study:** The study is conducted in Nalbari town . The areas which have been selected for this research study are Bidyapur, Station Road ,L.N.B. Road.

**1.7.2- Population of the study:** The population in this research consists of all the customers residing in above mentioned areas of Nalbari Town.

**1.7.3-Sampling technique and sample size:** Due to unorganized nature of population , the population is undefined . Therefore ,the researcher has adopted a convenience method of sampling . A sample size of 100 customers has been selected for the purpose of the study of research.

### **1.7.4-Sources of data:**

For the purpose of the study both primary and secondary data have been adopted:

a).**Primary data** : For conducting the study the primary data has been collected through a well structured questionnaire consisting of list of questions to be filled by customers and spread to the samples in the form of google forms through Whatsapp , Facebook ,Instagram etc. To measure the satisfaction level of customers, % point likert scale has been used by the researcher for the puspose of the study.

b).**Secondary data** : For the purpose of the study, the secondary data was collected from different books , websites , journals ,articles etc

**1.7.5- Tools of data analysis :** The data has been collected with the help of questionnaire and the collected data were analysed using different statistical tools and techniques such as bar diagram, pie charts, etc.

## **1.8- Limitation of the study-**

Though the research was conducted properly and probability of errors is kept minimal , still some errors occurred because of certain limitations . The following limitations were founf during the course of the study-

1. The study was conducted only in few selected areas of Nalbari town.
2. Sample size was another limitation of the study . The sample taken for the study may not be true representation of the entire population as because they are selected on the basis of convenience.
3. The study considered only some of the online risk; ignoring other social and non personal risk factor.
4. Time constraint was a major limiting factor of the study undertaken . As a result of which sufficient time could not be devoted to collect the primary data. Although an in – depth study has been conducted but due to limitation of time a wide area and large sample size could not be covered for the study.
5. The fact that I had explained them that the study conducted by me is purely for academic purpose was not belived by them. They felt something might happen if they disclose their personal data. So ot took me lot of time to explain them and make them believe them, hence wastage of valuable time.
6. The study is based on the assumption that the respondents are given correct information.

### **1.9- Periodicity of the study-**

The investigation was carried out during the period of October-December,2023.The research period for survey was conducted on the month of October and November and the work was completed with in the given period.

It tooks around a month to make the research investigation and to analyse and to make valuable interpretation from the data collected during research period.

### **1.10- Chapterisation of the study-**

The whole Research project contains 4 chapters. The first chapter is introduction which includes brief description about research topic, statement of the problem, objectives of the study, significance of the study, review of literature, research gap, research methodology, limitation of the study and the periodicity of the study. The second chapter includes description of online shopping, third chapter includes data analysis and interpretation. Bar diagrams , Pie charts and tables are used to description of the data and the interpretation is done on the basis of collected data. Chapter five is detailed presentation of the major findings, suggestions and conclusions on the basis of the analysis of the study.

## CHAPTER-2

### DESCRIPTION OF ONLINE SHOPPING

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## **CHAPTER-2**

### **DESCRIPTION OF ONLINE SHOPPING**

#### **2.1- Introduction of online shopping-**

Online shopping or e- commerce is the process of buying of goods and services from merchants over the internet . It is a form of electronic shopping which allows the consumers to directly buy goods or services from a seller over the internet using a web browser. Alternative names are: e-web-store, e-shop, e- shop, e- store, internet- shop, web –shop, web- store, online- store, online store front and virtual store . Since the emergence of World Wide Web , merchant have sought to sell their products to people who spend time online. Shoppers can visit web store from the comfort of their houses and shop as they sit in front of the computers.

As online shop evokes the physical analogy of buying products or services at a bricks and mortar retailer or shopping center, the process is called business to business (B2B) online shopping.

Retail success is no longer all about physical stores . This is evident because of increase in the retailer now offering online store interfaces for consumers. With the growth of online shopping , comes a wealth of new market footprint coverage opportunities for store that can appropriately cater to offshore market demand and service requirement.

#### **2.2- History of online shopping-**

The history of e-commerce would rightly be traced back by the time people felt the need to send ‘interaction context’ to be displayed on television and ‘ video text’ came into being . ‘ Video text was being researched since much earlier for supplying the end users with the textual information. Much work was done in the UK on video text ; it was a two message service and developed basically for information sending where many companies are interested in . But, one the backdrop of all the ‘ Michael Aldrich’ in 1971 gave the concept of teleshopping ( today online shopping ) which revolutionized the way business happened.

Rightly, it can be said that the English entrepreneur Michael Aldrich is the one behind the invention of online shopping in 1979 , his system connected to a modified domestic TV to a real time transaction processing computer via a domestic telephone line. He believed that video text , the modified TV technology with a simple menu driven human- computer interface , with a new universally acceptable, participative communication medium-the first

since the invention of the telephone. This enable 'closed' corporate information system to be opened to 'outside' correspondents not just for transaction processing but also for e-messaging and information retrieval and dissemination, later known as e-business. His definition of the new mass communication medium as 'participative' was fundamentally different from the traditional definition of mass communication and mass media and a precursor to the social networking on the internet 25 years later.

In march 1980 he went to launch Redifon's Office Revolution , which allowed consumers, customers , agent , distributors , suppliers and service companies to be connected online to the corporate system and allow business transactions to be completed electronically in real time.

During the 1980's he designed, manufactured , sold , installed, maintained and supported many online shopping systems, using videotext technology. These systems which also provided voice response and handprint processing pre- date Internet and the World Wide Web , The IBM PC AND Microsoft MS -DOS were installed mainly in UK by the large corporations.

The first World Wide Web server and browser , created by Tim Berners- lee in 1990, Opened for commercial use in 1991, Thereafter, subsequent technology innovations emerged in 1994; online banking, the opening of the online pizza shop by Pizza Hut. Netscape's SSL v2 encryption standard for secure data transfer and Internship's first online shopping site in 1995 and eBay was also introduced in 1995

Basically , online shopping became popular during the internet boom 1999-2000, Amazon the online bookstore founded by Jeff Bezos , created history by becoming the first bookstore with presence only on the internet . Following the success of Amazon , many book stores with a physical presence also created an online presence on the Internet. Later , portals such as Yahoo.com and MSN . com also started online shopping channels were people could buy more.

### **2.3- Advantages and disadvantages of online shopping-**

Advantages of online shopping-

Online Shopping has become a popular shopping method ever since the internet has declared a takeover. There are many people that are looking for other amazing alternatives shopping and online shopping is just the fix for that. There are many advantages of online shopping; this is the reason why online stores are a booming business today. Listed below several online shopping advantages as follows:

- **Pricing-** Make sure that you offer reasonable price for your products. Customers always compare the price from other websites. So decide on the price based on competitive price analysis and offer the best price to your customers.
- **Customer service-** you need a dedicated customer service team to handle the issue of customers and your customer service should be available 24\*7 for assistance. So that customers can use the site and shop according to their convenience.
- **Easy navigation of websites** – Customers should be able to navigate the website without any hassle. Add feature like auto-scoring to help them save time.
- **Provide security for transactions-** Customers always want to be safe and secured while doing online transactions such as giving credit card information online. Therefore it is important to offer secured transaction and get SSL certificate.
- **Online chat support-** Many people want to inquire about the product straightway while at the product images and price. So provide online chat support to customers and answer their queries.
- **Delivery of product on time-** As we know online trading can be done from any part of the world. So it becomes important to deliver the goods to the respective destinations on time. Shipping terms and conditions should be mentioned clearly on the website.
- **Mobile website-** When you create website make sure that you also develop a mobile version of it. These days the use of the smart phones has increased and customers prefer to buy products through mobile apps. If they can access the website from mobile easily, they can shop straightway.
- **Attracting customers-** High quality images of the products should be displayed on the website. And also all the online shopping sites provide various kinds discount coupons and offers through which they can attract customers .

### **Disadvantages of online shopping-**

If there are advantages , more likely there will be disadvantages. Despite the success of purchasing through online shopping stores there are still some disadvantages that the most people complain about . That includes such as:

#### **1. Frauds in online shopping**



Fraud in online shopping is the biggest disadvantage of online shopping. Many people are attracted by great offers which seem too good to be true. Fake online shopping portals display some great products on the website and attract customers to buy the product. Usually, websites which sell fake products instead of the genuine article, do not accept cash on delivery and request customers to make an online payment. But, in the end, customers will either receive the fake product or they will not receive the product at all. There are many cases of cybercrime where customers debit or credit cards details are misused to make fraudulent transactions.

**2. Delay in the delivery:** In case of offline shopping, you can receive the product then and there. But, this does not happen in online shopping. Even though it hardly takes 10-15 minutes to buy the product online, by the time it reaches your hands, it would be more than 4-5 days. During the big sales, e-commerce portals may take too long to deliver the product.

**3. You can't touch the product :** The sad part of online shopping is, you cannot touch the product and feel how it is. You can just see the image and read the description. Online shopping is not suitable for people who wish to buy the product only after trying it or by touching it.

**4. You cannot bargain :** Indians are good at bargaining. You can bargain only in case of offline shopping, not in the case of online shopping. In online shopping, you get cashbacks, discounts, and coupons, but this is not the same as bargaining. Trust me if one is good at bargaining, he can save a lot of money during offline shopping.

**5. Hidden costs and shipping charges :** When you first see the product on a portal, it generally looks cheaper. But when you proceed for the payment, the extra charges like shipping charges, tax and packing charges are added. These charges will make the product expensive vis-a-vis the local store. Some portals offer free shipping if you shop more than a certain amount. Sometimes just to avail free shipping, you end up shopping more than your requirement.

**6. Lack of interaction :** In case of offline shopping, sales assistants shower personal attention on customers and give complete details on the product. If you have any queries, you can ask right there. But, this does not happen in the case of online shopping. All you can do is

see the picture and read the description. Some portals allow shoppers check the customer reviews.

**7. Returning the product :** There is an option to return the product, if you do not like it. But again, it is a big headache. The return policy differs from one company to other. In case of some online shopping portals, customers have to bear the cost of returning the product. If you return the product, you will not be paid shipping charges which you had paid earlier. If you are shopping for cosmetics like a lipstick, they can't be returned.

## **2.4-Reason for the growth of e-commerce in India-**

Following are the reasons for the growth of e-commerce in India are-

### **1. Optimize Website Design**

When making your website look professional, keep design aesthetics in mind. If your website looks good, it will likely encourage more sales. You can accomplish this by using clean fonts, simple colours, and easy-to-use navigation options. Keep things simple! Don't try to overcomplicate things.

According to Google search engine results page (SERP) optimization, the number one ranking factor is having a clear, concise web design. A clean, crisp web design makes it easier for users to find what they're looking for without being distracted by other content or distractions. Users will not have to scroll down or click around trying to figure out what your site offers if your website layout is well-designed and organized.

A good example of a well-designed web design includes navigation with simple text links and images that lead them directly to their targeted landing pages. You want to make sure that your visitors don't get lost or confused while navigating your site.

Another tip for optimizing your web design is to use a font that's legible and large enough to read easily on any screen size. Your customers should be able to read everything on your site easily and understand everything on your site easily. No matter how small or big your fonts are, it's still a great idea to keep them readable.

### **2. SEO**

Search engine optimization (SEO) is definitely a factor to think about when coming up with an e-commerce strategy. When search engine spiders crawl your site, they can get a sense of

what information your page contains and determine whether or not it matches search queries. SEO works by making sure that your web pages rank highly on search results pages. To achieve this goal, you need to write unique meta descriptions for your product pages. These descriptions help Google know exactly what each individual page is about. Another SEO tactic is to integrate keywords throughout the text of your webpage. You can also create internal links between different pages on your site to improve your ranking further. SEO in eCommerce is the best tactic to increase traffic to your website. Some eCommerce SEO strategies can help to get a better ROI score for your business.

Having a search engine-friendly URL will improve your rankings on search engines. An SEO-friendly URL is a URL that contains keywords related to your products or services in order to increase your visibility.

### **3.Create good content strategy**

Try to use customized content for your website as per your brand, products, and services. You can increase the value of your web pages by providing additional details about them. Give away useful information like prices, facts, statistics, etc.

A content strategy sets out how you want your brand to communicate across different platforms and channels – including digital-only. So what should you cover? Your products, services, pricing, customer service, and everything else make your business unique.

### **4. Easy of navigation**

The first thing people notice about any website they land upon is its navigation. If a user cannot find what he/she was looking for without much effort, then they are likely to leave the site immediately. A good website should have clear and simple navigation menu options that enable users to move around the site easily. Users should be able to understand where they currently are, how to reach the desired destination, and how to navigate back again if they want to return. Also, make sure that links are clearly visible and clickable. A well-designed navigation menu makes it easier for users to locate information quickly and efficiently.

### **5. Responsive design**

Responsive design means that your website's content and layout adapt themselves depending on the size and type of device being used to view it. This helps keep your visitors engaged and interested, as their devices' screens automatically adjust according to their preferences

and their viewing environment. Additionally, websites built using responsive design tend to load faster than those not responsive.

## **6.user friendly interference**

To ensure that your visitor enjoys his experience, make sure your website has a clean and attractive interface. Make sure that each page is organized logically and that the user doesn't get lost while navigating through the site. You can use colour and typography to guide the user through the site.

## **7.Easy accessibility**

Make sure that your website can be accessed by people easily. Include alternative text descriptions in images, captions, and headings. Use Alt tags for image descriptions to make it search engine friendly. Provide accessible options for contact forms, subscription forms, etc

## **8.Customer service**

Customer service should be one of the key factors in eCommerce success and at the forefront of any business, especially online. Customers spend their money with companies based on how responsive they are after purchasing their products or services. Companies that have customer service issues are going to lose customers, thus losing revenue, and eventually closing down shop.

A great way to ensure you have excellent customer service is to make sure you communicate well with your customers. Make sure your customer service team is trained enough to handle any customer questions or concerns. Also, never hesitate to ask for feedback about your customer experience. When people feel valued and appreciated, they are willing to continue doing business with you.

## **9.Product quality**

Another thing to consider while coming up with a key factor for the growth of e-commerce sites is ensuring that you provide high-quality products. Your customers expect nothing less than excellence, and if you don't give them what they want, they won't buy from you again. You can do this simply by putting yourself in your customer's shoes; asking what types of products they would like to purchase, and then providing only those items to them. In order to ensure you offer high-quality products, make sure your products are safe, effective, and reliable.

## **2.5-Present status of online shopping in India-**

2016-Despite Indian retail consumer spending jumping to \$750 billion,growth in internet penetration at about 40% and increased investors interest in the sector in 2016, India's ecommerce industry grew at a meagre 12%, a feat that has left many stakeholders scratching their heads.

2017- The number of online shoppers was estimated to go up from 75 million in 2017 to cover 220 million in 2025. Most of these came from tier two and lower cities.

2018- Consumers in India will spend \$32.7 billion shopping online this year, a 31 percent increase on last year's figure, according to eMarketers. Sales will be driven by ecommerce leaders Amazon,Paytm and Flipkart, which are all expanding into new sector including grocery, the research firm said.

2019- There were highs, and there were lows. The year 2019 was a mixed bag for India's ecommerce industry, beginning with new government regulations that aim to streamline the sector. The ecommerce industry in India reached a size of around \$32 billion in 2019, recording a compounded annual growth rate of 18 percent. It is expected to cross the \$100 billion mark in a couple of years. However the environment was not very positive for ecommerce in 2019.

2020- The retail market size in India was expected to amount to 1.7 trillion U.S. dollars in 2020. While an overall increase was noted up to 2019,2020 marked a decrease due to the coronavirus pandemic. Nevertheless, the market is estimated to recover in 2021.

2021- In 2021, the number of annual online shoppers was about 185 million across India.This was a significant increase as compared to the previous year. The annual number of shoppers are likely to increase to 425 million in 2027.

2022- Between 2020 and 2022, India saw an increased of 101 million new online shoppers as a result of the rapid adoption of e-commerce. As a result by the end of 2022, there were approximately 230 million online shoppers in india, making up almost 36 percent of all internet users.

## **2.6- Online shopping sites in India-**

Online shopping has been growing very fast in India only in 2012 online shopping e-commerce site number has crossed 600 from 100 . Online shopping offers very fast , easy

money saving and interesting shopping experience. It has many advantages like 24 hours shopping, shopping with coupon to get discount, shopping from home , rich product availability and specification etc. Also now many sites like Shopclues, eBay , Tradus offers some great deals every day or week which we can't resist like Jaw Dropping Deal, Sunday Flea Deal, Tradus Mega Deal, eBay Sankalp Deals , Homeshop18.com Superdeals etc.

Online shopping has its drawbacks too, we cannot touch and feel the item, delay in shipping , shipping charges make product expensive specially in low cost items, risks of losing our money, stolen our card details etc.

Amazon and eBay are the market leaders in online shopping in the world. However local shopping deal sites are popular in India . Here is a list of popular websites offering online shopping in India.

1) **AMAZON.COM:** Amazon is an American international electronic commerce company with headquarters in Seattle, Washington, US . It is the largest Internet based selling DVDs, CDs, Video and MP3 download/streaming , software, video games , electronics, apparel , furniture, food , toys , jewellery. The company also produces consumer electronics- notably , Amazon Kindle e-book readers, Kindle Fire Tablets, Fire TV and Fire Phone – and is a major provider of cloud computing services. Amazon has separate retail websites for United States, United Kingdom and Ireland, France, Canada, Brazil , Japan , Germany , Italy , China , Spain, Australia, India and Mexico, with sites for Sri Lanka and South East Asian Countries coming soon. Amazon also offers international shipping to certain other countries for some of its products. In 2011 , it had professed an intention to launch its websites in Poland , Netherland and Sweden as well.

2) **FLIPKART.COM:** Flipkart is an Indian commerce company founded in 2007 by , Sachin Bansal AND Binay Bansal, they had been working for Amazon.com previously. The business was formally incorporated as a company in October 2008 as Flipkart Online service Pvt. Ltd. It operates exclusively in India, Where it is headquarter in Bangalore, Karnataka. It is registered in Singapore, and owned by a Singapore based holding company. Flipkart has launched its own product range under the name 'Digflip' Offering camera bags , pen drives, headphones, computer accessories, etc. Legally, Flipkart is not an Indian company since it is registered in Singapore and majority of its shareholders and foreigners because foreign companies are not allowed to do multi-brand e-retailing in India, Flipkart sell goods in India through a company Called WS Retail. Other third party sellers or companies can also sell goods through the Flipkart platform.

During its initial years, Flipkart focused only on books ,and soon as it expanded , it started offering other products like electronic goods, air conditioners, air coolers, stationery suppliers and life style products. Flipkart now employs more than 9000 people. This site allows payment methods such as cash on delivery , credit or debit card transactions, net Banking etc.

3) **eBay.:** It is American Multinational Corporation and E-commerce Company, Providing consumer to consumer and business to business sales service via Internet. It is headquartered in San Jose , California, United States. eBay was founded by Pierre Omidyar in 1995 and became a notable success story of dot-com bubble; it is a multibillion dollar business with operations localizes in over thirty countries. The company manages eBay.com ,an online auction and shopping website in which people and business buy and sell a board variety of goods and services worldwide. eBay.com is not a free website , rather it charges users an invoice seller free on the basis of if they have sold or listed any items. In September 2012 , eBay introduced a logo set in Universe. This logo was introduced to the main websites on October 2012.

4) **JABONG.COM:** Jabong.Com is an Indian fashion and life style e-commerce portal, selling apparel, footwear , fashion accessories, beauty products, fragrances , home accessories and other fashion and life style products. The company is headquartered in Gurgaon ,NCR . This site started operation in January 2012. It was co- founded by Arun Chandra Mohan, Praveen Sinha and Lakshami Potluri after Manu Jain and Mukul Bafana joined the organization . In March 2013 Jabong was shipping 6000-7000 orders a day . At that time, the annual revenue of the was estimated to be 100-150 millin USD. As per Livemint article , during September 2013 Jabong was shipping 14000 orders on a daily basis out of which 60% were from small town .It was one of the most visited website during the Great online shopping Festival 2013. Jabong .Com won the “online Retailer of the Year”award in the first Etailing India e- commerce industry awards. It is also perceived the award for the ‘ Most Impactful Launch of The Year’ at ‘Pitch Brand 50 Awards 2013’. Jabong is among the top 3 e-commerce players in India when it comes to customer satisfaction.

5) **SNAPDEAL.COM:** Snapdeal.Com is an online shopping market, headquartered in New Delhi , India . The company was started by Kunal Bahl, a Wharton graduate as part of the dual degree M&T engineering and business program at Penn and Rohit Bansal, an alumnus of IIT Delhi September 2011. With 20 million registered users, Snapdeal is one of the first

and largest online marketplace in India offering an assortment of 4 Million +products across diverse categories from over 20,000 sellers, shipping to 4000 towns and cities in India.

Snapdeal had succeeded to win many awards and recognition. It has own e-retailer of the year and Best Advertising campaign of the year in 2012 organized by franchise India. It has won the winner of Red Herring Asia Award 2011. Moreover snapdeal has been rated the cheapest Online mobile Store for November 2013, in a study conducted by Zoutons.Com. It also rated the number one e- commerce site in India, in terms of traction by Dataquest/Sapient E-commerce Survey 2011.

6) **MYNTRA-** Myntra was founded by Mukesh Bansal, Ashutosh Lawania, and Vineet Saxena back in 2007. Myntra witnessed quite a successful run even before it was acquired by Flipkart in May 2014 for Rs 2000 crore, cash, and a stock deal to help the latter tap into the fashion space. The parent organization of Myntra is Flipkart. Myntra is a major Indian fashion e-commerce company headquartered in Bengaluru, Karnataka, India.

## **2.7- SWOT Analysis-**

Most of the time we see that the use of electronic techniques for doing business add value either by the reducing transaction cost or by creating some type of network effect, or by a combination of both. In SWOT analysis (the acronym is short for Strengths, Weaknesses, Opportunities and Threats), here we try to find out the strengths and weaknesses of ecommerce in respect of Indian business environment. Then after we try to identifies opportunities presented by that environment and the threats posed by that environment. As shown in the following figure which shows the questions that an analyst would ask in conducting a SWOT analysis

### **Strengths-**

- Global market: E-commerce biggest strength is the boundary less access in other word no brick structure is mandatory to do business or no specific boundary is required. It enables all the companies to expand them to global level. The widening of geographic retail markets may facilitate the development of global retailers.
- Time saving: Transaction through internet is no doubt very fast. It saves time by reducing physical movement.
- No time constraints: The concept of 24X7 shows that online trans can be used any where any time as there is no time constraints.



- **Price/Product comparison:** Information and to choose are some of the right which every consumer has. On the same footing ecommerce provide platform to consumers to compare price and product effectively and efficiently. It will tend to have far greater bargaining effectively and efficiently. It will tend to have far greater bargaining power with suppliers than traditional local or national retailers.
- **Cost effective:** Elimination of long chain of middle man, decreasing need of having brick infrastructure and outsource logistic are helping a small business to stand at par with giants.
- **Flexible target market segmentation:** The success of business depends on right choice of segmentation . Target market segment here in e commerce is flexible can be modified any time.
- **Fast Exchange of information:** “e” will always guarantee fast and accurate sharing of information among merchants and customers and enables prompt quick just in time reply.
- **Faster buying procedure:** The buying is just a click away from the seller. No physical movement is required, no hunting of right product at right price is to done by the consumer this make the buying process faster.

## **Weaknesses**

- **Security:** Security is a biggest challenge in to progress of e commerce. Customer always found themselves insecure especially about the integrity of the payment process.
- **Fake websites:** Many fake websites are available on net which promises better service and secure dealing. These web sites can not only disgrace ecommerce but also bring bad name to ecommerce.
- **Fraud:** Personal and financial details provided for trading purpose are misused by hackers their personal undue interest.
- **Fewer discounts and bargaining:** Hardly online businesses offer discounts and bargaining cannot be possible.
- **Long delivery timing:** The task of Delivery is usually outsourced, who do not care about the timing of the seller. They provide their services as per their own convenience. Some time the delivery time may extend to days or weeks which one cannot wait for.

- *Impossibility of physical examination* : Products whose choice is merely depend on its physical condition of the product with need personal touch before selection are not suitable for e-commerce business. As Online products cannot be touched, wear or sit on the products.
- *Limitation of products*: Only a limited number of products can be available.
- *Lack of personal services*: Physical products can be available but lack in personal services which are intangible.
- *Limited exposure*: In developing areas where internet is not accessible will have no or little exposure to e commerce.
- *Limited advertising*: Limited advertising opportunities are available because in e commerce one cannot go for mass advertising. The advertising is limited only to computer literate person. And out of them only those who are comfortable with e-commerce applications.
- *Customer's satisfaction*: There is no physical and personal or direct face to face interaction between customer and the seller. Therefore the scope of convincing the customer does not exist.

## Opportunities

- *Changing trends*: People are very brand conscious. They are interested in buying branded stuff rather than local. If such stuff is available cross border they will not mind it ordering through e-commerce. E-commerce is fast and effective even financial transactions can be made from any part of the world. People of tomorrow will feel more comfortable to buy products through internet only.
- *Increasing number of user*: Daily number of internet users is increasing. People feel more comfortable to shop online.
- *Regular Global expansion*: E commerce can be operated anywhere any time without any interruption. It always has a scope of expansion. All new population and existing population who are not the user of e commerce are the target expansion.
- *High availability (24 hour and seven days a week)*: Along with each and every click of the mouse business is in operation. Those who are busy in day time and cannot spare time for themselves, have all the opportunity to shop as per their convenient time even during late night hours.
- *Wide business growth*: E business has wide scope and broader vision to grow.

Business always took place in gap. Gap filling is a never ending process hence the growth of business is also never ending process.

- *Advertising:* Advertising is cost effective as compare to conventional offline system.

### **Threats**

- *Competitors:* Along with local competition, global competition also exists. Competition is increasing day by day. Big companies have already entered in this field. They are making people habitual at the cost of their companies.
- *Changes in environment, law and regulations:* Change in trends, fashion and fad can distress E Commerce side by side change in law and regulations can also affect it.
- *Innovation:* Customers now a days are always in a search of innovative products and technique. Innovation will always work as an extra burden on the pocket of consumer, be either in product, place, promotion and even price.
- *Privacy concerns:* Fears that information can be misused lead to spam e mail or identity fraud.
- *No direct interaction:* In e commerce there is no direct interaction between customer and the seller. There is no scope of bargaining. People prefer to buy physically as compare to online to experience personal feel.
- *Fraud:* Persons using unfair means to operate ecommerce can damage the confidence and faith of common people.
- *Risk:* Nature of fraud

### **Conclusion**

- A developing country can be rationalized and mechanized if it introduces e-commerce effectively and efficiently. It will enhance its output and gives competitive advantage. Information Technology (IT) has boosted ecommerce worldwide. Now it's easier to enter to a new market and one can evaluate his/her product and company's performance. It reduces business overhead and enhances business management.

## CHAPTER-3

### DATA ANALYSIS AND INTERPRETATION

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## DATA ANALYSIS AND INTERPRETATION OF RESPONSES OF RESPONDENTS

### 3.1- Gender of the respondents-

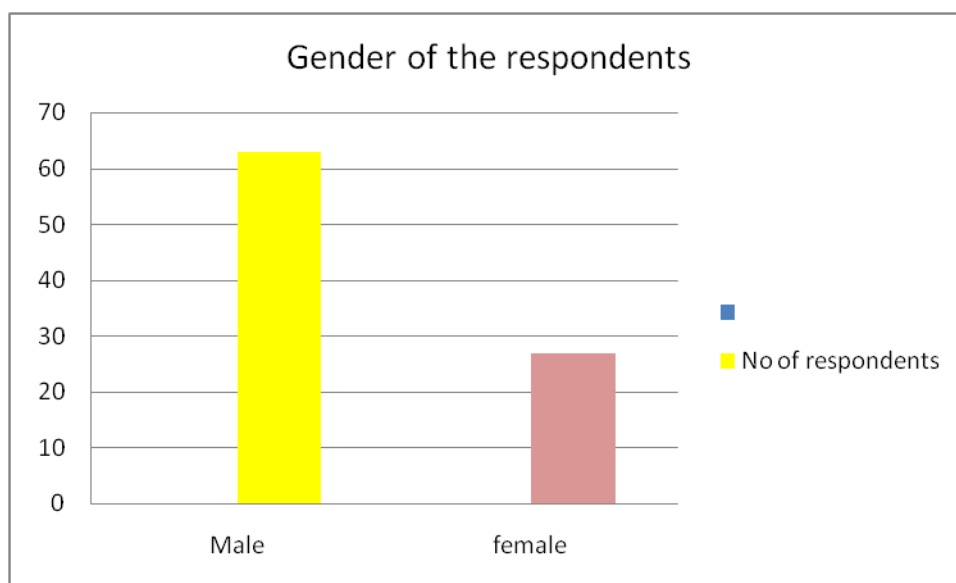
The table given below shows the gender of the respondents

**Table-3.1**

| Gender            | Male | female | Total |
|-------------------|------|--------|-------|
| No of respondents | 63   | 27     | 100   |
| Percentage(%)     | 63%  | 27%    | 100   |

(Source-Field survey,2023)

### 3.1-Diagram shows the gender of the respondents-



### Interpretation-

The above mentioned table shows that 63% of the respondents are male while 27% of the respondents are female.

### 3.2- Age group of the respondents-

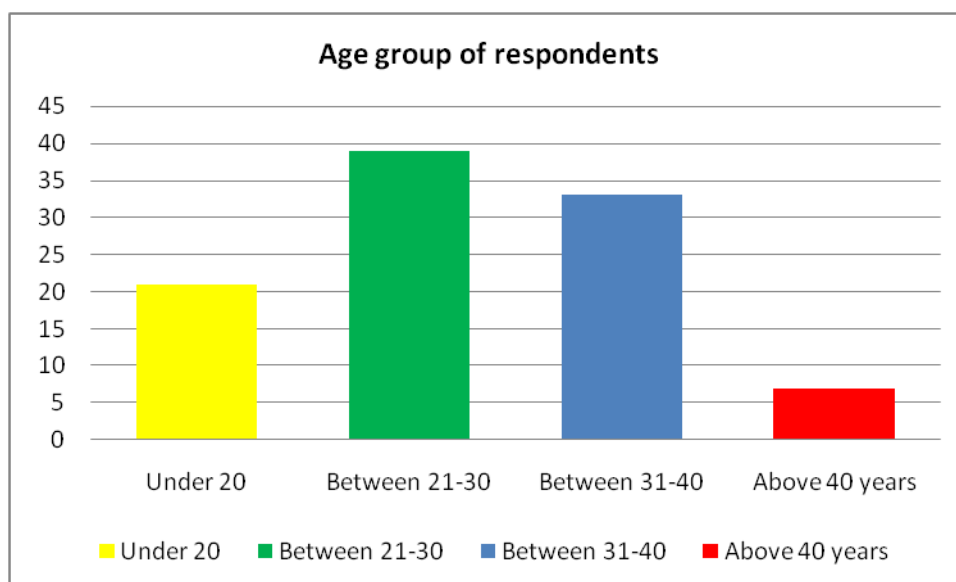
The table given below shows the age group of the respondents

**Table-3.2**

| Age groups (in years) | No of respondents | Percentage(%) |
|-----------------------|-------------------|---------------|
| Under 20              | 21                | 21%           |
| Between 21-30         | 39                | 39%           |
| Between 31-40         | 33                | 33%           |
| Above 40 years        | 7                 | 7%            |
| Total                 | 100               | 100%          |

(Source- Field survey,2023)

### 3.2- Bar diagram shows the age group of the respondents-



### Interpretation-

Above diagram and table shows that the majority of respondents i.e, 39% of the respondents belongs to the age group of 21-30 years, followed by 33% of the respondents are from 31-40 years of age group. Moreover 21% of the respondents are under 20 of age group and 7% of respondents belongs to above 40 years of age group.

### 3.3- Occupation of the respondents-

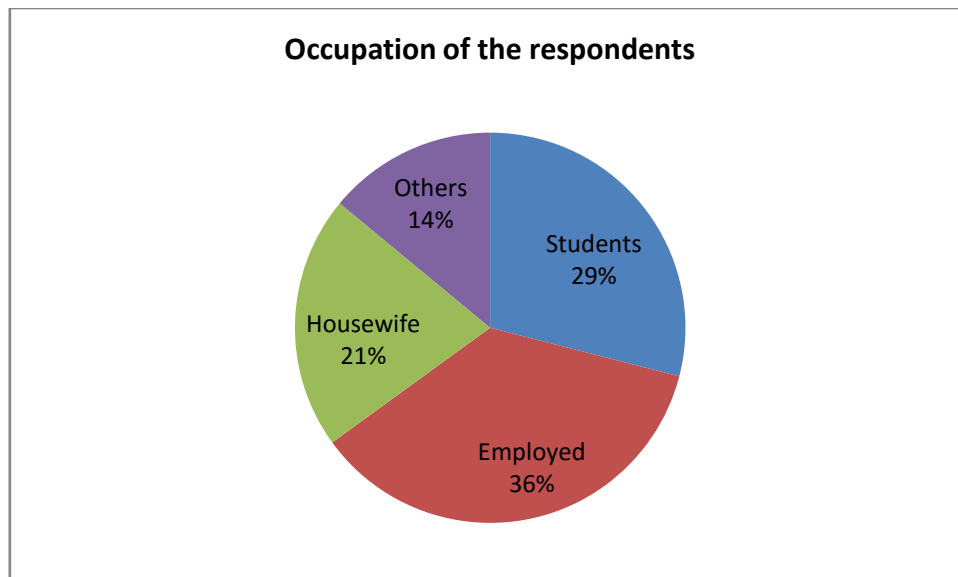
The table given below shows the occupation of the respondents

**Table-3.3**

| Occupations | No of respondents | Percentage(%) |
|-------------|-------------------|---------------|
| Students    | 29                | 29%           |
| Employed    | 36                | 36%           |
| Housewife   | 21                | 21%           |
| Others      | 14                | 14%           |
| Total       | 100               | 100%          |

(Source-Field survey,2023)

### 3.3- Diagram shows the occupation wise distribution of respondents-



### Interpretation-

The above table and diagram shows that 29% of the respondents of the study area are students, 36% of the respondents are employed, 21% of the respondents are housewife and 14% of the respondents belongs to others group.

### 3.4- Awareness level of online shopping among the respondents-

The table given below shows the level of awareness of online shopping among the respondents-

**Table-3.4**

| Opinions | Number of respondents | Percentage(%) |
|----------|-----------------------|---------------|
| Yes      | 97                    | 97%           |
| No       | 3                     | 3%            |
| Total    | 100                   | 100%          |

(Source-Field survey,2023)

### 3.4- Bar Diagram shows the level of awareness of online shopping-



### Interpretation-

The table 3.4 shows that 97% of the respondents are aware about online shopping while only 3% of the respondents are not aware about online shopping.



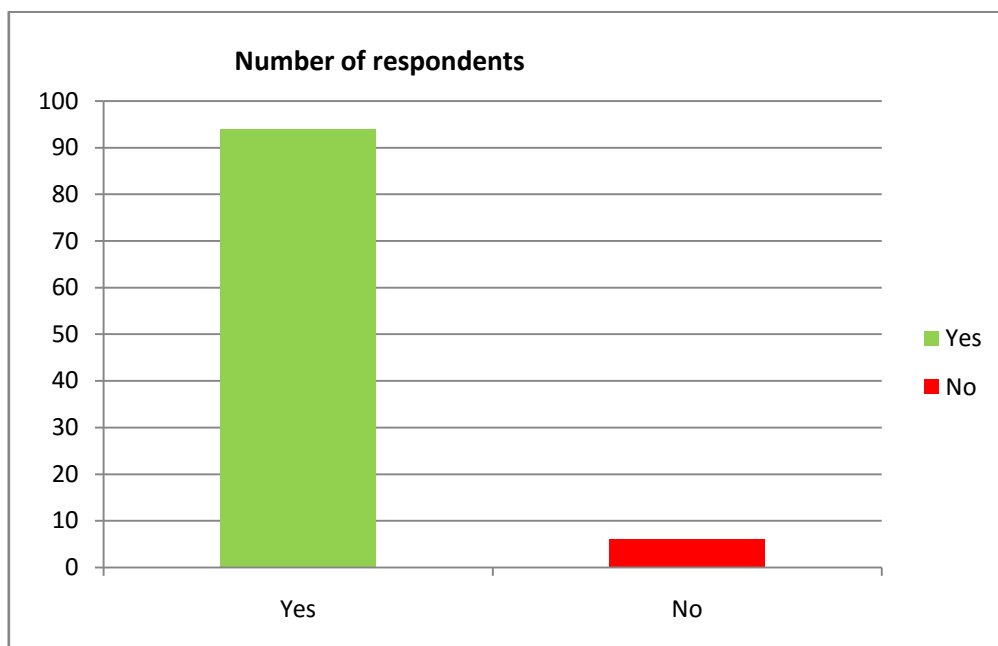
### 3.5- Table showing that the respondents have ever done online shopping or not-

**Table-3.5**

| Responses | Number of respondents | Percentage(%) |
|-----------|-----------------------|---------------|
| Yes       | 94                    | 94%           |
| No        | 6                     | 6%            |
| Total     | 100                   | 100%          |

(Source-Field survey,2023)

### 3.5- Diagram showing that the respondents are ever shopped online or not-



### Interpretation-

The above table and diagram shows that 94% of the respondents have done online shopping before while only 6% of the respondents have not done online shopping ever.

### 3.6- Preference level of Online shopping among the respondents-

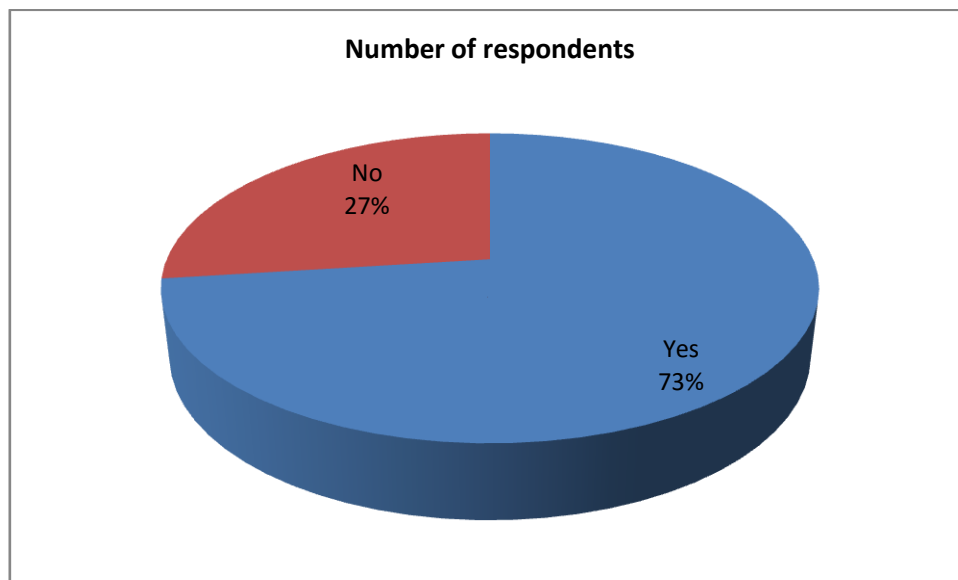
The table given below shows preference level of online shopping among the respondents

Table-3.6

| Preferences | Number of respondents | Percentage(%) |
|-------------|-----------------------|---------------|
| Yes         | 73                    | 73%           |
| No          | 27                    | 27%           |
| Total       | 100                   | 100%          |

(Source-Field survey,2023)

### 3.6- Diagram shows the preference level of online shopping among the respondents-



#### Interpretation-

The above diagram shows that 73% of the respondents preferred online shopping while 27% of the respondents do not preferred online shopping which may be due to a lot of reasons such as lack of knowledge on quality, fittings , colours etc.

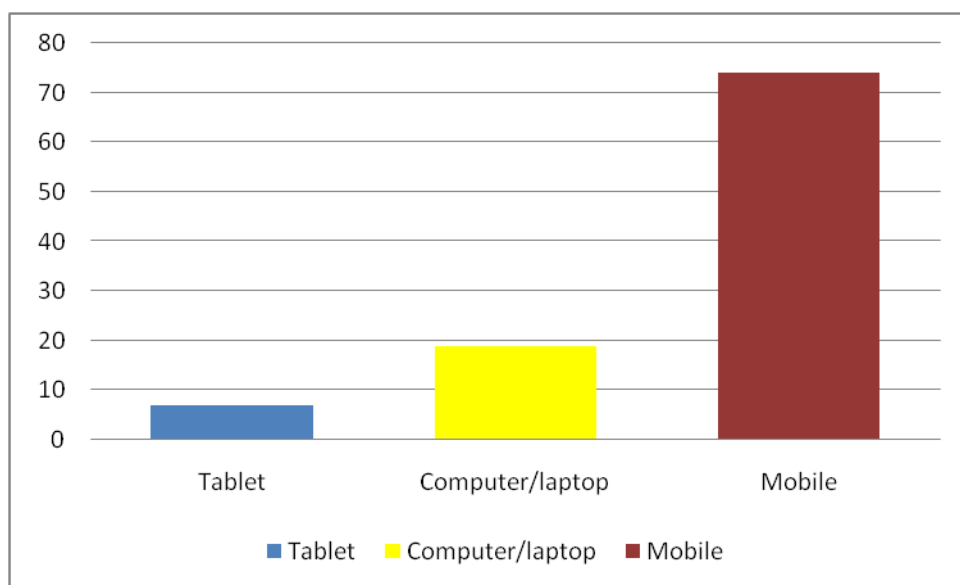
### 3.7-Devices used by the respondents for online shopping-

Table-3.7

| Devices         | Number of respondents | Percentage(%) |
|-----------------|-----------------------|---------------|
| Tablet          | 7                     | 7%            |
| Computer/laptop | 19                    | 19%           |
| Mobile          | 74                    | 74%           |
| Total           | 100                   | 100%          |

(Source-Field Survey,2023)

### 3.7- Diagram showing the devices used by the respondents used by respondents for online shopping-



### Interpretation-

The majority of the respondents i.e,74% of the respondents used mobile for online shopping,19% of the respondents using computer/laptops and only 7% of the respondents using tablet for online shopping.

### 3.8- Factors which is influencing the respondents to go for online shopping-

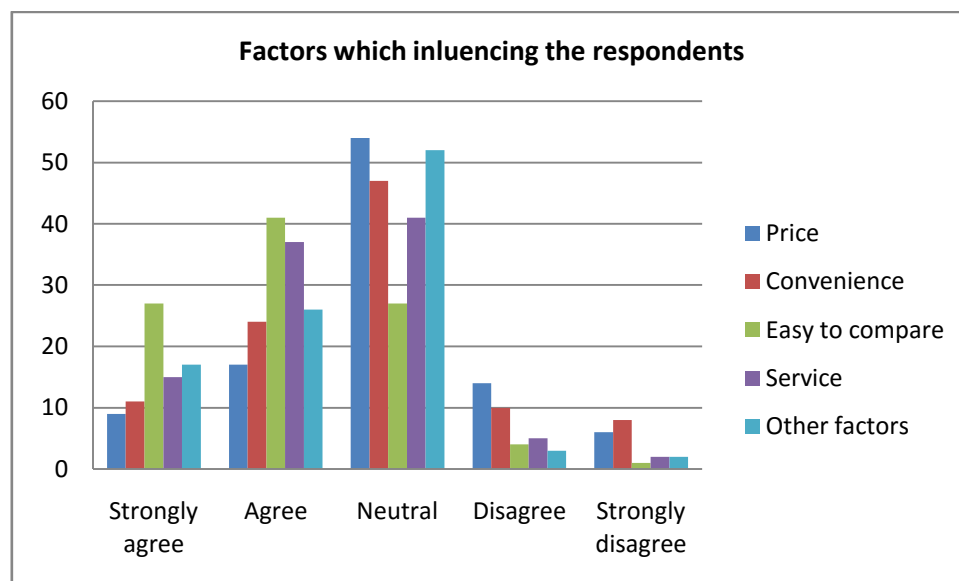
Table given below showing the factors which influencing the respondents to go for online shopping

Table-3.8

| Factors         | Number of the respondents |       |         |          |                   | Total |
|-----------------|---------------------------|-------|---------|----------|-------------------|-------|
|                 | Strongly agree            | Agree | Neutral | Disagree | Strongly disagree |       |
| Price           | 9                         | 17    | 54      | 14       | 6                 | 100   |
| Convenience     | 11                        | 24    | 47      | 10       | 8                 | 100   |
| Easy to compare | 27                        | 41    | 27      | 4        | 1                 | 100   |
| Service         | 15                        | 37    | 41      | 5        | 2                 | 100   |
| Other factors   | 17                        | 26    | 52      | 3        | 2                 | 100   |

(Source-Field survey,2023)

### 3.8- Diagram showing the factors which influencing the customers



### Interpretation-

Firstly, 9% and 17% of the respondents are strongly agree and agree that price is the factor which influence the respondents while 54%,14% and 6% of the respondents stayed with neutral,disagree and strongly disagree for the price factor.

Secondly,11% and 24% of the respondents strongly agree and agree that Convenience is another factor which influencing the customers to go for online shopping,47% of the

respondents stayed with neutral while only 10% and 8% of the respondents are disagree and strongly disagree that convenience is not the influencing factor for them.

Thirdly, 27% and 41% of the respondents strongly agree and agree that comparability is the influencing factor for the respondents and 27% of the respondents stayed with neutral while only 4% and 1% of the respondents disagree and strongly disagree that easy to comparability is not the influencing factor for them.

Fourthly, 15% and 37% of the respondents strongly agree and agree that service is the influencing factor of online shopping and 41% of the respondents are stayed with neutral while only 5% and 2% of the respondents are Disagree and Strongly disagree that service is not the influencing factor for them.

Fifthly, 17% and 26% of the respondents strongly agree and agree with the other factors and 52% of the respondents are stayed with neutral, while 3% and 2% of the respondents are disagree and strongly disagree with the other factor of influencing of online shopping.

### 3.9- Websites which are preferred by the respondents for online shopping-

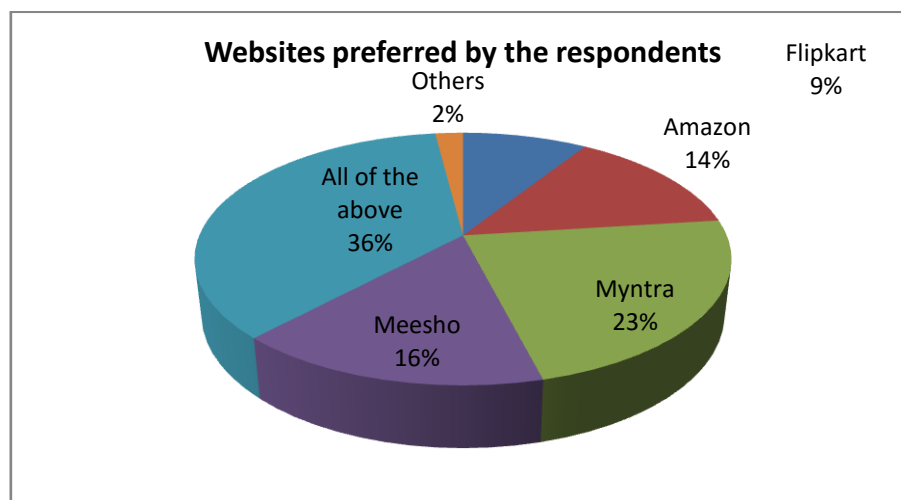
Table showing the websites which are preferred by the respondents for online shopping

**Table-3.9**

| Websites         | Number of respondents | Percentage(%) |
|------------------|-----------------------|---------------|
| Flipkart         | 9                     | 9%            |
| Amazon           | 14                    | 14%           |
| Myntra           | 23                    | 23%           |
| Meesho           | 16                    | 16%           |
| All of the above | 36                    | 36%           |
| Others           | 2                     | 2%            |
| Total            | 100                   | 100%          |

(Source-Field survey,2023)

### 3.9- Diagram showing the preference websites of the respondents



#### Interpretation-

The above shows that majority of the respondents i.e, 36% of the respondents preferred all the websites which are shown in the table while, 9%,14%,23% and 16% of the respondents are preferred basically Flipkart,Amazon,Myntra and Meesho and only 2% of the respondents are preferred other websites for shopping.

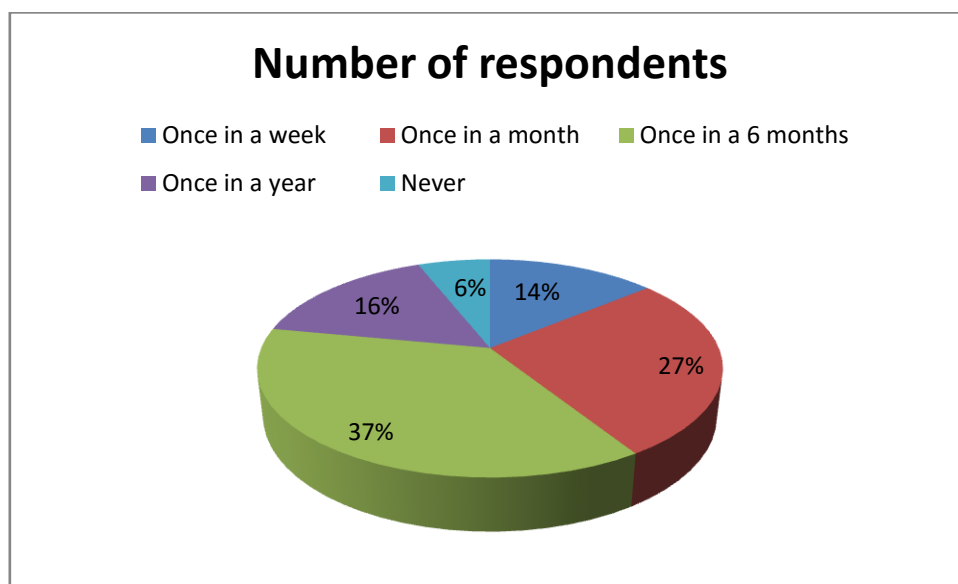
### 3.10- Frequency level of the respondents of online shopping-

Table given below shows the frequency level of the respondents of online shopping

| Opinions           | Number of respondents | Percentage(%) |
|--------------------|-----------------------|---------------|
| Once in a week     | 14                    | 14%           |
| Once in a month    | 27                    | 27%           |
| Once in a 6 months | 37                    | 37%           |
| Once in a year     | 16                    | 16%           |
| Never              | 6                     | 6%            |
| Total              | 100                   | 100%          |

(Source-Field Survey,2023)

### 3.10-Diagram given below showing the how frequently they shopped through online



### Interpretation-

The majority of the study i.e., 37% of the respondents shopped once in a every 6 months and 27% of the respondents are shopped once in a month while, 14% and 16% of the respondents are shopped once in a week and once in a year. Moreover only 6% of the respondents are never shopped through online.

### 3.11-From how long the respondents are shopped through online-

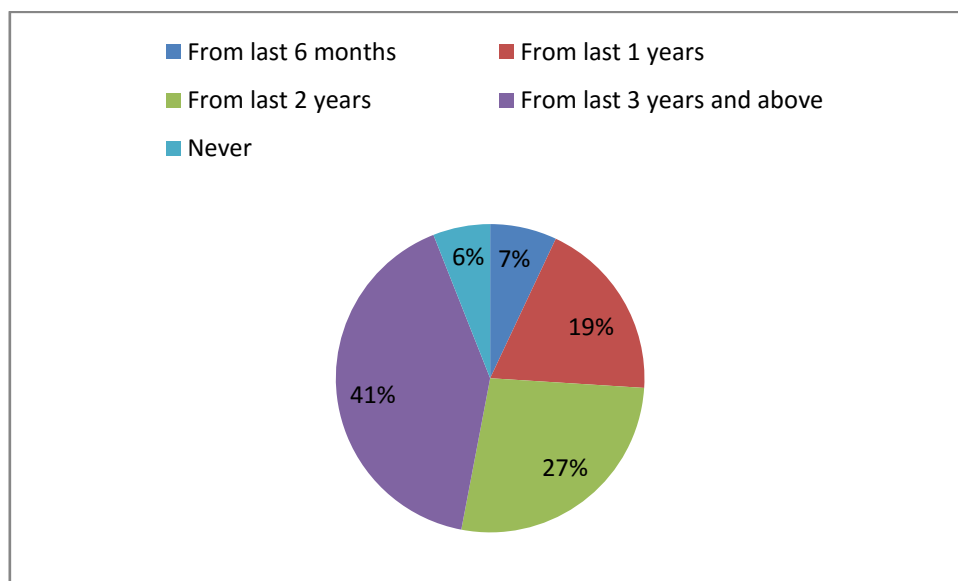
Table given below showing the level from how long the respondents are shopped through online

**Table-3.11**

| Opinions                    | Number of respondents | Percentage(%) |
|-----------------------------|-----------------------|---------------|
| From last 6 months          | 7                     | 7%            |
| From last 1 years           | 19                    | 19%           |
| From last 2 years           | 27                    | 27%           |
| From last 3 years and above | 41                    | 41%           |
| Never                       | 6                     | 6%            |
| Total                       | 100                   | 100%          |

(Source-Field Survey,2023)

**3.11- Diagram given below showing the respondents from how long they are shopped through online**



#### **Interpretation-**

The majority of the respondents i.e., 41 percent of the respondents shopped through online from last 3 years and above and 27% of the respondents are shopped from last 2 years moreover 19% of the respondents are shopped from last 1 years. While 6% of the respondents are shopped from last 6 months and only 6% of the respondents are stayed with never.



### 3.12-Average amount spent by the respondents by shopping through online(quarterly)-

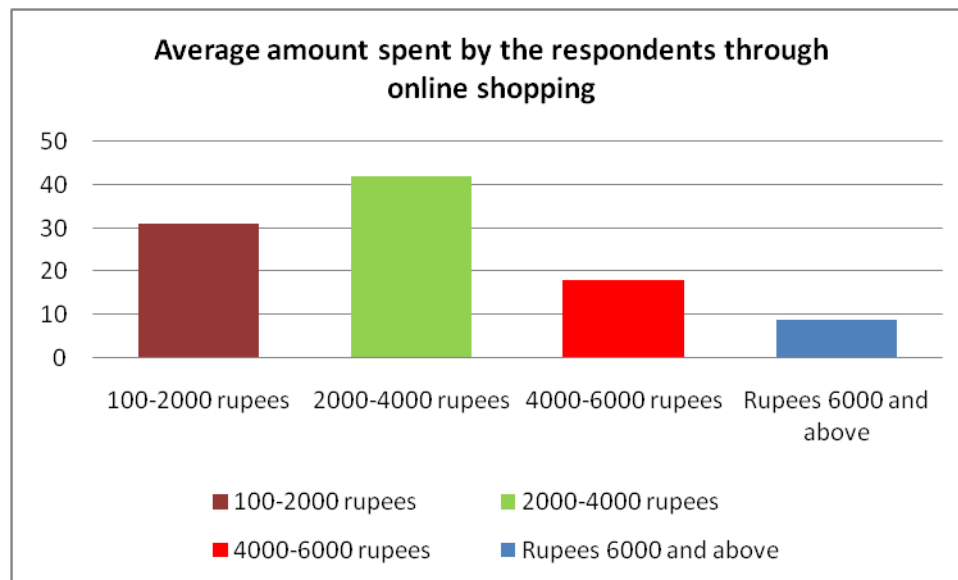
The table given below shows the average amount spent by the respondents by shopping through online-

**Table-3.12**

| Amounts               | Number of respondents | Percentage(%) |
|-----------------------|-----------------------|---------------|
| 100-2000 rupees       | 31                    | 31%           |
| 2000-4000 rupees      | 42                    | 42%           |
| 4000-6000 rupees      | 18                    | 18%           |
| Rupees 6000 and above | 9                     | 9%            |
| Total                 | 100                   | 100%          |

(Source- Field Survey,2023)

### 3.12- Diagram shows the average amount spent by the respondents quarterly-



### Interpretation-

The majority of the respondents i.e., 42% of the respondents spent 2000-4000 rupees is the average amount spent by the respondents, while 31% and 18% of the respondents spent 100-2000 rupees and 4000-6000 rupees through online shopping and only 9% of the respondents are spent rupees 6000 and above through online.

### 3.13- Items on which the respondents are spend more money

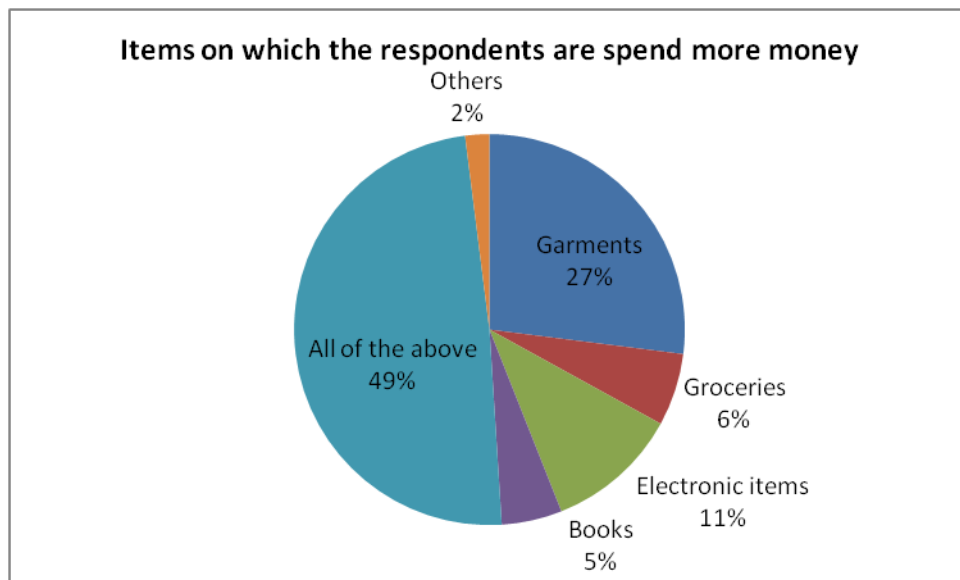
The table given below shows the item on which the respondents are spend more money

**Table-3.13**

| Items            | Number of respondents | Percentage(%) |
|------------------|-----------------------|---------------|
| Garments         | 27                    | 27%           |
| Groceries        | 6                     | 6%            |
| Electronic items | 11                    | 11%           |
| Books            | 5                     | 5%            |
| All of the above | 49                    | 49%           |
| Others           | 2                     | 2%            |
| Total            | 100                   | 100%          |

(Source-Field Survey,2023)

### 3.13- Diagram showing the items on which the respondents are spend more money



#### Interpretation-

Majority of the respondents i.e., 49% and 27% of the respondents spend more money on all of the items shown on the table and on garments while 11% and 6% of the respondents spend on electronic items and on groceries followed by only 5% and 2% of the respondents are spend on Books and on Other items.

### 3.14-Responses of the respondents regarding the websites are offered a good quality of products and services-

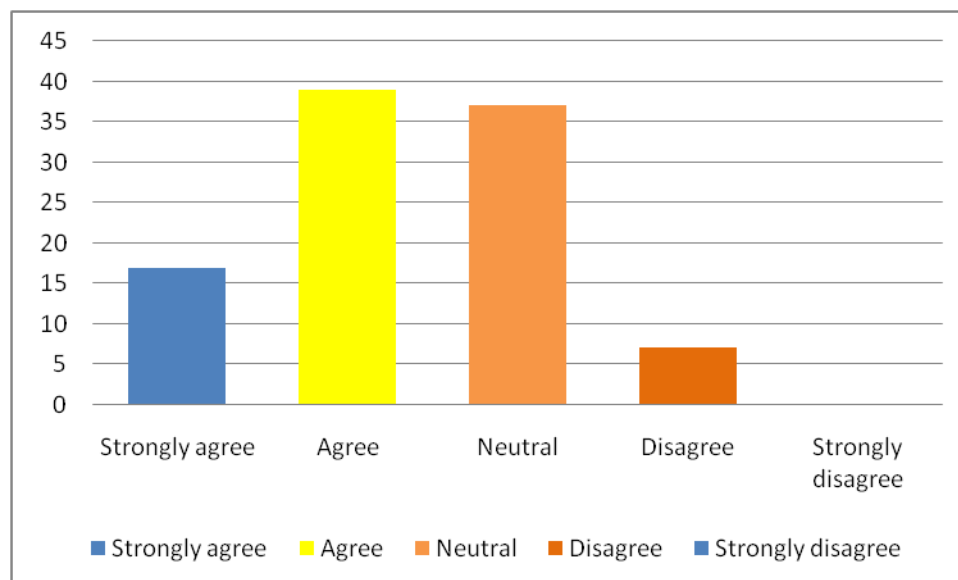
The table given below showing the responses of the respondents regarding the websites are offered a good quality of products and services-

**Table-3.14**

| Opinions          | Number of respondents | Percentage(%) |
|-------------------|-----------------------|---------------|
| Strongly agree    | 17                    | 17%           |
| Agree             | 39                    | 39%           |
| Neutral           | 37                    | 37%           |
| Disagree          | 7                     | 7%            |
| Strongly disagree | 0                     | 0%            |
| Total             | 100                   | 100%          |

(Source- Field survey, 2023)

**3.14-Diagram given below showing the responses of the respondents regarding the websites are offered a good quality of products and services-**



#### **Interpretation-**

The majority of the respondents i.e., 39%, 37% and 17% of the respondents out of 100 respondents are agree, neutral and strongly agree that websites are offered a good quality of products and services while only 7% disagree with that.

### 3.15-Satisfaction level of the respondents of online shopping-

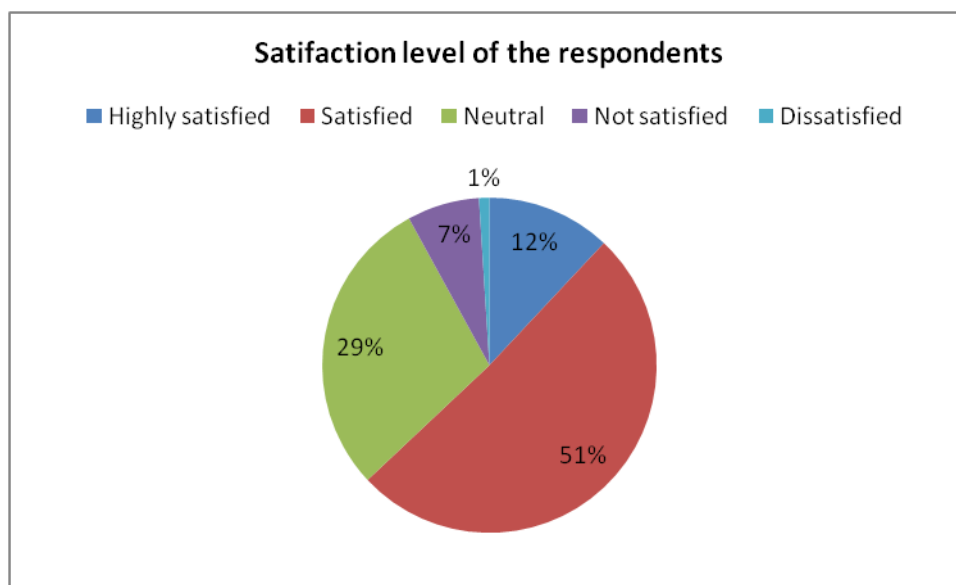
The table given below showing the satisfaction level of the respondents of online shopping

**Table-3.15**

| Satisfaction levels | Number of respondents | Percentage(%) |
|---------------------|-----------------------|---------------|
| Highly satisfied    | 12                    | 12%           |
| Satisfied           | 51                    | 51%           |
| Neutral             | 29                    | 29%           |
| Not satisfied       | 7                     | 7%            |
| Dissatisfied        | 1                     | 1%            |
| Total               | 100                   | 100%          |

(Source-Field survey,2023)

**3.15- Diagram given below showing the satisfaction level of the respondents of online shopping-**



#### **Interpretation-**

The above diagram shows that 12% of the respondents are highly satisfied, 51% are satisfied and 29% of the respondents are stayed with neutral while 7% and 1% are not satisfied and dissatisfied with online shopping however the above diagram its shows that majority of the respondents satisfied with online shopping.

### 3.16-Reasons of the respondents for the satisfaction towards online shopping-

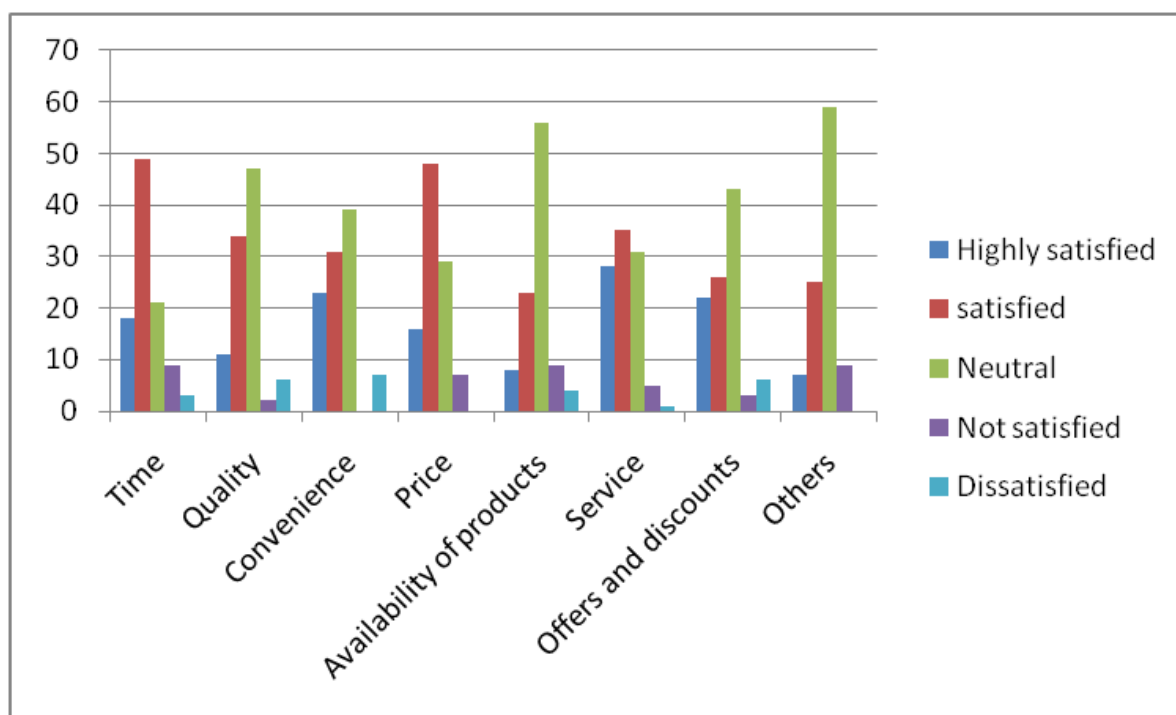
Table given below shows the reasons of the respondents for the satisfaction towards online shopping-

**Table-3.16**

| Particulars              | Highly satisfied | satisfied | Neutral | Not satisfied | Dissatisfied | Total |
|--------------------------|------------------|-----------|---------|---------------|--------------|-------|
| Time                     | 18               | 49        | 21      | 9             | 3            | 100   |
| Quality                  | 11               | 34        | 47      | 2             | 6            | 100   |
| Convenience              | 23               | 31        | 39      | 0             | 7            | 100   |
| Price                    | 16               | 48        | 29      | 7             | 0            | 100   |
| Availability of products | 8                | 23        | 56      | 9             | 4            | 100   |
| Service                  | 28               | 35        | 31      | 5             | 1            | 100   |
| Offers and discounts     | 22               | 26        | 43      | 3             | 6            | 100   |
| Others                   | 7                | 25        | 59      | 9             | 0            | 100   |

(Source- Field Survey,2023)

**3.16- The diagram given below showing the reasons of the respondents for the satisfaction towards online shopping-**



### **Interpretation-**

Firstly, out of 100 respondents 49 % of the respondents says that time is the factor why they are satisfied with online shopping. While 21% of the respondents are stayed with neutral and 18% of the respondents highly satisfied with the time factor. Moreover 9% and 3% of the respondents are stayed with not satisfied and dissatisfied with time reason.

Secondly, majority of the study 47% of the respondents are stayed with neutral ,34% of the respondents satisfied and 11% of the respondents Highly satisfied with the quality offered by the online shopping websites. While only 2% and 6% are not satisfied and dissatisfied.

Thirdly, Out of 100 respondents 39% , 31% and 23% of the respondents are stayed with neutral , satisfied and highly satisfied with the reason of convenience. While only 7% of the respondents are stayed with dissatisfied with reason of convenience.

Fourthly, 48% of the respondents are satisfied , 39% of the respondents are stayed with neutral and 16% of the respondents are highly satisfied with the price offered by the online shopping sites .while only 7% are not satisfied with the price factor.

Fifthly, out of 100 respondents 8% of the respondents are highly satisfied with the with the availability of product , 23% are satisfied and and 56% are stayed with neutral of the availability of product. Moreover 9% and 4% are stayed with not satisfied and dissatisfied with availability of products.

Sixthly, out of 100 respondents 28% of respondents are highly satisfied with the service provided by the online shopping websites, 35% are satisfied and 31% are stayed with neutral while 5% and 1% are not satisfied and dissatisfied with the service provided by the sites.

Seventhly, , out of 100 respondents 22% of respondents are highly satisfied with the offers and discounts offered by the online shopping sites, 26% of the respondents are satisfied and 43% are stayed with neutral while 3% of the respondents are not satisfied and 6% of the respondents are dissatisfied with the with the offers and discounts offered by the online shopping sites.

Lastly, 7%,25% and 59% of the respondents are highly satisfied ,satisfied and stayed with neutral of other factors offered by online shopping sites. While 9% of the respondents are not satisfied with the other factors.

### 3.17- Hesitation faced by the respondents of giving personal information while shopping through online-

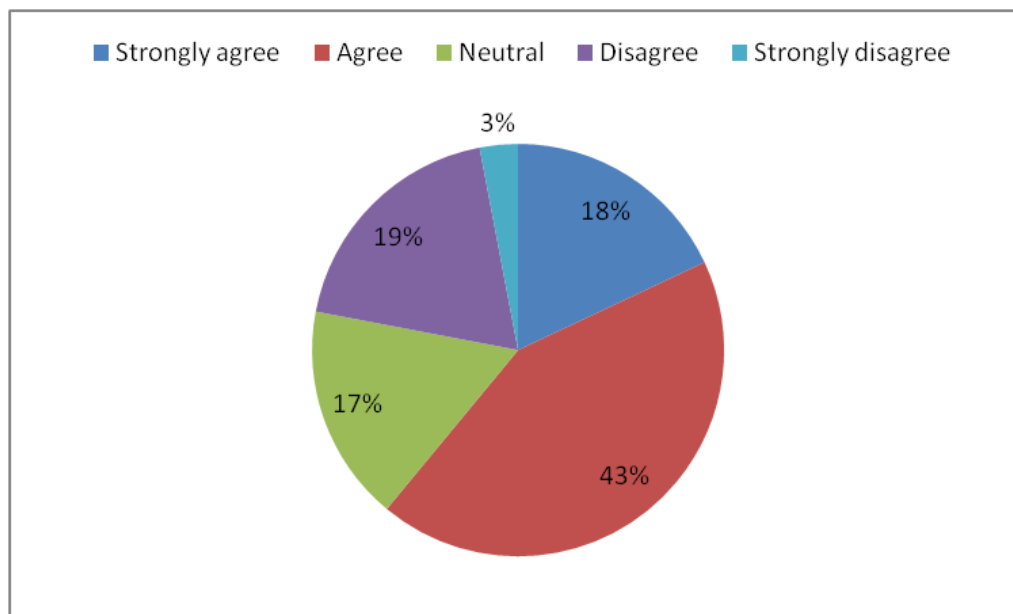
The table given below showing the level of agreement of the problems faced by the respondents of giving personal information while shopping through online-

**Table-3.17**

| Level of hesitation | Number of respondents | Percentage(%) |
|---------------------|-----------------------|---------------|
| Strongly agree      | 18                    | 18%           |
| Agree               | 43                    | 43%           |
| Neutral             | 17                    | 17%           |
| Disagree            | 19                    | 19%           |
| Strongly disagree   | 3                     | 3%            |
| Total               | 100                   | 100%          |

(Source-Field survey,2023)

### 3.17- Diagram showing the level of hesitation faced by the respondents of giving personal information while shopping through online-



#### Interpretation-

The above diagram shows that 18% of the respondents out of 100 respondent strongly agree that they face problem while giving personal information during online shopping, 43% are agree and 17% are stayed with neutral while giving personal information. While 19% and 3% of the respondents are disagree and strongly disagree that they did not face problem to give personal information while shopping through online.

### 3.18- Hesitation faced by the respondents of giving credit/debit card information while shopping through online-

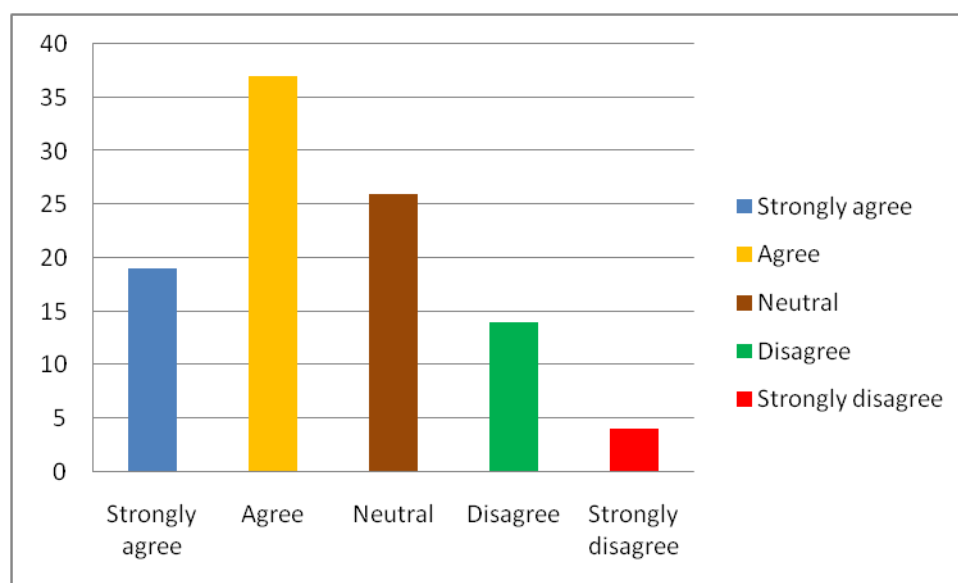
The table given below showing hesitation faced by the respondents of giving credit/debit card information while shopping through online

Table-3.18

| Security level    | Number of respondent | Percentage(%) |
|-------------------|----------------------|---------------|
| Strongly agree    | 19                   | 19%           |
| Agree             | 37                   | 37%           |
| Neutral           | 26                   | 26%           |
| Disagree          | 14                   | 14%           |
| Strongly disagree | 4                    | 4%            |
| <b>Total</b>      | 100                  | 100%          |

(Source- Field survey,2023)

### 3.18-Diagram showing the hesitation faced by the respondents of giving credit/debit card information while shopping through online-



#### Interpretation-

The above diagram shows that 19% of the respondents out of 100 respondent strongly agree that they face problem while giving debit/credit information during online shopping, 37% are agree and 26% are stayed with neutral while giving personal information. While 14% and 4% of the respondents are disagree and strongly disagree that they did not face problem to give personal information while shopping through online.



### 3.19- Level of agreement of the problems faced by the respondents of exchanging /returning the products while shopping through online-

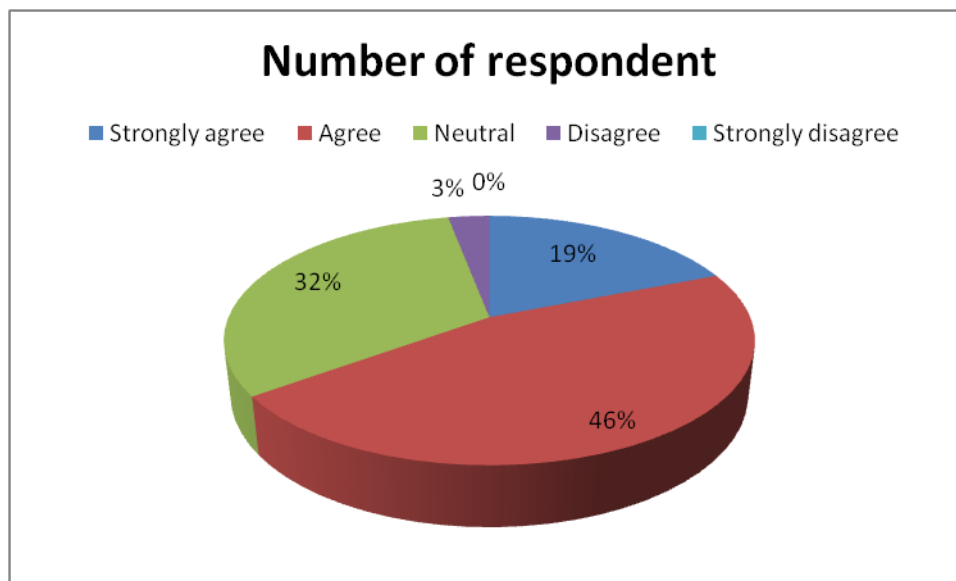
The table given below showing the Level of agreement of the problems faced by the respondents of exchanging /returning the products while shopping through online

**Table-3.19**

| Level of agreements | Number of respondent | Percentage(%) |
|---------------------|----------------------|---------------|
| Strongly agree      | 19                   | 19            |
| Agree               | 46                   | 46            |
| Neutral             | 32                   | 32            |
| Disagree            | 3                    | 3             |
| Strongly disagree   | 0                    | 0             |
| <b>Total</b>        | 100                  | 100           |

(Source- Field survey,2023)

**3.19-diagram** given below showing the Level of agreement of the problems faced by the respondents of exchanging /returning the products while shopping through online-



#### **Interpretation-**

The above diagram shows that 19% of the respondents out of 100 respondent strongly agree that they face problem of exchanging/returning the product during online shopping, 46% are agree and 32% are stayed with neutral exchanging /returning the products while shopping through online. While only 3% of the respondents are disagree with it.

### 3.20- Level of agreement of the respondents about the uncertainty of misuse of personal information-

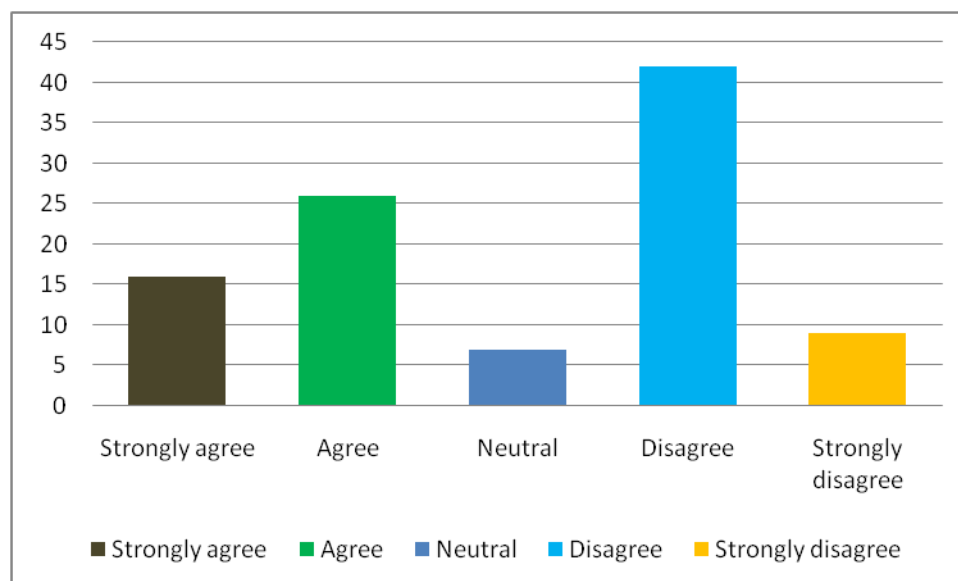
The given table showing the Level of agreement of the respondents about the uncertainty of misuse of personal information-

**Table-3.20**

| Level of agreements | Number of respondent | Percentage(%) |
|---------------------|----------------------|---------------|
| Strongly agree      | 16                   | 16%           |
| Agree               | 26                   | 26%           |
| Neutral             | 7                    | 7%            |
| Disagree            | 42                   | 42%           |
| Strongly disagree   | 9                    | 9%            |
| <b>Total</b>        | 100                  | 100%          |

(Source-Field survey,2023)

### 3.20- Diagram showing the Level of agreement of the respondents about the uncertainty of misuse of personal information



### Interpretation-

The above diagram shows that 16% of the respondents out of 100 respondent strongly agree that they face problem of uncertainty of misuse of personal information ,26% are agree and 7% are stayed with neutral . While 42% and 9% of the respondents are disagree and strongly disagree that they did not face problem of the uncertainty of misuse of personal information.

### 3.21-Level of agreement of the respondents regarding delivery fees increasing the total price of the product

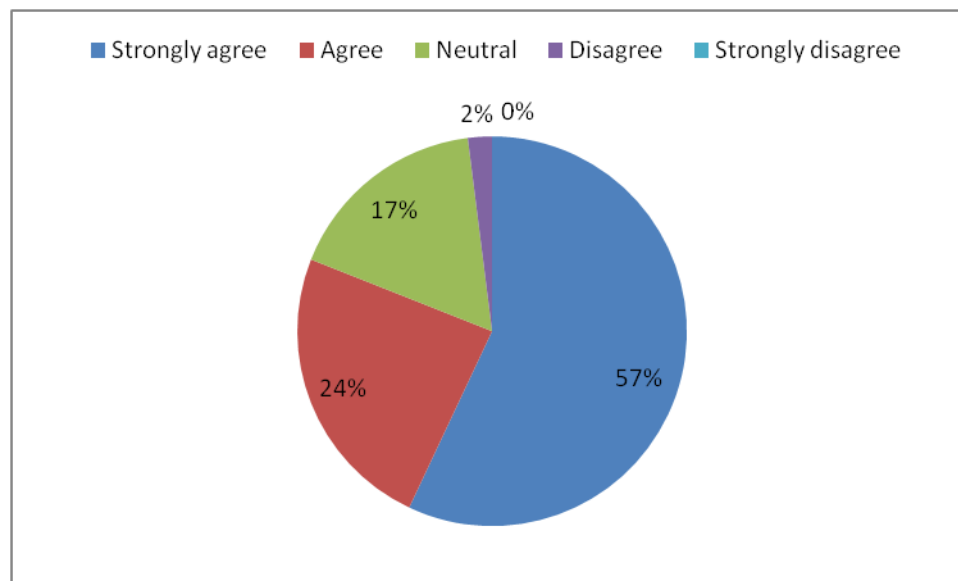
Table given below showing the level of agreement of the respondents regarding delivery fees much increase the total price-

**Table-3.21**

| Level of agreements | Number of respondent | Percentage(%) |
|---------------------|----------------------|---------------|
| Strongly agree      | 57                   | 57%           |
| Agree               | 24                   | 24%           |
| Neutral             | 17                   | 17%           |
| Disagree            | 2                    | 2%            |
| Strongly disagree   | 0                    | 0%            |
| <b>Total</b>        | 100                  | 100%          |

(Source-Field survey,2023)

### 3.21- Diagram given below shows the level of agreement of the respondents regarding delivery fees much increase the total price of the product



#### Interpretation-

The above diagram shows that 57% of the respondents out of 100 respondent strongly agree that delivery fees may increase the total price of the products, 24% are agree and 17% are stayed with neutral while giving personal information. While 2% of the respondents Disagree with that delivery fess much not increase the total price of the product.

### 3.22 –Level of agreements of the respondents about the difficulty in judging the product quality over the internet-

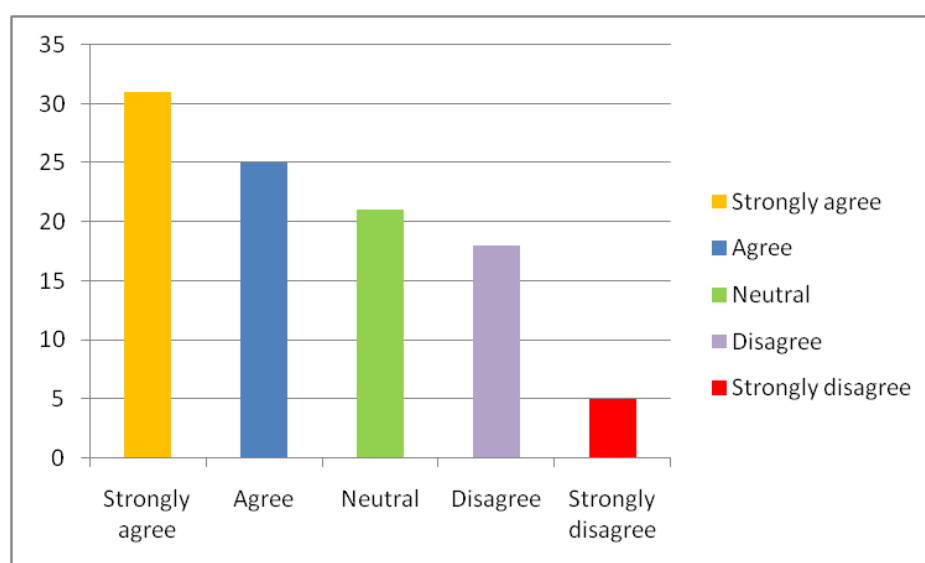
The table given below showing the level of agreements of the respondents about the difficulty in judging the product quality over the internet-

**Table-3.22**

| Level of agreements | Number of respondent | Percentage(%) |
|---------------------|----------------------|---------------|
| Strongly agree      | 31                   | 31%           |
| Agree               | 25                   | 25%           |
| Neutral             | 21                   | 21%           |
| Disagree            | 18                   | 18%           |
| Strongly disagree   | 5                    | 5%            |
| <b>Total</b>        | <b>100</b>           | <b>100%</b>   |

(Source- Field survey,2023)

### 3.22 – Diagram given below shows the level of agreements of the respondents about the difficulty in judging the product quality over the internet



#### Interpretation-

The above diagram shows that 31% of the respondents out of 100 respondent strongly agree that they face problem in judging the product quality over the internet. 25% are agree and 21% stayed with neutral of judging the product quality during online shopping. While 18% and 5% of the respondents are disagree and strongly disagree that they did not face problem to judging the quality of the product during online shopping.

## CHAPTER-4

### FINDINGS, SUGGESTIONS AND CONCLUSIONS

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#### 4.1- Findings-

Some of the major findings of this study are given below-

- I. In this study 63% of the respondents are male while 27% of the respondents are female
- II. In this study the majority of respondents i.e., 39% of the respondents belongs to the age group of 21-30 years, followed by 33% of the respondents are from 31-40 years of age group. Moreover 21% of the respondents are belongs to under 20 of age group and 7% of respondents are belongs to above 40 years of age group.
- III. In this study 29% of the respondents are students, 36% of the respondents employed, 21% of the respondents are housewife and 14% of the respondents are belongs to others group
- IV. The study reveals that 97% of the respondents aware about online shopping while only 3% of the respondents not aware about online shopping.
- V. In this study the majority of the respondents i.e., 94% of the respondents done online shopping before while only 6% of the respondents are not done online shopping ever.
- VI. In this study it is noticed that 73% of the respondents preferred online shopping while 27% of the respondents do not preferred online shopping.
- VII. The majority of the respondents i.e., 74% of the respondents used mobile for online shopping, 19% of the respondents are using computer/laptops and only 7% of the respondents using tablet.
- VIII. Analysing of the data it is clearly shows majority of the findings that 54% are agreed with neutral and 17% are agreed that price is the influencing factor for them, 47% are agreed with neutral and 24% are agreed that convenience of online shopping is the influencing factor for them, 41% are agreed with agree and 27% are strongly agreed that easy to comparability is the influencing factor for them and 41% are agreed with neutral and 37% are agreed that service is the influencing factor for them to go for online shopping.
- IX. Majority of the respondents i.e., 36% of the respondents preferred all the platforms of online shopping while, 9%, 14%, 23% and 16% of the respondents are preferred Flipkart, Amazon, Myntra and Meesho and only 2% of the respondents preferred other websites for shopping.
- X. The majority of the study i.e., 37% of the respondents shopped once in a every 6 months and 27% of the respondents shopped once in a month while, 14% and 16% of

the respondents shopped once in a week and once in a year. Moreover only 6% of the respondents are never shopped through online.

- XI. The majority of the respondents i.e., 41 percent of the respondents shopped through online from last 3 years and above and 27% of the respondents are shopped from last 2 years moreover 19% of the respondents are shopped from last 1 years. While 6% of the respondents shopped from last 6 months and only 6% of the respondents are stayed with never.
- XII. The majority of the respondents i.e., 42% of the respondents spent 2000-4000 rupees is the average amount spent by the respondents, while 31% and 18% of the respondents spent 100-2000 rupees and 4000-6000 rupees through online shopping and only 9% of the respondents are spent rupees 6000 and above through online quarterly.
- XIII. Majority of the respondents i.e., 49% and 27% of the respondents are spend more money on all of the items shown on the table and on garments while 11% and 6% of the respondents are spend on electronic items and on groceries followed by only 5% and 2% of the respondents are spend on Books and on Other items.
- XIV. The majority of the respondents i.e., 39%,37% and 17% of the respondents out of 100 respondents are agree, neutral and strongly agree that websites are offered a good quality of products and services while only 7% disagree with that.
- XV. The 12% of the respondents are highly satisfied,51% are satisfied and 29% of the respondents are stayed with neutral while 7% and 1% are not satisfied and dissatisfied with online shopping however the majority of the respondents satisfied with online shopping.
- XVI. Majority of the respondents i.e., 49% agreed that time is the reasons of satisfaction towards of online shopping, 34% of the respondents are agreed that quality of the product is the another reason for satisfaction towards online shopping while 47% stayed with neutral and 34% are satisfied and agreed that is the another reason for them to satisfied with online shopping. Moreover 31% satisfied with the convenience factor ,48% of the respondents satisfied with the price factor, 56% of the respondents stayed with neutral of availability of products, 35% satisfied with service , 43% and 26% stayed with neutral and satisfied with offers and discounts offered by the shopping platforms and these are the reasons of satisfaction towards online shopping for the respondents.

- XVII. The 18% of the respondents out of 100 respondent are strongly agree that they face problem while giving personal information during online shopping,43% are agree and 17% are stayed with neutral while giving personal information. While 19% and 3% of the respondents are disagree and strongly disagree that they did not face problem to give personal information while shopping through online
- XVIII. From the analysis of data it is clear that 19% of the respondents out of 100 respondent are strongly agree that they face problem while giving debit/credit information during online shopping,37% are agree and 26% are stayed with neutral while giving personal information. While 14% and 4% of the respondents are disagree and strongly disagree that they did not face problem to give personal information while shopping through online.
- XIX. This study shows that 19% of the respondents out of 100 respondent are strongly agree that they face problem of exchanging/returning the product during online shopping,46% are agree and 32% are stayed with neutral exchanging /returning the products while shopping through online. While only 3% of the respondents are disagree with it.
- XX. From the analysis of data it is found that 16% of the respondents out of 100 respondent are strongly agree that they face problem of uncertainty of misuse of personal information ,26% are agree and 7% are stayed with neutral . While 42% and 9% of the respondents are disagree and strongly disagree that they did not face problem of the uncertainty of misuse of personal information.

#### **4.2-SUGGESTIONS-**

1. It can be suggested that online shopping in our country is still not prepared for products that require touch and feel inspection as product performance risk is high among the respondents. Therefore, the e – marketers are suggested to provide standardized products like movies, CDs and tickets that contain little product and delivery risk which will remain in demand in the years to come.
2. The e-commerce are suggested to deal with electronic goods, video games, gift items, books or trendy accessories more as they are targeting young generations. These products are likely to sell more in comparison to home furnishing and home décor items that target people in their late 40s or above.
3. Strategies like cash on delivery or displaying proper return policies on sites will be useful to reduce financial risk as well as fraud risk related issues of the consumers.



4. To reduce the time risk, the ecommerce companies should design their web stores in very easy and convenient manner so that consumers can reach to their desired products category in a hassle free manner.
5. Online marketers should not try to collect any account or credit card related information on the site; rather the consumers should be directed to safe payment gateways of standardized banks for all transactions purpose.
6. Insurance regarding security of their personal and financial information should be displayed on websites mentioning the intermediary role of standardized banks

#### **4.3-CONCLUSIONS-**

The overall analysis of the study reveals that majority of the respondents are aware about online shopping and the majority of the respondents are satisfied with the online shopping activities but the various risks perceived by the consumers have negative impact on online shopping .Although the consumers are concerned about security and liability issues of internet – technology , but then also they are oriented towards online shopping. It can be said that product risk and delivery risk are the most dominating risks for all the respondents. Along with this, dealing with the credit cards while shopping online has proven to be stronger perceived financial risk as a fear of loss of credit card information is always there in their mind . Some people are used to traditional shopping and find it comfortable as it provides surety of product quality and product delivery. The fear of charging high online payment charges or overcharged as shipping/ delivery charges prevented the consumers from shopping online.

It was found that with increase in age , perception of online risk also increases. Hence ,we can conclude that young consumers and middle age consumers are easy targets for online marketers. Standardized and trendy products will be in demand on the internet. Middle age consumers, who are usually income group of the society, are highly potential consumers of online shopping , but they have apprehensions of financial risk. Internet marketers should take proper steps regarding security of credit card information in order to mitigate the risk.

## ANNEXURE

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## **QUESTIONNAIRE**

Dear sir/Madam

I am Anurag Dey , a student of M.Com 3<sup>rd</sup> Semester of Nalbari Commerce College under Gauhati University. As an integral part of our course curriculum, I am conducting a study on the topic ‘Customers cognizance level and satisfaction towards online shopping a case study in selected areas of Nalbari town’ . I am requesting you to kindly extent your Co-operation in filling the questionnaire, which would be enable me to attain the objective of my survey. I assure you that this information will be kept confidential and will be used fo academic purposes only.

Thanking you

1) Name of the respondents:\_\_\_\_\_

2) Your Gender:

a) Male ( )

b) Female ( )

3) Your age:

a) Under 20 ( )

b) Between 21-30 ( )

c) Between 31-40 ( )

d) Above 40 years ( )

4) Your occupation:

a) Students ( )

b) Employed ( )

c) Housewife ( )

d) Others ( )

5) Have you ever shopped online:-

a) Yes ( )

b) No ( )

6) Do you prefer online shopping:-

a) Yes ( )

b) No ( )

7) Which device do you use to shop online:-

- a) Tablet ( )
- b) Computer/Laptop ( )
- c) Mobile ( )

8) Which factor is influencing you to go for online shopping-

| Sl no. | Factors         | Strongly agree | Agree | Neutral | Disagree | Strongly disagree |
|--------|-----------------|----------------|-------|---------|----------|-------------------|
| a.     | Price           |                |       |         |          |                   |
| b.     | Convenience     |                |       |         |          |                   |
| c.     | Easy to compare |                |       |         |          |                   |
| d.     | Service         |                |       |         |          |                   |
| e.     | Other factors   |                |       |         |          |                   |

9) Which websites do you prefer for online shopping:-

- a) Flipkart ( )
- b) Amazon ( )
- c) Myntra ( )
- d) Meesho ( )
- e) All of the above ( )
- f) Others ( )

10) How frequently do you shop online:-

- a) Once in a week ( )
- b) Once in a month ( )
- c) Once in a six month ( )
- d) Once in a year ( )
- e) Never ( )

11) From how long do you shopped through online:-

- a) From last 6 months ( )
- b) From last 1 years ( )
- c) From last 2 years ( )
- d) From last 3 years and above ( )
- e) Never ( )

12) What is the average amount you spent through online shopping (Quarterly):-

- a) Rs 100-2000 ( )
- b) Rs 2000-4000 ( )
- c) Rs 4000-6000 ( )
- d) Rs 6000 and above ( )

13) Item on which do you spend money during online shopping-

- a) Garments ( )
- b) Groceries ( )
- c) Electronic items ( )
- d) All of the above ( )
- e) Others ( )

14) Do you think that online shopping sites are offered a good quality of products and services to their customers-

- a) Strongly agree ( )
- b) Agree ( )
- c) Neutral ( )
- d) Disagree ( )
- e) Strongly disagree ( )

15) How much you are satisfied with online shopping activities:-

- a) Highly satisfied ( )
- b) Satisfied ( )
- c) Neutral ( )
- d) Not satisfied ( )
- e) Dissatisfied ( )

16) Rate the reason of satisfaction toward online shopping-

| Sl no. | Particulars              | Highly satisfied | Satisfied | Neutral | Not satisfied | Dissatisfied |
|--------|--------------------------|------------------|-----------|---------|---------------|--------------|
| a.     | Time                     |                  |           |         |               |              |
| b.     | Quality                  |                  |           |         |               |              |
| c.     | Convenience              |                  |           |         |               |              |
| d.     | Price                    |                  |           |         |               |              |
| e.     | Availability of products |                  |           |         |               |              |
| f.     | Service                  |                  |           |         |               |              |
| g.     | Offers and discounts     |                  |           |         |               |              |
| h.     | Others                   |                  |           |         |               |              |

17) Do you hesitate to give the personal information to the sites while shopping:-

- a) Strongly agree ( )
- b) Agree ( )
- c) Neutral ( )
- d) Disagree ( )

e) Strongly disagree ( )

18) Do you face the problem of giving the credit/debit card information while shopping:-

a) Strongly agree ( )

b) Agree ( )

c) Neutral ( )

d) Disagree ( )

e) Strongly disagree ( )

19) Do you think it is the problem of exchanging/returning the products while shopping through online:-

a) Strongly agree ( )

b) Agree ( )

c) Neutral ( )

d) Disagree ( )

e) Strongly disagree ( )

20) Do you think that shopping websites may misuse your personal information;-

a) Strongly agree ( )

b) Agree ( )

c) Neutral ( )

d) Disagree ( )

e) Strongly disagree ( )

21) Do you think that delivery charges may increase the total price of the product-

a) Strongly agree ( )

b) Agree ( )

c) Neutral ( )

d) Disagree ( )

e) Strongly disagree ( )

22) Do you face difficulty in judging the quality of products over the internet-

a) Strongly agree ( )

b) Agree ( )

c) Neutral ( )

d) Disagree ( )

e) Strongly disagree ( )

23) Any suggestions: .....

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