

# Consumer Behaviour Towards e-shopping Among Young Graduates in Suburban Area of Kolkata

Moupiya Mallick

*Assistant Professor, Swami Vivekananda University, Kolkata*

Moumita Aich Som

*Assistant Professor, Swami Vivekananda University, Kolkata*

## Abstract

*In light of India's booming retail industry and reliance on the internet, e-commerce offers a considerable possibility. In light of the goal to survive and surpass need in this circumstance, online retailers have the opportunity to discover buyer choice and adapt their offerings to assure consumer loyalty. People may be adopting this contemporary and flexible buying approach, especially the technologically astute 20- to 30-year-olds who think that making good use of resources is crucial to ensure a positive E-commerce experience. This study sought to determine whether there was a relationship between consumer awareness, the shopping experience, and their pleasure with online purchasing. This survey's sample consisted of college graduates in suburban area of Kolkata, and model testing was performed on 825 of 840 responses. The findings confirm the positive connection between consumer watchfulness, the purchasing experience, and customer happiness.*

**Key words:** E-commerce, consumer behaviour, consumer watchfulness, purchase experience and customer happiness.

## Introduction:

E-based shopping refers to buying things using online resources. There are numerous goods available for customers and business owners to pick from (Guo June and Noor, 2011). Indian consumers are becoming more and more interested in online shopping. The purpose of this study is to understand the variables that affect e-commerce. Consumers can quickly and conveniently buy products or services online by using internet shopping. Online shoppers typically use a mobile device. Modern cellphones are required to include internet connectivity as a basic function. Currently, internet shopping websites are widely known to both home and office buyers. In essence, it's due to the fact that he or she can arrange for basic use of electronic tools whenever they choose. Prior to cellphones, internet usage was limited to stationary laptops or desktop computers. As a result, in order to utilise the internet, he or she must sit in front of those. Modern mobile devices like tablets and smartphones make it easy for everyone to access the internet. Utilizing the internet whenever and wherever has shown to be preferable. Consumers are increasingly likely to shop online thanks to the ubiquitous availability of the internet and the ease with which they can access it from contemporary mobile devices. As a result, many different firms are releasing their items through e-stores. There are some limitations while shopping the conventional way, such as a predetermined amount of time that clients must spend in the market. They must search for a product at other stores in the market if they don't choose it at one. On the other hand, online shopping allows you to select from a variety of possibilities with just one click. Additionally, late-night purchases are a possibility for customers. Additionally, clients have access to a 24-hour store when they shop online. A person might also benefit from the chance to make an online purchase while they are on the move. Thanks to 4G, the internet is now faster, making web browsing more convenient. Customers can currently choose many shopping websites at once. Financial service exchange was slow and maybe impacted before 4 G speed. It led to customer dissatisfaction with purchases purchased and caused them to stop shopping online. E-banking has made online purchases safer and is currently more secure from the perspective of the buyer. 2005) S. C. Wang and J. H. Wu.

## Review of literature

A brief summary of the previously completed work and the methodology has been made in an effort to do so. A succinct description of a few studies is provided below:

Koufaris (2002) emphasised two viewpoints that affect an online shopper's shopping experience. Regular customers must first ensure that the E-customer has a satisfying shopping experience. A seamless transaction is also greatly influenced by the customer's digital proficiency and online strategy.

In their study, Tonita and colleagues (2004) identified the effects of external factors such as buyer segment and character traits, trust and prior exposures in e-shopping sites, and situational factors aided by customer friendliness and availability.

S. Sahney et al. (2008) investigate the numerous facets of online buying in today's environment, as well as customer expectations for online shopping websites and the variables influencing attitudes about online shopping. The logical conclusion drawn from this study is that consumers' expectations for internet buying are pertinent given its logical, descriptive, and diagnostic nature.

Z. M. Jusoh and G. H. Ling (2012) looked at how sociodemographic traits and purchasing perception affect customer attitudes regarding internet shopping. To look into the above problem, nine distinct hypotheses were examined. Four of the nine hypotheses were found to be unreliable, whereas five were found to be true, according to the findings.

Based on customer behaviour, beliefs, preferences, and opinions, A. Bhatt (2014) analysed the pattern of online shopping as well as the attitude of consumers toward e-commerce. According to the report, an increasing number of people—particularly the younger generation—are making their purchases online.

With the aid of a meticulously planned survey and review among female web users, Raman, Prashant (2014) investigated what factors influence female consumers' purchasing behaviour and what are the numerous factors that affect their attitude toward online shopping. The results of this survey indicate that the major obstacles to the growth of online shopping in India were women's preferences for traditional shopping and worries about trustworthiness.

K. M. Makhitha (2014) looked into the elements affecting Generation Y students' attitudes toward internet buying. A survey approach was determined to be suitable for the study's goal, which was to learn how generation Y students at one university felt about internet purchasing. In spite of often utilising the internet, this argument claims that most members of the Y generation did not conduct online shopping. Although the survey was only conducted at one university, it is still possible to do further research on the variables affecting Generation Y students' opinions regarding internet purchasing.

Al-Debai and colleagues (2015) examined consumer sentiments toward online purchasing using a self-managed, well-structured online survey targeted at Jordanian online customers of credible online merchants. They found that the perceived benefit factor and trust have an impact on online customer sentiments.

While examining the extent of customer loyalty in online shopping, Jayasubramanian et al. (2015) found that although there were numerous important locations, clients were stressed out by insurance and blackmail worries, but local customers made an effort to ensure secure sections.

In order to understand the kind of things that consumers purchase when shopping online as well as the variables influencing such purchases, R. Shanthi and K. Desti (2015) performed study. Data for the study were collected directly from consumers through a survey, and the findings revealed that consumer impressions of online buying differ from person to person and are, to some extent, constrained by the accessibility of suitable connectivity and exposure to online shopping. The consumer's view of them is similar to and different from their attributes. The survey found that because most young people are accustomed to online shopping, elder individuals don't utilise it as frequently as younger ones do. The majority of young adults between the ages of 20 and 25 are inclined to purchase online, according to the report. Additionally, the bulk of internet shoppers purchase books because they are less expensive than the going rate and qualify for a number of deals and discounts. The survey also shows that the greatest influence on online purchases is the product's price.

Yi Jin Lim et al. (2016) examined the relationship between emotional standards (the most frequent challenge) and shopping requirements, which has an impact on the online consumer experience.

Secure online retailers enhance customers' lifestyles by enabling them to save money, gain help, and receive top-notch service, according to a study done by Pantos and Pariporas (2016). As a result, more and more individuals are transferring from buying at physical storefronts to online retailers using desktop computers and mobile devices.

Clemons and colleagues (2016) examined website trust indicators in emerging nations. Their findings showed that e-seller image, reviews, and feedback are crucial factors in business sectors with little expertise.

Kothari and Maindargi (2016) found that five factors—buying pleasure, comfort, security, accessibility, and cognition—had an impact on Solapur City consumers' online shopping decisions.

Khurana S. and Kaur B. (2017) conducted a survey to determine the evolution of buyer social models using a range of pertinent parameters.

### Objectives:

- 1] To know about the young graduates shopping experience.
- 2] To study the consumer watchfulness, their purchase experience and its effect on their satisfaction.
- 3] To develop and test model for relationship between consumer watchfulness, purchase experience and satisfaction.

**Hypothesis testing:** Following hypothesis was developed and tested for the study.

H<sub>0</sub>: The model does not have a good fit.

H<sub>1</sub>: The model has a good fit.

### Methodology

Information gathering, sample creation, and analysis

**Primary Data:** 840 recent graduates in the Suburban area of Kolkata participated in a survey to provide data for the study. They ranged in age from 20 to 30. 825 responses were considered in the review's analysis. Questions were used to quantify consumer awareness, buyer buying experience, and consumer happiness in online shopping. For additional secondary data confirmation, articles from web data were also consulted.

**Secondary Data:** A variety of research publications and an internet database were used to gather secondary data for the study.

The purpose of this study was to determine whether consumer awareness, shopping experience, and satisfaction were related in young graduates.

Limitation of the study: Geographical constraints: This study is limited to E-customers among young graduates in Suburban area of Kolkata.

### Results and discussion

#### Profile of Respondents

The profiles of the 825 young graduates who answered were referred to for information on annual income, frequency of online shopping, and E-commerce tools. The survey also examined their purchasing patterns while making purchases online, including what they purchased, where they purchased it, and how they paid for it. According to annual income, 43.4 percent had an income between Rs. 2,50,00 and Rs. 5,00,000, 27.3 percent had an income between Rs. 5,00,000 and Rs. 10,00,000, and 23.9 percent had

an income over Rs. 10,00,000. 37.9% of respondents said they did not frequently shop online; 29.4% said they did so at least once a month; 11.2% said they did so at least once a week; and 21.5% said they did so at least once a fortnight.

When it comes to technology accessibility while online buying, 52% of respondents routinely handle the full procedure themselves, 33% frequently do so, 9.8% occasionally do so, and 5.2% never do so.

Table 1 shows that the majority of internet purchases were made for mobile phones (48.62 percent) and computers & related products (52.31 percent). The most popular payment options are card payment (62.64%) and cash on delivery. The most frequent problems experienced by all respondents (66.67%) were delivery delays (47.52%) and subpar product quality (32.43%).

<b>Table 1. Online shopping habits of young graduates.</b>	
<b>Table 1.1 Commodities shopped</b>	
<b>Commodities</b>	<b>Percentage</b>
Apparels	34.31
Phones	48.62
Reading material	23.81
Computers & Related goods	52.31
Household products	6.51
Health/nutritional goods	2.01
Ornaments	0.73
<b>Table 1.2 Payment Mode</b>	
Cash On Delivery	62.64
Credit Card	2.97
Debit Card	4.98
Net banking	0.59
Mobile wallet	23.21
<b>Table 1.3 Problems faced</b>	
Late Delivery	47.52
Low Quality of Product	32.14
Damaged product	18.19
Non-delivery	2.15

#### **Reliability and validity analysis for dimensions in online consumer behaviour:**

Table 2 below demonstrates that the three aspects of online buying, as measured using Likert-type scales and employed in the survey, have adequate reliability and consistency using Cronbach's alpha coefficient (Gliem and Gliem., 2003), good for consumer purchasing Experience (> 0.8), and acceptable reliability and consistency using the Cronbach's alpha coefficient.

<b>Variables</b>	<b>Cronbach's Alpha</b>
Consumer watchfulness	0.7213
Buyer purchase experience	0.8174
Customer happiness	0.7371

Hypothesis testing: hypothesis developed and tested for the study having below mentioned Model fit summary

<b>Indices</b>	<b>Value</b>	<b>Suggested value</b>
Chi-square value	3.698	-
P value	0.228	> 0.05 (Hair et al., 1998)
GFI	0.971	> 0.90 (Hu and Bentler, 1999)
AGFI	0.923	> 0.90 (Hair et al., 2006)
CFI	0.967	> 0.90 (Daire et al., 2008)
RMR	0.039	< 0.08 (Hair et al., 2006)
RMSEA	0.056	< 0.08 (Hair et al., 2006)

Table 3 above shows that the determined values for all the criteria are inside the permissible limits. Along these lines, we failed to reject Null hypothesis and conclude that the proposed model has a good fit.

#### **Findings and conclusion:**

The responses were given by respondents, who were typically recent college graduates with annual salaries between Rs. 2,00,000 and Rs. 10,00,000, uncertain online purchasing frequency, and the ability to manage the complete online purchase procedure. The most commonly purchased items in terms of the trend toward electronic shopping were clothing and mobile phones. Cash on delivery is the most typical payment method, whereas internet payments are less typical. An experimental survey was conducted

using information acquired from recent graduates in the Suburban area of Kolkata between the ages of twenty and thirty in order to examine the relationship between three different variables—consumer watchfulness, buyer purchase experience, and consumer satisfaction. It is assumed that the suggested model accurately captures customer behaviour based on the three components. The results show that the suggested model and the survey data have very high levels of reliability. The degree of consumer pleasure is directly influenced by the component of consumer watchfulness, which also has a substantial impact on the buyer's shopping experience. A happy customer enjoys their shopping experience when they make secure online purchases. To have a satisfying shopping experience, patrons must take precautions to protect their safety. Payment safety and internet site safety are the most crucial variables. E-sellers should provide online platforms that offer customers a safe and pleasurable online shopping experience, as well as effective delivery methods and complaint procedures. This may also boost online sales and improve consumer confidence in online shopping. The most fundamental problem that the majority of respondents had overcome while conducting online shopping was the delay in transportation and the nature of the goods. This illustrates that in order to deliver top-notch online customer service, e-sellers must assure the design of efficient operations.

#### Future research:

In the city of Suburban area of kolkata, a survey of recent graduates was undertaken. A deeper understanding of the e-consumer experience will result from further investigation into the aspects that influence consumer behaviour when shopping online in various segments and geographic locations.

#### References:

1. Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
2. Al-Debei, M. M., Akroush, M. N., & Ashouri, M. I. (2015). Consumer attitudes towards online shopping. *Internet Research*.
3. American Express, (2016, April 12). *Online Shopping Overtakes Social Networking in India - American Express - Nielsen survey*. Retrieved from [www.americanexpress.com/in/content/news/](http://www.americanexpress.com/in/content/news/)
4. Ashwini, N. & Manjula, R. (2016), An Empirical Study On Consumers Perception Towards Online Shopping, *International Journal of Management and Commerce Innovations*, 3(2), 1103-1110.
5. Balamurugan, R.N., Sathish, M. & Sathyanarayanan, R.S., (2013). Consumer Behavior towards Online Shopping: A Study with reference to Coimbatore City. *TMC Academic Journal*, 8, 43-53 behavior. *Information Systems Research*, 13(2), 205-223
6. Bentler, P.M. and Bonnet, D.C., (1980). Significance Tests and Goodness of Fit in the Analysis of Covariance Structures. *Psychological Bulletin*, 88(3), 588-606.
7. Bhatt, A. (2014). Consumer attitude towards online shopping in selected regions of Gujarat. Bhatt, A.(2014). Consumer Attitude Towards Online Shopping in Selected Regions of Gujarat. *Journal of Marketing Management*, 2(2), 29-56.
8. Clemons E. K., Wilson J., Matt C, Hess T, Fei Ren, Fujie Jin. & Noi Sian Koh (2016). Global Differences in Online Shopping Behavior: Understanding Factors Leading to Trust. *Journal of Management Information Systems*, 33(4), 1117–1148. *Commerce*, 4, 156-167.
9. Daire, H., Joseph, C., Michael, R.M., (2008). Structural Equation Modeling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*, 6, 53-60.
10. Deloitte Report (2018). Trend-setting millennials - Redefining the consumer story. Retrieved from: [rls.net.in/wp-content/uploads/2018/02/Trendsetting-Millennials-RAI-Deloitte.pdf](http://rls.net.in/wp-content/uploads/2018/02/Trendsetting-Millennials-RAI-Deloitte.pdf)
11. Equity Research (2016). India Consumer Close-Up: Tapping the spending power of young, connected Urban Mass. Goldman Sachs Report. New York : Lu, J., Yiu, A. & Soman, A. 67-75.
12. Gliem, J.A. & Gliem, R.R., (2003). Calculating, Interpreting, and Reporting Cronbach's Alpha Reliability Coefficient for Likert-Type Scales. Paper presented at 2003 Midwest research-to- practice conference in Adult, Continuing, and Community Education, Columbus, Ohio.
13. Guo, J. & Noor, I.J. (2011), A study on Consumers' Attitude towards Online Shopping in China. *International Journal of Business and Social Sciences*, 2, 22.
14. Hair, J.F., Anderson, R.E., Tatham, R.L. & Black, W.C., (1998). *Multivariate Data Analysis*, 5th Edition. Prentice Hall : New Jersey. 245-268.
15. Hair, J.F., Anderson, R.E., Tatham, R.L., Black, W.C. & Babin, B.J., (2006). *Multivariate Data Analysis*, 6th Edition., New Delhi : Pearson Education. 53-64.
16. Hu, L.T., Bentler, P.M., (1999), Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6, 1-55.
17. India Brand Equity Foundation, (2018), Retail Industry in India. Retrieved from <https://www.ibef.org>
18. Jarvenpaa, S.L. & Todd, P.A. (1997). Consumer Reactions to Electronic Shopping on the World Wide Web. *Journal of Electronic Commerce*, 1, 59-88.
19. Jayasubramanian, P., Sivasakthi, D. & Ananthi Priya, K. (2015), A Study on Customer happiness towards Online Shopping. *International Journal of Applied Research*, 1(8), 489-495.
20. Joshua, Lu. (2016), The Rise of India's Young Consumers, Retrieved from <http://www.goldmansachs.com/our-thinking/pages/rise-of-the-india-consumer.html>

21. Jusoh, Z. M., & Ling, G. H. (2012). Factors influencing consumers' attitude towards e-commerce purchases through online shopping. *International Journal of Humanities and Social Science*, 2(4), 223-230.
22. Khurana, S. & Kaur, B. (2017). Online Consumer Behaviour Models: A Literature Review, *Biz and Bytes*, 8(1), 209-217. Retrieved From: [http://cbismohali.org/img/journal\\_3-1-9.pdf](http://cbismohali.org/img/journal_3-1-9.pdf)
23. Kothari P. Pritam, Maingdargi S. Shivganga, (2016), A Study on Customers Attitude towards Online Shopping in India and its Impact: With Special Reference to Solapur City, *International Journal of Advance Research, Ideas and Innovations in Technology*, 2(6), 1-10. Retrieved From [www.Ijariit.com](http://www.Ijariit.com)
24. Kotler, P., Cunningham, M. H., & Turner, R. E., *Marketing Management*, Pearson Education Canada, 2001.07, 251-268.
25. Koufaris, M., (2002), Applying the technology acceptance model and flow theory to online consumer
26. Kumar, S.N., Chandramohan, K.L. (2018), A Study On Customer happiness Towards Online Shopping with reference To Namakkal District, *International Journal of Current Research and Modern Education*, 3(1), 348-351.
27. Li Na & Ping Zhang (2002). Consumer Online Shopping Attitudes and Behavior: An Assessment of Research. *AMCS2002 Proceedings*. Retrieved from <http://aisel.aisnet.org/amcis2002/74>
28. Lim, Y.J., A. Osman, A., Salahuddin, S.N., Romle, A.R., & Abdullah, S. (2016). Factors Influencing Online Shopping Behavior: The Mediating Role of Purchase Intention, *Procedia Economics and Finance*, 35, 401 –410.
29. Luarn, P., & Lin, H.H. (2003), Customer Loyalty Model for E-Service Context. *Journal of Electronic Commerce*, 4, 156-167.
30. Luarn, P., and Lin, H.H. (2003), Customer loyalty model for e-service context, *Journal of Electronic*
31. Makhitha, K. M. (2014). Factors influencing generations Y students' attitude towards online shopping. *Mediterranean Journal of Social Sciences*, 5(21), 39-39.
32. Pankaj, A. (2012), Potential of Organized Retail in India. *International Journal of Engineering and Management Sciences*, 3, 456-460.
33. Pantos, E. & Pariporas, C.V. (2016). The effect of mobile retailing on consumers' purchasing experiences: A dynamic perspective, *Computers in Human Behaviour*, 6, 548-555. Retrieved from <https://doi.org/10.1016/j.chb.2016.03.071>
34. Pavlou, P. A. & Fygenson, M. (2006), Understanding and predicting electronic commerce adoption: An extension of the planned Behavior. *MIS Quarterly*, 30(1), 115-143.
35. Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 69-103.
36. Raman, P. (2014). FACTORS INFLUENCING WOMEN CONSUMERS'BUYING BEHAVIOR TOWARDS ONLINE SHOPPING IN INDIA. *Journal of Contemporary Management Research*, 8(2), 23.
37. Reibstein, D. J., (2002), What attracts customers to online stores, and what keeps them coming back?. *Journal of the Academy of Marketing Science*, 30, 465-473.
38. Sahney, S., Shrivastava, A., & Bhimalingam, R. (2008). Consumer Attitude Towards Online Retail Shopping in the Indian Context. *ICFAI Journal of Consumer Behavior*, 3(4).
39. Sanjeev K and Savita M, (2014). Status and Scope of Online Shopping: An Interactive Analysis through Literature Review. *International Journal of Advance Research in Computer Science and Management Studies*, 2(12), 100-108.
40. Schaupp, L. C., & Bélanger, F., (2005). A conjoint analysis of online consumer satisfaction. *Journal of Electronic Commerce Research*, 6, 95-111.
41. SERVQUAL Scores, A TAIWAN Case Study. *Journal of the Eastern Asia Society for Transportation Studies*, 8, 4-5.
42. Shanthi, R., & Desti, K. (2015). Consumers' perception on online shopping. *Journal of Marketing and Consumer Research*, 13, 14-21.
43. Taylor, J. W. (1974). The role of risk in consumer behavior. *Journal of Marketing*, 8,54-60.
44. Tonita, P.M., Benedict. G.C., Dellaert & Ko De Ruyter. (2004). What drives consumers to shop online? *International Journal of Service Industry Management*, 15, 102-121.
45. Yu-Kai, H. (2009). The Effect of Airline Service Quality on Passengers Behavioral Intentions Using