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## Factors Influencing Consumers' Attitude & Perception towards E-shopping in NCR

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**Abstract:** The daily advancing usage of Internet in India helps facilitate growing prospects for shopping online. Online shopping is an advancing sphere of technology. The explosion of online shopping has provided ground for comprehensive research targeted at luring and engaging customers from both the technology-oriented and consumer's view. Behaviour of consumer is regarded as an applied discipline since mostly decisions are considerably effected by human behaviour or anticipated actions. Most companies today employ the Internet as a means to cut marketing costs, consequently lowering the cost of their services or products with a view of remaining in the lead in a greatly competitive market. Additionally companies deploy the Internet to transfer, communicate and circulate information, to market a product, to obtain feedback as well as to make satisfaction surveys with the consumers. The consumer employs the Internet to purchase a product online, as well as to compare rates, features of a product and after sale service facilities provided after buying the product from a specific website. The current work aims at exploring possible dependent and independent variables that affect customer's attitude towards E-shopping behavior in NCR. The work is based on a pragmatic research study.

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**Keywords:** Attitude, Consumer, E-Shopping, Perception, Buying Behaviour.

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### 1. Introduction

Today our world is a world of Information, where internet, means of work, trading, networking, communication, health, education, and interaction have been transformed completely. Enhanced graphic design technology results in firms promoting augmented images of their services or product via internet. The consumers can conveniently shop from any remote area, at any time with the help of internet. Any firm wishing to market its products online can create an online store through designing a website. Web based companies, however, need to recognize the pertinent factors influencing E-shopping behaviour of the consumer. These vital factors exert a significant role for the buying behavior of online customers; hence they must be heeded to by all online firms so that online consumers are lured into online shopping which will also aid the firms in retaining their customers and fulfilling their needs.

An enormous amount of research is easily available on online shopping all over the globe. However, since it is at the inception stage in India, much research needs to be conducted. A customer's attitude to shopping online refers to his psychological state as regards buying on Internet (Dani, 2017). Also as Shwu-Ing (2003) says that it is customer's attitude towards E-shopping which is the chief factor affecting the latent potential of online-shopping. Hence, comprehending customer attitude to online-shopping aids marketing managers to predict the rate of online-shopping and gauge the futuristic expansion of e-line commerce. The focal point of this research is to discover those kind of factors that normally influence the attitude & buying behaviour of consumer towards e-shopping.

### Understanding Consumers Attitudes

The aptitude of the customer is an advantage as well as a disadvantage to a seller. Opting to overlook or ignore customer aptitude towards a service or product or — even when evolving a marketing strategy—means only limited success of a campaign; while, perceptive sellers influence their comprehension of attitudes to predict consumer behaviour. These smart sellers know exactly how to discriminate the differences between aptitude, beliefs, and behaviours while influencing all three in evolving effective marketing strategies. In marketing terms, attitude is described as a general assessment of a service or product that is formed over a time-period. An attitude fulfils a personal motive and also affects the purchasing habits of customers.

### 2. Review of Literature

- Alsmadi (2002) studied the probable factors that affect consumer attitude for E- shopping behavior. The study revealed that most Jordanian customers have sufficient computer knowledge and skills and using the Internet & have sufficient access to Internet services, with a positive notion regarding current presentation & promotion of firms' internet website. But, the problem of security of E-transactions is a vital factor that circumscribes the willingness to resort to E-shopping. "Analysis of variance" exhibits no major distinction in consumer attitudes owing to demographic variables, apart from income.

- Bhatt (2014) examined the attitude of consumers in respect to online shopping in some areas of Gujarat state. The focus of the research looked at factors that online buyers located in India considered while making online purchases. The results showed that the main factors influencing decision were security, the information provided, convenience and the usefulness of the item.
- Kothari & Mairdargi (2016) undertook a study which looked at the main factors that influence the motivation of buyers and also their attitude. A sample size of hundred persons was selected and the results were as follows:- Online shopping saved time and money of customers; Online merchants provided information on items offering convenience to customers; It is easy to make online payments for ease of shopping; Price comparison can be undertaken; and furthermore, the study also found that brand image and promotions play a vital role in the success of online shopping.
- Dani (2017) undertook research on the attitude of consumers in respect to online shopping and the sample (hundred persons) for the study was selected from Kanyakumari District, in Tamil Nadu. The results of the study presented the following findings:- The design and user interface has an influence on shopping behaviour; Convenience was a major factor for online shopping; and finally, Being able to save time. In addition, online privacy and security are considered to be important factors in respect to online shopping. Other additional factors included promotions, discounts, price reductions and trust (feedback and testimonials).

### Objectives of the Study

1. To study the key factors that influence the intention to shop online, on online consumer.
2. To study the influence of these key factors that affecting the intention to shop online, online consumer.

### Hypothesis Development

- H 1: Indirect Online Sellers & Direct Online sellers goodwill significantly influence E-consumers faith.
- H 2: The issue for information security significantly influence on E-consumers faith
- H 3: Concern of privacy of information significantly influence the faith of online buyers.
- H 4: Information & awareness about privacy policy significantly influence the faith of E-consumers.
- H 5: The awareness & information about security policy significantly influence on concern E-consumers faith.
- H 6: General awareness on privacy of information significantly influence the issue of information privacy.
- H 7: The E-consumers faith & attitude significantly influence the intention to buy online

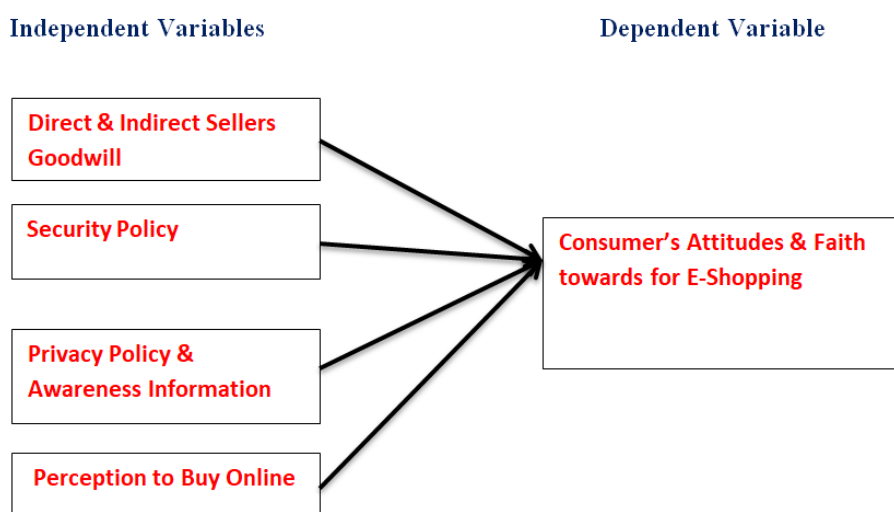
### 3. Research Methodology

This research is intended to find Attitude & perception of customers towards online shopping in NCR. This research is a descriptive in nature as well as primary survey research because researcher wanted to find that what are the basic variables that impacts customers to buy online. The researcher has used a quantitative approach in this study because firstly it is quite faster to do as comparison to qualitative approach. For the sake of this study, researcher used the primary method of collecting data where structured questionnaire forms has been used.

The Population of this research study was highly restricted to users as well as those to non-users of products buy online. The convenient method of sampling put into picture. The geographic area was restricted to NCR (Delhi, Gurgaon & Noida). The population size for the purpose of research is NCR E-shoppers & people in NCR & keeping in the view of time limitation & resources researcher have decided to keep the sample of 455 E-shoppers from NCR. Although 600 Questionnaires were distributed but only 455 received the complete filled forms.

The closed ended structured questionnaire was carefully designed to fulfil the requirements of this research. The statements were taken from earlier literature on towards E-shopping with a intension to validate the research & few statements were self-structured to fulfil the requirements of the diversity of research problems. For scaling, "5 Point Likert Scaling has been used (1=Strongly Disagree (SD), 2=Disagree (D), 3=Uncertain / Not applicable (NA), 4=agree (A), 5=Strongly Agree (SA))" has been used for questionnaire. Questionnaire were distributed, the reliability of the questionnaire were also tested using Cronbach's Co-efficient & reliability was obtained for overall statements that was  $> 0.7$  indicating good reliability. The hypothetical analysis has been done by using "Correlation Method of Karl Pearson's Coefficient of Correlation". This method is widely used for measuring the degrees of relationship between the two given variables. Multiple Regression analysis have also been done to obtain the relative significance of various independent variables in explaining the dependent variable.

#### 4. Research Model



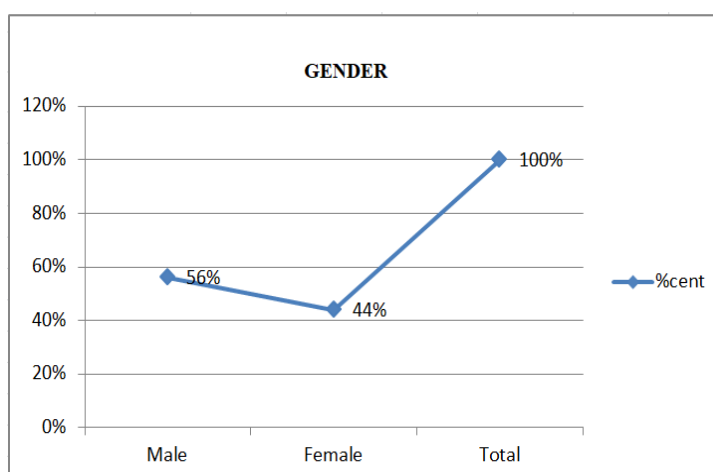
This model describes a relationship between Independent variable & dependent variables. Consumer's attitude regarding E-purchasing are treated as dependent variables whereas Security, Privacy, perception & direct –Indirect sellers reputation are basically the independent variables that impacts the customers to buy online.

**Table 1.** Reliability Test

Constructs	Cronbach's Alpha	No. of Items
Over all Reliability Test	.833	11

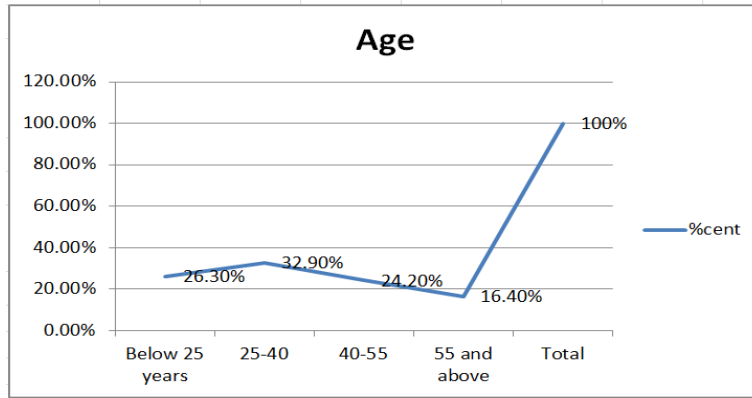
**Table 2.** Demographic Gender

Gender	Frequency	%cent
Male	255	56%
Female	200	44%
Total	455	100%



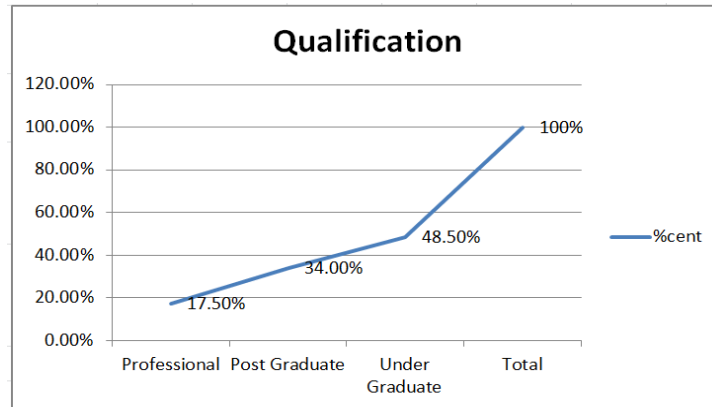
**Table 3.** Demographic Age

Age	Frequency	%cent
Below 25 years	120	26.3%
25-40	150	32.9%
40-55	110	24.2%
55 and above	75	16.4%
Total	455	100%



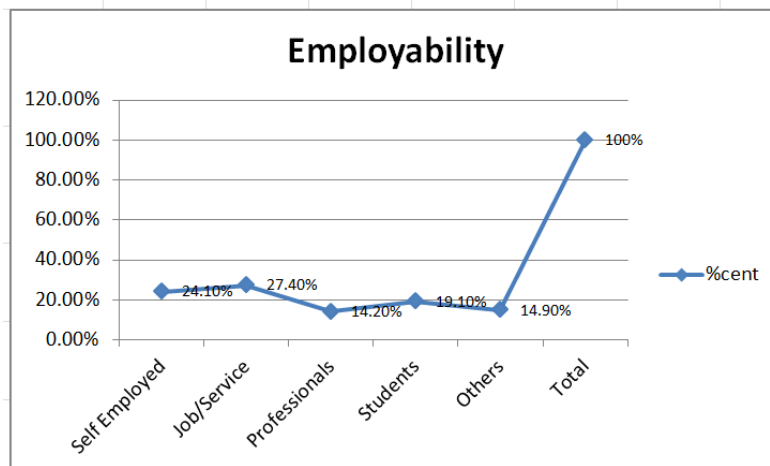
**Table 4. Demographic Qualification**

Qualification	Frequency	%cent
Professional	80	17.5%
Post Graduate	155	34.0%
Under Graduate	220	48.5%
Total	455	100%



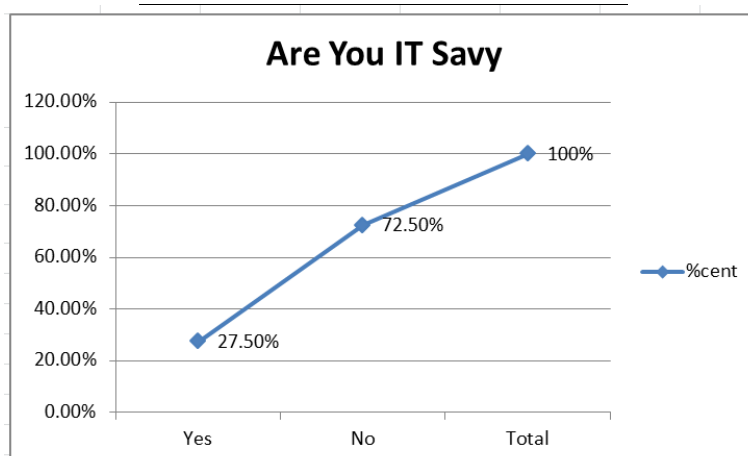
**Table 5. Demographic Employability Level**

Employability Level	Frequency	%cent
Self Employed	110	24.1%
Job/Service	125	27.4%
Professionals	65	14.2%
Students	87	19.1%
Others	68	14.9%
Total	455	100%



**Table 6. Are You IT Savy**

Are you IT SAVY	Frequency	%cent
Yes	125	27.5%
No	330	72.5%
Total	455	100%



**Table 7. All Hypothesis Output Table**

Framed Hypothesis	Pearson Correlation Test	Significant Value	Output
H1	.427**	.000	Accepted
H 2:	.088	.093	Rejected
H 3:	.073	.156	Rejected
H 4:	.312**	.000	Accepted
H 5:	.603**	.000	Accepted
H 6:	.589**	.000	Accepted
H 7:	.702**	.000	Accepted

## 5. Multiple Linear Regression Analysis

### Regression 1

In the above section pearson correlation was used to test the relationship between various parameters like Indirect & Direct sellers, E-firms goodwill & Faith, Issue for Privacy of Information & Faith, Attitude & Intention etc., Below section will reflect the regression analysis, which will describe the sort of causality between dependent & independent variables.

**Table 8. Regression Analysis**

Coefficients	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.559	.337		1.826	.091
Indirect & Direct sellers goodwill**	.396	.078	.397	5.773	.000
Information & Security policy awareness**	.336	.068	.297	5.835	.000
Privacy if Information & Faith* Issues	.201	.098	.197	2.772	.008

\*Faith- Dependent Variable;

\*\* Indirect & Direct sellers goodwill & Information & Security policy awareness- Independent variables

**Table 9.** Model Summary and Anova

R	R Square	Adjusted R Square	Std. Error	F value	Sig.
.576 <sup>c</sup>	.328	.298	.68289	44.101	.000 <sup>c</sup>

From above table, R is correlation coefficient, which is .576 and R square is .328 which indicated that, change in faith because of changing in various independent variables.

**Regression 2**

In regression 1, faith in terms of other independent variables were tested & described, but somehow for the utmost dependent variable such as consumer perception to buy online may be regressed by Faith & Attitude.

**Table 10.** Regression Analysis

Coefficients	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.588	.181		4.701	.00
Faith	.213	.042	.201	5.214	.00
Attitude	.804	.049	.804	18.307	.00

The regression 2, Coefficient table examined the individually each all independent variables on the basis of dependent. Between Faith & Attitude, Attitude affects perception to buy more as compared to Faith. As 01 unit increases in Attitude that leads to increase in perception to buy online to 0.804 which is pretty acceptable. In the same way, as 01 unit increases in Faith that leads to increase Perception to buy online to 0.213 & both are statistically significant & proved.

**Table 11.** Model summary & Anova

R	R Square	Adjusted R Square	Std. Error	F value	Sig.
.861	.832	.812	.47312	513.620	.000

From the table Anova, it has been analyzed that, this regression model accuracy is very high, if we compare to the previous model tables. In this table, R square is .832, which ultimately proof that both Faith & Attitude are together impacts a lot on customer's Perception for E-purchasing. As can see, F value is quite high which is 513.6 & significant value is <.05, hence model is proved significant & statistically good.

**6. Findings of the Study**

1. Consumer's faith on is ultimately depends on Indirect & Direct selling reputed, goodwill based firms for E-Shopping.
2. It is found that awareness about privacy policy, issues & awareness about policies related to security also matters a lot while buying online.
3. Perception of buying products online is highly depend on faith & attitude of the E-shoppers.
4. The E- firm's gets high goodwill, if they serves many varied qualities of the same product. Similarly, if E-firm's also provide many other best & comfortable services like discounts, easy payment modes, flexible in return policy, Short timing in delivery etc.
5. E-firms they always try to maintain their customers by providing them best after sale services & always be faithful their privacy & security policies.

**7. Conclusion**

It is concluded that the most affecting & attractive variables are faith & attitude, following the security & privacy concerns to shop online. In the light of conclusion of this research, the study suggest that E-firm's need to have a good understanding of E-shopping behavior NCR consumers. The companies must do in-depth market oriented research, to be focus on how consumers react in view of E-buying behaviour & how E-firms whether

direct /Indirect sellers may be encouraged to make a better & most effective utilization of this E-buying technology. Furthermore, the special efforts must be taken improve security & privacy of electronic transactions. In short, Customers must get assurance that their E- transactions are sufficiently safe & secured. In the absence of such assurance E-buying technology may not thrive in this highly dynamic and competitive environment. In addition to this, future research efforts may withdraw special attention in respect of security issues E-buying behavior of consumers.

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