



Consumer Perception Towards Online Shopping

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Study on “Consumer Perception Towards Online Shopping”

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ABSTRACT

In today's world the only competitive element is 'Time'. Every human would do any possible thing in order to save the scarce element called time. Time has become the most important for both everyone in our society. Shopping malls even though becoming very popular but due to the constraint of time and resources, sometimes it is extremely difficult for us to go out physically. Shopping nothing but inevitable for everyone whether we like it or not, as shopping has to be done from basic commodities to extravagant goods. Hence there is a new concept that enables us to do shopping without going anywhere, it is 'Online shopping'.

Online Shopping not only helps to minimise the time taken to buy any product, also gives benefits to the consumers by giving them various offers, deals, and giving them convenient way of making payment. Now-a-days people do not hesitate in making payment via debit/credit card, Net banking etc., which gives a provider a great deal of advantage.

This project aims to highlight the factors that have an influence on Online shopping, the motive for selecting online shopping over brick and mortar.

Keywords- Online Shopping, Income preference, Payment preference

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Introduction

Internet has changed the way we function and work. Two decades ago we used to rely on postman to deliver our letter to our personal ones or for any work, but now it is possible with your phone with much ease. In difficult situations we can attend classes online, get in touch with our loved ones with just one invention, that being internet.

In this internet era, we can now shop our car online, resale our old music player, buying new clothes, phones from someone sitting 1500 kilo meters away.

It helps to minimise the time taken to buy any product, also gives benefits to the consumers by giving them various offers, deals, and giving them convenient way of making payment. Now-a-days people do not hesitate in making payment via debit/credit card, Net banking etc., which gives a provider a great deal of advantage.

Online shopping may be defined as - the method of viewing, buying/selling and ordering of products or services done through electronic medium for example a web site, also a transaction within the sort of payment is completed through electronic means on a long time account is understood as online shopping.

Why things sell online:

Despite there being multiple shopping malls, despite much the retail sector booms, the internet market will never lose its charm. People will every time prefer the comfort of their office, shopping online, comparing price online, there will always be things, which people will find it difficult to discover in the local markets, but will be available online, and the price advantage they receive when shopped online.

Online shopping has its own charm. People enjoy encountering new bargains online, auction bidding. Today majority of the people are ordering digital products from abroad, placing orders over the internet with so much ease. People in Delhi can now place order to buy handicrafts from Jaipur & Diamonds from Surat directly, by sitting at their home.

Everything can be sold and brought:

Individuals can essentially purchase anything sitting at their place in front of the PC on the web. From Consumer Durables to Apparels everything sells on the web. Individuals additionally sell their personal luxury planes, vehicles, lofts and even lease their home on the web.

Through on-line shopping individuals can purchase items, yet they can likewise purchase arrangements, shares, bond and so on. Anyone likewise apply for advances online. Shopping online has more central points when contrasted with that of convention shopping.

Web based shopping is the place where buyers purchase merchandise or administrations from a vender, without a middle person administration, over the Internet on the site. It is a type of electronic business.

An online shop, e-shop, removes the need of purchasing items at a blocks and-mortar retailer. It is called Business-to-Consumer (B2C) web based shopping. Example - Amazon.com.

Online clients must approach the Internet, a substantial strategy for instalment so as to finish an exchange, for example, a MasterCard, platinum card, or online instalment applications

Need for Online Shopping

Not many improvements have modified India's way of life more rapidly than the Internet. Internet access has empowered individuals from varying backgrounds to bring whole libraries, diversion settings, post workplaces and budgetary focuses to a working environment, to a work area. The Internet is biggest and has major impact in transit customers search for everything from endowments, devices and food supplies to dress, vehicles, and travels. The ease and variety that the Internet gives to customers has transformed the space of retailing.

To an ever increasing extent, customers visit a Website of a store to settle on their decisions before making a trip to the store, and in a quickly growing tide, numerous customers are bypassing the store out and out and requesting web version of their preferred brands and outlets. Organizations H&M, Jack and Jones and Vero Moda, have expanded the range and amount of items accessible at their online stores and are sending coupons and deal declarations by means of email straightforwardly to their clients.

Since customers can shop 24 hours everyday, seven days per week, and their inventories are regularly update as compared to those of their physical stores, the Internet makes it simple for customers to look at items inside or between stores, to peruse item surveys from different clients, to get to seller merchandise exchanges and to discover guarantee data.

Factors Affecting Online Shopping

In light of the various favourable circumstances and advantages, an ever increasing number of individuals' lean toward web based shopping to regular shopping nowadays. It is critical to comprehend the mind of the online customers. Comprehend what the purchaser needs and fitting into your reasoning all the manners in which that you can meet these wants, through your serious knowledge, serious estimating, client assistance, man-made consciousness, AI and that's just the beginning.

There are numerous explanations behind online retailers to be the eventual fate of online retail. **Here are a few buyers' explanations behind purchasing on the web:**

1) Convenience:

One can shop without waiting in a line or wait until the shop assistant helps you with anything. You don't need to keep waiting in a line or hold up until the shop colleague aids you with your buys. You can do your shopping in minutes regardless of whether you are busy, aside from saving a lot of time, online shopping can be accessed 24/7, at our own convenience.

Better Prices:

One can show signs of improvement costs from online stores since items come directly the producer without go-betweens included. Numerous online shops offer various coupons and discounts.

2) Variety:

One can get a variety of brands and items from various different sellers/ companies at one spot. You can get in on the latest style, fashion without spending at all on travel, shop from retailer across the globe without being constrained by geographic territory.

3) Fewer Expenses:

Many times when we opt for traditional shopping, we tend to spend a lot more than the required shopping expenses, on things such as eating out, traveling, impulsive shopping (buying things we don't need).

4) **Comparison of Prices:**

Online shops make it possible to examine and exploration of items and costs. Online stores gives the customer the ability to give their valuable feedback, which would have been difficult otherwise.

Discreet Purchases:

There are certain things that are better performed in privacy. Online Shops empowers us to buy underpants and underwear or grown-up toys without the humiliation that there are a few people viewing my decisions and me.

Online shopping has become a need for the greater part of the individuals on the planet. You can without much of a stretch look at value, highlights, work, and get the most recent updates of any items just by your mouse. Internet shopping makes it simple to think about merchants before purchasing. With web based shopping, we as a whole advantage extraordinarily from this perpetual rivalry between online retailers. Another superb method to set aside cash by purchasing on the web is bargains offered by retailers, extraordinary limits and investment funds just for the individuals who buy explicit items on the web. One can shop online from an overall choice of a particular item. Everything is only a single tick away from you and online examination of costs assists with purchasing least expensive item inside a particular quality range.

LITERATURE REVIEW

Author	Name of research paper	Findings
Chaing and Roy Kian –Pin Chaign & Ruby Roy Dholakia.	<i>Elements that Drive Consumers Intention to Shop Online: A Pragmatic Investigation</i>	Focused on the customers choice to shop online and at the physical stores.
Thijs L.K Brookhaven & Wander Jaguar. (2003)	<i>A Theoretical Model of Channel Choice: Evaluating Online and Offline Shopping Value Perception'</i>	Investigated to get a clear understanding of choice of channel by developing a theoretical framework of channels choice which helps in the comparison between online and offline Shoppers's perception
Manchehr Tabbabai.	<i>Opinion of Online shopping of Offline Shoppers</i>	Explored the opinion of the customers who are preferring purchasing online and the consumer who are purchasing from offline market. The aim is to find out why the traditional customer chooses to shop online
Chanakya Jayawardhan Len Tui Wright.	<i>An Empirical Investigation on the excitement of E- shopping.</i>	Focused the precursor of online shopper's excitement, its significance of behavioural intentions as shown by intent to return back, and positive word of mouth communication.

Rajesh Sharma & Jacqueline, Westman	<i>Attitude of the Elderly towards Internet and Online Shopping</i>	Majority of senior who are literate, knowledgeable and more aware of the technology are the ones who have a positive attitude towards online shopping and internet.
Terry L. Childers, Christopher L. Carr, Joann Peck, Stephen Carson	<i>Online Retail Shopping Behaviour</i>	Findings on impact of online payment system in Online shopping in the retail sector.
Lin Gao –Gung Lee & Hsiao-Fen Lin.	in the journal <i>'Perception of E-service Quality in Online Shopping.</i>	Examines the relationship between internet service and the overall service quality of the customer like likeliness of purchase and satisfaction level

Research Methodology

Research Objective

This study is focused on the following objectives:

- To understand the preference of online shopping over brick and mortar
- To ascertain the frequency of Online shopping
- To understand the mode of payment selected when Online shopping is preferred.
- To understand the factors that affect consumer buying behaviour.
- To understand the impact of income on preference of Online shopping.

Hypothesis

- Association between Frequency of Online Shopping and Occupation.
- Association between Frequency of Online Shopping and Preferred Payment Mode.
- Association between frequency and factors that affect a Customers behaviour.
- Association between Frequency of Shopping and Customers Income

Data Collection

With a view to assimilating first-hand information, a questionnaire was tailored both with qualitative and quantitative data. The questionnaire was administered to as many as 67 respondents (approx.).

The project study is based on collection of **Primary data** and **Secondary data**.

Primary data:

The primary data was collected using a structured questionnaire, which consist of both open-end and closed-end questions of multiple Rank Order Scaling and Rating Scale.

Secondary data:

Secondary data was obtained mainly from internet and company brochures and manuals obtained from the company

Sample Design

Target Population- The study is done taking teenagers and adults into consideration as target population

Sampling Design

Data Source- The study will be based on survey and secondary data.

The data will be taken from survey, internet, reference book etc.

Presentation Tools- Excel has been used to perform Chi Squared test on the data gathered from survey in order to prove hypothesis.

Graphs were used to present the data and its conclusion.

Limitation to the Study

Utmost care has been taken with regard to the collection, classification and analysis of data.

However, the study is subjected to the following limitations:

- Lack of environmental support for the study on the topic.
- Less sample size, as it is just survey with (approx.) 66 respondents
- Based on primary data, hence we cannot argue that the research is applicable in each condition, time& place.
- Short time duration, with in such short span of time it is too much difficult to analyse the topic.
- Lack of customer support, while asking the consumer they were behaving rudely and not responding to the questions.

VARIABLES

Independent Variable- The variable that is stable and unaffected by the other variables you are trying to measure.

- Preference of Online Shopping
- Preferred Mode of Payment

Dependent Variable- The variable that depends on other factors that are measured. These variables are expected to change as a result of an experimental manipulation of the independent variable or variables

- Changes in Occupation having an impact on Online Shopping
- Payment method having an impact on Online Shopping
- Preference Online Shopping according to the Age levels

FINDINGS

HYPOTHESIS

1. Association between Frequency of Online Shopping and Occupation.

H₀: There is no association between the Frequency of Shopping Online and the Occupation of the Consumer.

H₁: There is an association between the Frequency of Shopping Online and the Occupation of the Consumer.

2. Association between Frequency of Online Shopping and Preferred Payment Mode.

H₀: There is no association between the Frequency of Shopping Online and the Preferred Mode of Payment.

H₁: There is an association between the Frequency of Shopping Online and the Preferred Mode of Payment.

3. Association between frequency and factors that affect a Customers behaviour.

H₀: There is no association between the Frequency of Shopping Online and the Factor that Affect a Consumer's Buying Behaviour.

H₁: There is an association between the Frequency of Shopping Online and the Factor that Affect a Consumer's Buying Behaviour.

4. Association between Frequency of Shopping and Customers Income

H₀: There is no association between the Frequency of Shopping Online and the Consumer's Income.

H₁: There is an association between the Frequency of Shopping Online and the Consumer's Income.

1) Association between Frequency of Online Shopping and Occupation

Hypothesis

H₀: There is no association between the Frequency of Shopping Online and the Occupation of the Consumer.

H₁: There is an association between the Frequency of Shopping Online and the Occupation of the Consumer.

Observed Frequency			
	Student	Working	
Seldom	5	2	7
Once a Week	6	0	6
Twice a Month	8	16	24
Once a Month	27	2	29
	46	20	66

Expected Frequency			
	Student	Working	
Seldom	4.8788	2.1212	7
Once a Week	4.1818	1.8182	6
Twice a Month	16.7273	7.2727	24
Once a Month	20.2121	8.7879	29
	46	20	66

p-Value 0.000
Level of Significance 0.05

Conclusion

Since the p value is less than 0.05, we reject H₀.

Hence, there is an association between Occupation and the Frequency of Shopping Online.

2) Association between Frequency of Online Shopping and Preferred Payment Mode.

Hypothesis

H_0 : There is no association between the Frequency of Shopping Online and the Preferred Mode of Payment.

H_1 : There is an association between the Frequency of Shopping Online and the Preferred Mode of Payment.

Observed Frequency				
	Cards	Cash on Delivery	Google Pay	
Seldom	5	2	0	7
Once a Week	3	3	0	6
Twice a Month	13	4	7	24
Once a Month	14	10	5	29
	35	19	12	66

Expected Frequency				
	Cards	Cash on Delivery	Google Pay	
Seldom	3.7121	2.0152	1.2727	7
Once a Week	3.1818	1.7273	1.0909	6
Twice a Month	12.7273	6.9091	4.3636	24
Once a Month	15.3788	8.3485	5.2727	29
	35	19	12	66

p-Value 0.317
Level of Significance 0.05

Conclusion

Since the p value is greater than 0.05, we do not reject H_0 .

Hence, there is no association between the Frequency of Shopping Online and the Preferred Mode of Payment.

3) Association between frequency and factors that affect a Customers behaviour.

Hypothesis

H₀: There is no association between the Frequency of Shopping Online and the Factor that Affect a Consumer's Buying Behaviour.

H₁: There is an association between the Frequency of Shopping Online and the Factor that Affect a Consumer's Buying Behaviour.

Observed Frequency								
	After Sales Services	Cost of the Product	Customer Care Service	Offers by Different Providers	Product Marketing	Purchase Ease	User Review	
Seldom	0	1	4	2	0	0	0	7
Once a Week	0	1	1	0	0	0	4	6
Twice a Month	0	6	1	4	1	1	11	24
Once a Month	6	9	2	5	0	0	7	29
	6	17	8	11	1	1	22	66

Expected Frequency								
	After Sales Services	Cost of the Product	Customer Care Service	Offers by Different Providers	Product Marketing	Purchase Ease	User Review	
Seldom	0.6364	1.8030	0.8485	1.1667	0.1061	0.1061	2.3333	7
Once a Week	0.5455	1.5455	0.7273	1.0000	0.0909	0.0909	2.0000	6
Twice a Month	2.1818	6.1818	2.9091	4.0000	0.3636	0.3636	8.0000	24
Once a Month	2.6364	7.4697	3.5152	4.8333	0.4394	0.4394	9.6667	29
	6	17	8	11	1	1	22	66

p-Value	0.014
Level of Significance	0.05

Conclusion

Since the p value is less than 0.05, we reject H_0 .

Hence, there is an association between the Frequency of Shopping Online and the Factor that Affect a Consumer's Buying Behaviour.

4) Association between Frequency of Shopping and Customers Income

Hypothesis

H_0 : There is no association between the Frequency of Shopping Online and the Consumer's Income.

H_1 : There is an association between the Frequency of Shopping Online and the Consumer's Income.

Observed Frequency				
	0-1,00,000	1,00,000-4,00,000	Above 4,00,000	
Seldom	5	0	2	7
Once a Week	4	2	0	6
Twice a Month	11	2	11	24
Once a Month	26	2	1	29
	46	6	14	66

Expected Frequency				
	0-1,00,000	1,00,000-4,00,000	Above 4,00,000	
Seldom	4.8788	0.6364	1.4848	7
Once a Week	4.1818	0.5455	1.2727	6
Twice a Month	16.7273	2.1818	5.0909	24
Once a Month	20.2121	2.6364	6.1515	29
	46	6	14	66

p-Value	0.002
Level of Significance	0.05

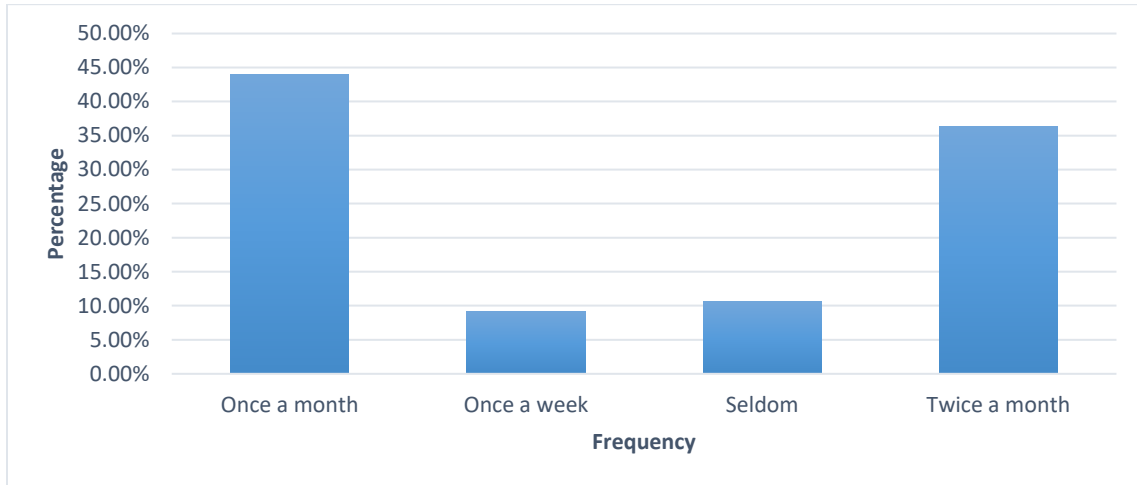
Conclusion

Since the p value is less than 0.05, we reject H_0 .

Hence, there is an association between the Frequency of Shopping Online and the Consumer's Income.

Graphical Representation

Frequency of Online Shopping

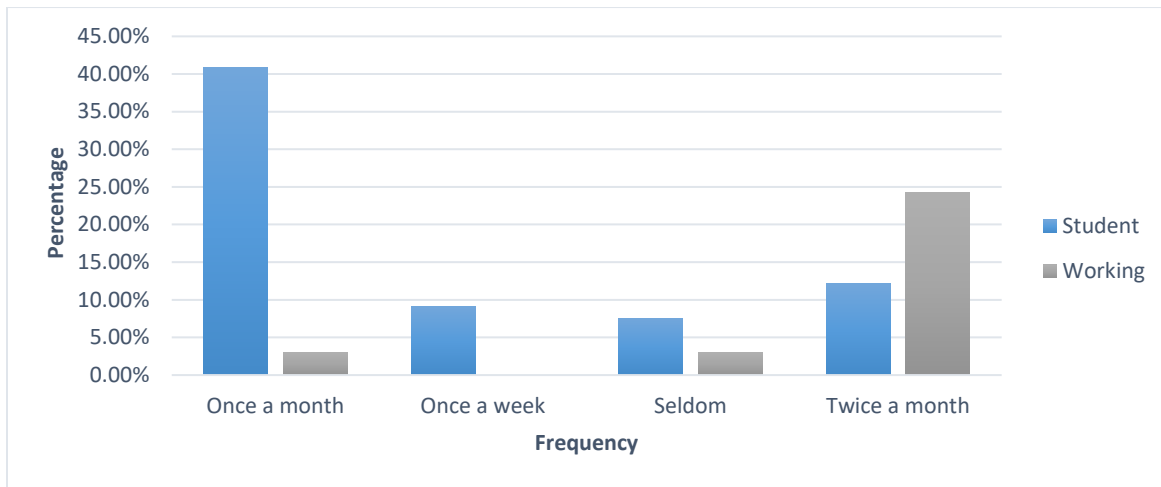


Inference – From the above data collected from various sources it is seen that of majority of respondents, when asked, how frequently do they shop online, majority of the population said that the shop once a month. About 44% per cent of the respondents said that they shop once a month.

Followed by 36.36 per cent of the population shopping twice a month. 10.6 per cent of the respondents seldom choosing online shopping over brick and mortar.

And 9.09 per cent preferring to shop once a week.

Occupation and Frequency of Online Shopping



Inference - From the above data collected from various sources it is seen that majority of respondents are students. Around 67 per cent of respondents are students, and employed at 32.85 per cent.

Once a month

Among student respondents 40.9 per cent of them prefer shopping online and shop once a month.

And only 3.03 per cent of the working respondents prefer shopping once a month.

Once a Week

Only 9.09 of the student respondents prefer shopping once a week.

Twice a week

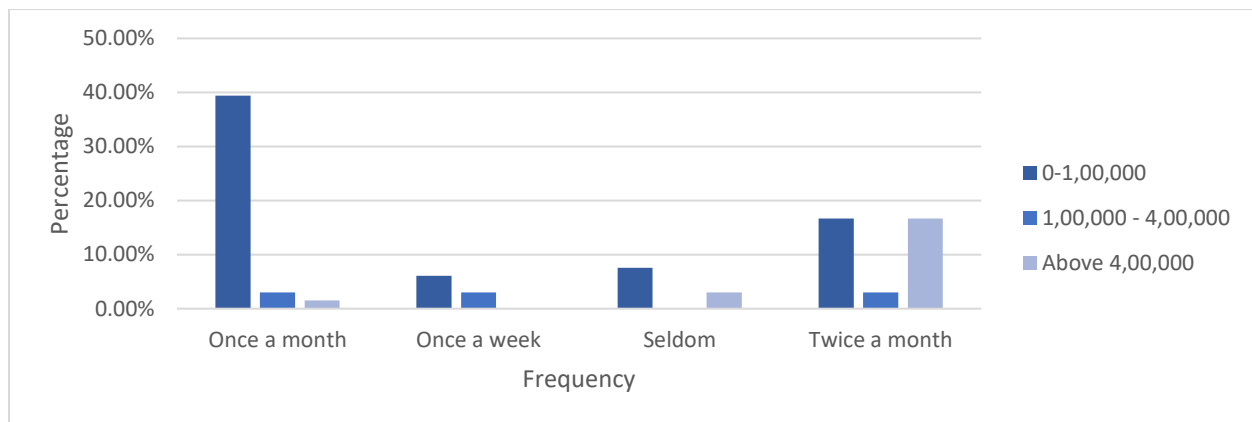
Among student respondents 12.12 per cent of them prefer shopping twice a week.

And only 3.03 per cent of the working respondents prefer shopping once a month.

Seldom

Only 7.58 per cent of the student respondents seldom shop online, while 3.03 per cent of the working

Income and Frequency of Online Shopping



Inference –

Once a month

From the above data collected from various sources it is seen that majority of respondents i.e. 39.39 per cent of the respondents have income below 1,00,000 INR, as majority of respondents are student, hence might not be having any source of their own, and shop once a month. Followed by 3.03 per cent having income from 1Lakh to 4 lakh and rest 1.52 per cent having income above 4 lakhs.

Once a week

Only 6.06 per cent of the respondents have income below 1lakh and shop once a week, followed by 3.03 per cent having income between 1lakh to 4 lakh

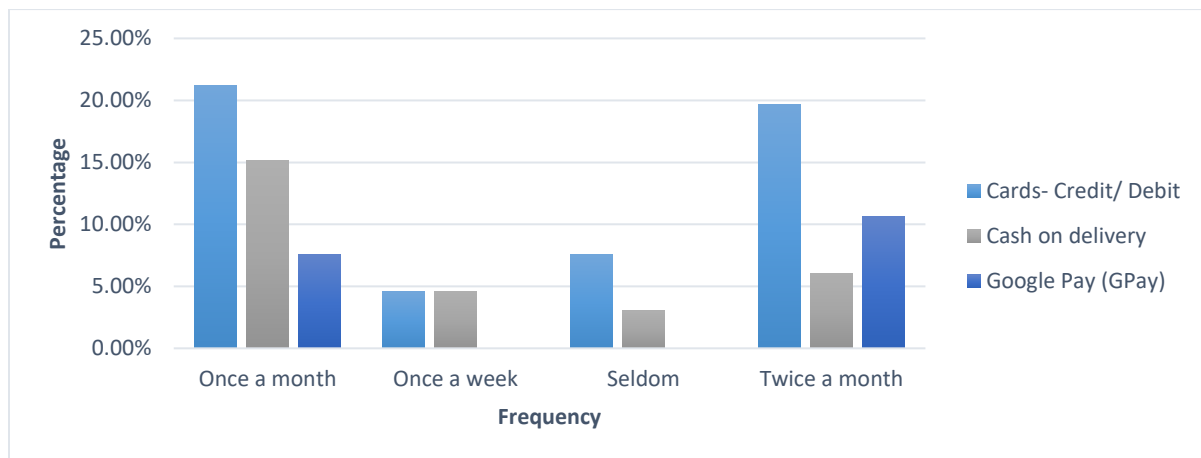
Twice a month

Respondents having income below 1 lakh and those having above 4 lakhs have the same frequency when it comes to online shopping i.e. 16.67 per cent, and 3.03 per cent by those having income between 1 lakh to 4 lakh

Seldom

8 per cent of the respondents are below the income of 1 lakh and prefer online shopping over brick and mortar, whereas 3.03 per cent having income above 4 lakh.

Preferred Payment mode



Inference –

Once a month

21 per cent on respondents who shop online prefer cards as a medium of payment, while 15 per cent choose cash on delivery, and the rest 7.58 per cent choose online payment app like Gpay as their preferred mode of payment.

Once a week

Respondents who shop online select cards and cash on delivery (COD) (4.55 per cent) as their preferred mode of payment when they shop online.

Twice a month

19.7 per cent of the respondents who shop online prefer cards as their preferred mode of payment

And 10.61 per cent prefer online app – Gpay, while the rest (6.06 per cent) prefer cash on delivery as their preferred mode when Online shopping is done.

Seldom

Seldom shoppers prefer Cards (7.58 percent) and Cash on delivery (3.03 per cent) over online payment apps.

Results

- From the above data analysis, it can be said that mostly the youth are interested in online Shopping
- From the above data analysis, we can see that factors like discounted deals, value added deals, cashback, good delivery series etc., attracts people to buy products online
- From the above data analysis, we can see that factors like product tangibility, perishability as much more impact in traditional retail rather than the online retailer
- From the above data analysis, we can see that the consumers are more likely to buy a product online if the price available is cheaper and the provider is giving an excellent service
- From the above data analysis, we can see that consumers are willing to buy electronics like laptop, mobile phones etc., and apparels and clothing accessories in near future.

Current Trend in Online Shopping

Internet Shopping in India is in its incipient stages. In any case, an ever increasing number of individuals are picking up certainty about buying items on the web. Thus, internet shopping patterns are improving and guarantee a splendid future. It has been around in India modifying since a long while now. Shopping on the internet is growing and changing the way we work in India as well.

Online based business can be thought of as an activity wherein the customer uses the internet in order to order a product or a service. Most of the time, the exchange may happen online, in case of services. Internet acts as a major influence on online shopping.

Safety of transaction is one of the major impediment that online shopping face, as majority of the customers are reluctant to give their card and payment information to the vendors, which is hampering the Online business.

Online shopping has an extraordinary potential to turn out to be large in India. As needs be, numerous undertakings both of all shapes and sizes, are opening to having their B2B and B2C entrances on the web in a major manner. The internet is acting like a boon to some small and medium undertakings, which are working together with significant Indian online entries to show their items and publicize their services.

Online Shopping is gradually becoming a part of the shopping industry and the retail vendors are working with e-commerce being a part of it.

It is believed that the customary stores will sustain over a period of time and online shopping will take some time in order to gain majority of the market share.

Future Implications

Machine learning- Personalized Services

With machine learning, the ecommerce industry is providing relevant offers and product suggestions, recommendations, offers. Data Analysts are now preparing to use Algorithms and artificial intelligence to create customer profile by understanding their shopping pattern.

Analysts will then use these profiles and insights created to deliver personalized recommendations and relevant content, based on an intelligent algorithm.

Customer Data and Analytics

Online stores recommend products based on customers' interests, preference and style by using the customer profile built. They are planning to build and capture the customer buying patterns. And building a strong strategic pricing, advertising, promotion etc.

Payment Services

With the increase in safety of the transactions more number of people are shifting to online shopping. With the advent of applications like Gpay, Paytm, online payment has become much easier, secure and more reliable.

There are also various discounts and cashbacks that are available, which compel the customers to prefer Online shopping more than ever.

Income

As proved earlier, there is a direct relationship of income with online shopping. With the increase in disposable income in the hands of the customer, they will prefer to buy more online.

Event Based

Certain events like, Covid19 has also compelled customers to prefer online shopping, rather than leaving their place.

During such times the demand faced by e-commerce industry is the maximum, and even essential goods and services are purchased online

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Annexure

1) Name

2) Age

3) Occupation

- Student
- Employed
- Self Employed

4) Income

- Below 1,00,000
- 1,00,000 – 4,00,000
- Above 4,00,000

5) Preferred Mode of Shopping

- Online
- Brick and Mortar (Bargain Hunting)

- Preferred E-Retailer
- Flipkart
- Myntra
- Amazon
- Snapdeal
- Other:

6) Frequency of Shopping Online

- Once a week
- Twice a month
- Once a month
- Other:

7) When do you actually buy a product?

- When you get the product on discount
- Each time you look at the product
- During Sale period
- Other

8) Do you get the same product you see online?

- Yes
- No
- Maybe

9) Preferred Mode of Payment

- Cash on delivery
- Cards- Credit/ Debit
- Paytm
- Google Pay (GPay)

10) Do you feel the payment method is secure?

11) Is the amount refunded back in case of glitch in the Payment/ Bank servers?

- Yes
- No
- Sometimes

Factors that affect your online buying behaviour?

- After Sales Services
- User Review
- Customer care Service
- Offers by different providers
- Cost of the product
- Other

12) Changes you would like the E-Retailers to make?