A STUDY ON CONSUMERS' ATTITUDE TOWARDS ONLINE SHOPPING IN MADURAI CITY

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Abstract

The aim of the study is to examine the relationship between consumer attitude and their socio - economic variables towards online shopping in the Madurai city of Tamil Nadu. The sample for this study consists of working professionals from Madurai city. A total of 175 samples questionnaires have been collected from working professionals. The data were analyzed with simple percentage, ANOVA and regression analysis using SPSS. The results found that multiple regression analysis has been performed to measure the consumer attitude by considering their socio-economic profile. Results found that gender, age and educational status have positive and significant relationship with consumer attitude. On the other hand, marital status and monthly income has positive relationship with consumer attitude but its results are not significant. The study concluded that gender, age and educational status are highly responsible for forming consumer attitude towards online shopping. However, marital status and monthly income failed to create consumer attitude towards online shopping.

Keywords: Consumer, Attitude, Online Shopping, E-commerce

1. Introduction

Overall, the e-commerce trend has risen rapidly in recent years with Internet expansion and fast Internet connectivity. Consumers are more likely to buy online if they have easy access to the internet. More than 7271 million users have made internet transactions to date. Germans and Britons are the world's leading online shoppers. The most common products bought on the internet are books, flights/bookings, clothing/shoes, videos/games, and other electronic items. Businesses combine multiple marketing practises such as market analysis, product creation, buyer understanding of product features, advertising, customer support, and customer feedback through email marketing and internet communications. The use of online retailers as a medium of contact and in electronic form is common. Online shopping is becoming more convenient and successful every day because it is intended to enhance or boost the value, cost, and appeal, as well as offer consumer rewards and greater loyalty. When it comes to internet shopping, there are both advantages and disadvantages (Bhatt, 2014; Jun, G., & Jaafar, 2011; Jusoh & Ling, 2012; Moshref javadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012; Gupta & Nayyar, 2011). Credit card theft, lack of anonymity, unsecured risk, and lack of quality assurance of products and services are all reasons why Internet users stop online shopping. Policy is developed by relevant agencies to reduce the risks associated with e-commerce. In early 1995, the UK launched "electronic shopping without theft," and two years later, Europe and Singapore introduced Secure Electronic Transactions (SET).

E-commerce, on the other hand, has expanded exponentially thanks to the many advantages of internet shopping, such as lower transaction and search prices when compared to other forms of transactions. Consumers can buy quicker, have more options, and purchase products and services at cheaper cost when they shop online. As a result, advertisers have invested billions of dollars to boost the numbers of internet shoppers by closely researching customer preferences and habits for online shopping. Consumer perceptions of online shopping are influenced by their psychological environment. Items bought over the internet are referred to as the online shopping operation. The online shopping method is similar to conventional online shopping in that it follows a five-step procedure. For example, a customer recognises the need to purchase a product (a book), goes to the Internet to do so, starts searching for facts, considers all options, and then makes the purchase that best meets their needs. Consumers are bombarded with a variety of considerations before making a final purchase that limit or influence their choice (Aimol agfit, Verma Rekha and Chacko Nisha, 2014; Prashant Singh, 2014; Ashih Bhatt, 2014; Ravjot Kaur, Gurmeet Kaur, Aman Kumar, Gaurav Kumar, 2015; and Upasan Kanchan, 2015). The study's key goal is to find out what factors influence people's attitudes and behaviours when it comes to shopping online.

2. Review of literature

Mahesh Kumar et al. (2014) studied consumer attitudes towards online shopping and examined the relationship between various demographic variables and consumer attitudes towards online shopping. The research is mainly based on a convenient sampling method. 250 respondents were selected from Palakkad district in the state of Kerala using a convenient sampling method for the study. Out of the replies received from 250 respondents, the answers of 20 respondents were rejected due to incomplete information. The study concluded that shoppers generally hold positive attitudes about online shopping. The results of this study confirmed that perceived marketing mix and perceived reputation may affect consumers' attitudes towards online shopping. Thanks to the results of this study, online retailers can better understand the expectations of online consumers and the determinants

of their behavior. By understanding the key factors affecting online consumers' attitudes towards online shopping, online retailers will be able to formulate and implement their e-business strategy effectively and efficiently and have a strong competitive advantage. Convenience is the most important factor when shopping online.

Jemila Dani (2017) attempted to study consumer attitudes towards online shopping and, in particular, examined the factors that influence consumers shopping online. The sample for the study is the Kanyakumari region of Tamil Nadu, the sample size for this study is 100, and we used a convenient sampling method. The results of the study revealed that among the four factors selected for this study, the most attractive and influential factor for online shoppers in the Kanyakumari region is website design / function, the second most important after convenience and the third, time-saving. The results also showed that security is an important issue for online shoppers in India. The study also found that there are many other factors that affect online shoppers, including lower prices, discounts, previous customer reviews, and product quality. Regarding the second question of the study, ie who are online shoppers in terms of demographics: The results of the relation between age and attitude towards online shopping have shown that older people have less interest in online shopping. While for education it has been concluded that higher education makes online shopping less attractive, the correlation results for income are so weak that we cannot draw any conclusions from it. This study will not only help retailers in India, especially in Tamil Nadu, develop a successful strategy for online shoppers, but will also serve as the basis for a similar study of consumer attitudes towards online shopping.

Vishal Sharma (2020) tried to study the factors affecting the shopping experience with online platforms and understand the elements that limit the sample of respondents to use online shopping platforms. The study conducted a survey of 157 respondents, who analyzed the purpose of the concern - to know about consumer behavior in Jammu in relation to online shopping. This result shows that these 5 factors are important in calculating consumer attitudes towards online shopping behavior. This means that this study demonstrates that factors such as usability, website design / work, time savings, security, and perceived risk (limiting factors) are sufficient to analyze a consumer's attitude toward online shopping behavior. The consumer's behavior when shopping online depends on these factors. The results show that in Jammu, people may prefer to buy from a reliable website which has a good design and easy to communicate function, easy to use and easy to use. However, there are several limiting factors that may limit the buyer's online shopping experience. Convenience is also one of the important factors in encouraging consumers to shop online. A large amount of research is being conducted across the country and around the world by many analytics students and academics who are studying the factors influencing the shopping behavior of various online shoppers. The study was conducted on a sample of 157 educated professional respondents. Out of the 5 factors, the limiting factor is an important factor that will affect the shopping behavior of online shoppers in Jammu. The perceived risk indicates a lack of trust among customers and a number of alternative reasons such as the possibility of fraud, poor quality of goods, physical discomfort and so on.

3. Objectives
The objectives of the study are to examine the relationship between consumer attitude and their socio - economic variables towards online shopping in the Madurai city of Tamil Nadu.

4. Methodology
The sample for this study consists of working professionals from Madurai city. The non-probability convenience sampling (Sekaran, 2000) was chosen as the sampling design in this study. This study was because convenience sampling is most often used during the exploratory phase of a research project and in perhaps the best way of getting some basic information quickly and efficiently. A total of 200 questionnaires were distributed at random to working professional and 175 samples questionnaires have been collected. In this study, questionnaire consists of close ended questions which were employed. There are two sections in the questionnaire- section A & section B. Section A indicating socio-economic variables and section B indicating variables related to consumers attitude towards online shopping which comprise 15 variables. The questions consisted of a range of their opinion on five-point Likert scale with rating five being "Strongly Agree" and one being "Strongly Disagree". For the analysis of data, simple percentage, ANOVA and regression analysis have been applied (Kothari, C.R).

5. Results and Discussion
The results of the study are analyzed and discussed about the different status of consumers' attitudes when purchasing a product through online. The intensity of his attitude is changing from one person to another. Consumer attitudes are identified and presented with 15 statements. A consumer's attitude to online shopping has been measured with the help of a summarized rating method, especially through Likert's Five Point Scale. Thus, consumers have been advised to state their opinion on each statement according to the level of their point of view. For this reason, the score value is assigned '5' for Highly Agree, '4' for Agree, '3' for Neutral, '2' for Disagree, and '1' for Highly Disagree. Through the above scoring technique, the total score of each consumer related to the 15 statements is calculated. Thus, individual scores are calculated for all descriptions, ranging from 15 to 75. The distribution of consumers based on their socioeconomic variables and their level of attitude on online shopping is presented in Table-1.

Table-1: Distribution of consumers based on their socio economic variables and their attitude level of score

Socio Economic variables	N	%	Sum	Mean	Std. Deviation	Mini.	Maxi.
Gender							
Male	113	64.57	4251	37.62	20.73	15	75
Female	62	35.43	2411	38.89	21.63	16	75
Age Group							

Below 25 years	24	13.71	684	28.50	18.53	16	75
25 – 35 years	67	38.29	2755	41.12	20.55	16	70
35 –45 years	57	32.57	2188	38.39	20.79	16	75
Above 45 years	27	15.43	1035	38.33	23.17	15	71
Educational Status							
Primary level	37	21.14	1318	35.62	21.81	15	75
Higher Secondary level	21	12.00	1021	48.62	22.37	16	75
Degree / Diploma	93	53.14	3430	36.88	19.97	16	75
PG / Professional	24	13.71	893	37.21	21.09	17	70
Marital status							
Married	123	70.29	4599	37.39	21.20	15	75
Unmarried	52	29.71	2063	39.67	20.63	16	75
Monthly Income							
Less than Rs.15,000	69	39.43	2616	37.91	20.71	16	75
Rs.15,001 – Rs.30,000	48	27.43	1781	37.10	21.11	15	72
Rs.30,001 – Rs.45,000	38	21.71	1445	38.03	21.69	16	75
More than Rs.45,001	20	11.43	820	41.00	21.78	17	75
Total	175	100.00	6662	38.07	21.00	15	75

Source: Primary data

Table-1 provides descriptive statistics of gender of the consumers for their attitude score level towards online shopping. Out of 175 consumers selected for the study, 64.57% of the consumers are male and 35.43% of the consumers are female. The mean value of male and female was 37.62 and 38.89 along with standard deviation of 20.73 and 21.63 respectively. The age of the consumers for the study, 13.71% of them are in the category of below 25 years, 38.29% of them are between 25-35 years, 32.57% of them are between 35-45 years and 15.43% of them are in the above 45 years age group. The highest mean value was 41.12 along with standard deviation of 20.55 falls under the age group of 25-35 years.

The educational status of the consumers for the study, 21.14% of them had education upto primary level, 12.00% of them had education up to higher secondary level, 53.14% of them had education up to degree / diploma level and 13.71% of them had education at PG / professional level. The highest mean value was 48.62 along with standard deviation of 22.37 falls under the educational status of higher secondary level in the study area. The marital status of the consumers, 70.29% of the consumers are married and 29.71% of the consumers are unmarried. The mean value of married and unmarried was 37.39 and 39.67 along with standard deviation of 21.20 and 20.63 respectively. The monthly income of the consumers for the study, 39.43% of them are earning monthly income less than Rs.15,000/-, 27.43% of them are earning monthly income between Rs.15,000/- to Rs.30,000/-, 21.71% of them are earning monthly income between Rs.30,000/- to Rs.45,000/-, and 11.43% of them are earning monthly income more than Rs.45,000/-. The highest mean value was 38.03 along with standard deviation of 21.69 falls in the monthly income group between Rs.30,000/- to Rs.45,000/-.

Therefore, an endeavor has made to measure the relationship between socio-economic variables of the consumers and their attitude on online shopping. In order to examine its association, the hypotheses has been proposed and tested with ANOVA test at 5% level of significance.

H_0: There is no significant association between socio-economic variables (gender, age group, educational status, marital status and monthly income) of the consumers and their attitude score on online shopping.

H_1: There is significant association between socio-economic variables (gender, age group, educational status, marital status and monthly income) of the consumers and their attitude score on online shopping.

Table-2: Relationship Between Consumer Attitude and their Socio Economic Variables: ANOVA Test

Socio Economic variables		Sum of Squares	df	Mean Square	F	Table value
Gender	Between Groups	2064.330	1	2064.330	4.781*	3.896
	Within Groups	74690.847	173	431.739		
Age Group	Between Groups	3528.624	3	1176.208	2.747*	2.657
	Within Groups	73226.554	171	428.225		
Educational Status	Between Groups	3707.865	3	1235.955	2.893*	2.657
	Within Groups	73047.312	171	427.177		
Marital status	Between Groups	1695.656	1	1695.656	3.908*	3.896
	Within Groups	75059.521	173	433.870		
Monthly Income	Between Groups	3618.246	3	1206.082	2.820*	2.657
	Within Groups	73136.931	171	427.701		
	Total	76755.177	174			

Source: Primary data   * Significant at 5% level

The above table-2 shows that there was a statistically difference between groups as determined by ANOVA test Gender ($F_{(1, 173)}$ = 4.781), Age group ($F_{(3, 171)}$ = 2.747), Educational status ($F_{(3, 171)}$ = 2.893), Marital status ($F_{(1, 173)}$ = 3.908), and Monthly income ($F_{(3, 171)}$ = 2.820). Hence, there is a statistically significant difference in the mean of gender, age group, educational status, marital status and monthly income and attitude level of consumers towards online shopping which support hypothesis H_1.

It was decided to use multiple regression analysis to determine the attitude on online shopping by the selected consumers. In this model, the estimate of attitude score was taken as the dependent variable, and the independent variables as socio-economic variables. In this regard, the following null hypothesis was formulated:

H_0:   The attitude score of the sample consumers is depend on gender (X1), age group   (X2), educational status (X3), marital status (X4), and monthly income (X5).

This hypothesis was tested using a regression model.

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8 + \mu$$

Where,

Y	=	Total attitude score of consumers towards online shopping
X_1	=	Gender
X_2	=	Age group
X_3	=	Educational status
X_4	=	Marital status
X_5	=	Monthly Income
b_0	=	Regression Constant
μ	=	Error term
$b_1, b_2, \ldots b_8$	=	Regression Co-efficient of independent variables.

For multiple regression analysis, five explanatory variables are designed to measure the attitude level of different sets of explanatory variables. Regression is estimated using data from a sample of 175 consumers. Attitude score was taken as the dependent variable and socio economic variables as independent variables. To check the quality of the match, the multiple determination coefficient (R^2) was calculated. The "F" test was used to test the overall significance of the regression equation. Details of the results are presented in Table-3.

Table – 3: Estimated Coefficients Value of Consumers Attitude Level towards online shopping

Particulars	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	24.043	10.955		2.195	.030
Gender	6.128**	3.104	.203	1.974	.050
Age Group	4.772*	1.575	.292	3.030	.003
Educational Status	2.584***	1.496	.165	1.727	.086
Marital status	4.883	3.024	.134	1.615	.108
Monthly income	2.427	1.514	.128	1.603	.111
R	.869				
R Square	.755				
Adjusted R Square	.747				
F	104.563				.000

Source: Primary data

* Significant at 1% level   ** Significant at 5% level *** Significant at 10% level

From Table-3, it can be concluded that the regression coefficient for variables such as gender, age group, educational status, marital status and monthly income are 6.128, 4.772, 2.584, 4.883 and 2.427 respectively. In addition, it was observed that the regression coefficient for variables such as gender, age group and educational status are positive and significant at the 1%, 5% and 10% levels. The regression coefficient of marital status and monthly family income are positive but not statistically significant. The R^2 shows that 75.50% of the variation is reflected in the variables included in the model. The F value (104.563) indicates that the fitted regression model is statistically significant at the 1% level.

6. Conclusion

Consumer attitude towards online shopping is mostly formed with their socio-economic characteristics. Therefore, this study makes an attempt to measure the effect of socio-economic characteristics on developing online shopping behavior. Gender status reveals that 64.57% of the consumers are male; the mean attitude score is 37.62 to male and 38.89 to female. Age of the respondent's shows that 32.57% of them are between 35-45 years, the mean attitude score is 41.12 among the age group of 25-35 years. Educational qualification includes 53.14% are completed degree or diploma, the mean attitude score is 48.62 among the higher secondary level. Marital status reveals that 70.29% are married; the mean attitude score is 39.67 among the unmarried consumers. Monthly income shows that 39.43% of them are earning monthly income of less than Rs.15,000, the mean attitude score is 38.03 among the monthly income group between Rs.30,000/- to Rs.45,000. The relationship between socio-economic variables of the consumers and their attitude on online shopping measured. Accordingly, ANOVA results confirm that there is a statistically significant difference in the mean of gender, age group, educational status, marital status and monthly income and attitude level of consumers towards online shopping. Further, multiple regression analysis has been performed to measure the consumer attitude by considering their socio-economic profile. Results found that gender, age and educational status have positive and significant relationship with consumer attitude. On the other hand, marital status and monthly income has positive relationship with consumer attitude but its results are not significant. It can be concluded that gender, age and educational status are highly responsible for forming consumer attitude towards online shopping. However, marital status and monthly income failed to create consumer attitude towards online shopping.

7. References

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