



ISSN: 0976-3031

Available Online at <http://www.recentscientific.com>

CODEN: IJRSFP (USA)

*International Journal of Recent Scientific Research*  
Vol. 8, Issue, 6, pp. 17708-17718, June, 2017

**International Journal of  
Recent Scientific  
Research**

DOI: 10.24327/IJRSR

## Research Article

### A STUDY OF PSYCHOLOGICAL PERSPECTIVE OF CUSTOMERS W.R.T. RISING DIGITAL RETAILING

**Aparna Goyal**

Amity University

DOI: <http://dx.doi.org/10.24327/ijrsr.2017.0806.0409>

#### ARTICLE INFO

##### Article History:

Received 15<sup>th</sup> March, 2017

Received in revised form 25<sup>th</sup>  
April, 2017

Accepted 23<sup>rd</sup> May, 2017

Published online 28<sup>th</sup> June, 2017

##### Key Words:

Subjective Norm, Online shopping,  
Perceived Usefulness, Purchase Intention,  
Online Shopping Behavior, e-transactions.

#### ABSTRACT

These days, internet has become an integral part of our lives. The presence of the Internet conveyed many points of interest to people's day-by-day routine. After the rise in technology, people can interact, engage themselves, can do shopping online and avail services over the net. Although there are many disadvantages of the same, as the viruses, the danger of individual data burglary, spamming and so on. However since the points of interest exceed the disadvantages, the majority of the population cannot avoid using it as the same. With the rise in the technology, people have started showing more interest in internet. "As indicated by Internet World Stats' insights (2012) today more than two billion individuals connected to the Internet. This number demonstrates that 30 percent of the total populace utilizes the Internet. Therefore, the Internet can be utilized for the upper hand by associations and really it is a capable source to utilize." Internet shopping is a phenomenon that is growing rapidly nowadays. A peep into the exponential growth of the main players in this industry indicates there is still a large reservoir of market potential for e-commerce. The convenience of online shopping rendering it an emerging trend among consumers, especially the Gen Y. The prevalence of online shopping has raised the interest of the retailers to focus on this area. Therefore, this study was to determine the relationship between subjective norm, perceived usefulness and online shopping behavior while mediated by purchase intention.

University students were selected as the subject of analysis. 662 out of 800 sets of questionnaires distributed were valid for coding, analyzing and testing the hypothesis. Collected data were then analyzed using SPSS version 18.0 and AMOS version 16.0. Structural Equation Modeling to examine the model fits and hypothesis testing. The conclusion can be depicted that subjective norm and perceived usefulness significant positively influence online purchase intention but subjective norm insignificant influence shopping behavior in a negative way. It is interesting to note that perceived usefulness also significantly influence online shopping behavior. Finding also revealed that purchase intention significant positively influence online shopping behavior. For future research, sample from working adults and other variables that related to online shopping were to be included to minimize sampling bias.

**Copyright © Aparna Goyal, 2017**, this is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution and reproduction in any medium, provided the original work is properly cited.

#### INTRODUCTION

##### Background of Study

The Internet have been utilizing for a few distinct purposes. Other than that, it has additionally conveyed an alternate measurement to business exercises. The Internet has now become a market for the buyers and the suppliers, also it has become a second market to the distributors as well. Websites give people the opportunity to choose the products and services over the net, also buyer can submit their feedback for the same. In this manner, the past encounters of advertising has transformed into an alternate portion. Presently associations are taking consider to give distinctive installment techniques,

diverse delivery options and even extraordinary web interfaces for various geographies. Today, with the ascent of the innovation, huge bit of business exercises occur over the Internet. For every business the main aim is to make sale out of the products and the services, by selling a product or service the buyers get recognition. In the online buying, the customer's behavior cannot be judged as expressions are not measured. Apart from that, it has to be kept in mind the end goal to create and apply viable promoting techniques the elements that influence buyer practices ought to be researched. The online shopkeepers can understand the needs and wants of the customers by building the communication between the customers and online shopping websites. Detecting the

\*Corresponding author: **Aparna Goyal**  
Amity University

behavior of the consumers is an old phenomenon. Philip Kotler is a marketing expert, have contemplated on this subject, "Hypotheses about buyer conduct have been utilized to build up a powerful advertising technique." Additionally, in today's time we cannot imagine the marketing over the internet. Web based promoting is the subject that have been looked into and made applications commonly by specialist from past to these days. Thinks about on web based shopping explored the elements that impact internet shopping and also thought processes in, estimation of and predecessors of web based purchasing conduct. Subsequently, the scholarly analysts and the corporate world today, started concentrating on the consumer's perspective, web based buying conduct and a ton of looks into and articles were set up to make direction for the advancement of web based shopping.

### **Problem Statement**

At any time during the day, there are potential shoppers searching for products and services online. Although with the large numbers of suppliers online, it is important thing for the buyers to make sure what the customer's wants and needs are which focuses on the condition of the business first. While shopping online there is a major drawback that the individuals cannot touch, feel and see the products, they cannot examine and recognize the product. Not only that, the buyers keep on coming up with new requests everyday. Hence, it is more critical to answer shopper's requests to hold the customer. Staying alert that clients are playing out a noteworthy part in marketing, discovering how the components that are basically influencing the acquiring goals are vital. It is important to recognize the shopping activities of the people, as to how the consumers choose their products, how do they pay over the net and which mode they use for their payments. It is also observed by the suppliers that what the consumers purchase is like so that it can enhance the prevailing conditions of online buying. Customer's buying behavior is affected by many things that help the suppliers understand the trend of the market. Some of these elements are culture, social status, the community in which the people live in, community, their income, their age, the gender, this indicates diverse client behaviors. Past research streams on web based shopping conduct, explored fundamental components impacting internet shopping reception. In this review, look into has been made near web based purchasing practices of shoppers that are situated in India and examined by the researchers throughout.

### **Research questions**

The aim and purpose of the study needs to be fulfilled, the research questions are planned on the basis on the foundation and the problem statement as follows:

- Demographics
- Personality
- Social Status
- Cultural differences
- Comparison of two different cities

### **The Aim & Purpose**

The aim of the study is to identify the factors that affect the online buying behavior of the two areas in the same country. That it not only is important to identify and analyses the habits

of the customers in Delhi and Lucknow. In the following study questionnaire method is used to get responses from the people and to know the specific end goal to discover the differences on online shopping vs the retail shopping. The questionnaire gives us a clear understanding of purchasers' opinions and to know whether the same set of people have similar likings or disliking. The result of this report would help the marketers who want to get into the online business in Delhi and Lucknow. Also, the sellers who want to have a clear knowledge about the market which will enhance their devotion to their customers. It will also help in understanding the consumer behavior towards the online shopping.

### **Online Buying**

Modern Eras is a period in which social, monetary and political changes have happened. Also the globalization, technological enhancement and growing importance of big data has influenced and changed the present standards in the day to day business. Particularly, after the evolution of World Wide Web there is ample amount to data available which helps customer in their purchases. Availability of data and correspondence advances in the technology over the period of time makes computer a vital part of day to day life and also help to connect each other by the source of internet. In the data period, the Internet has become a fundamental part of every individual's life. In present time PC and internet have become key component in our life supportive by the enhancement of information and innovation. With the commencement of the web innovation. People started looking for the need from this medium. Additionally it is an ordinary of data social affair. Those innovations pose a potential threat in our social life and business life also.

### **E-commerce**

The web innovation, showing up amid the last quarter of the twentieth century and having been utilized oftentimes for couple of years in everyday lives, has affected all parts of our lives in a brief span. The changings in innovative range everywhere throughout the world have changed the idea of data and communication. The utilization of web for business purposes offered ascend to the presence of the electronic trade (online business) phenomena. With the execution of these data and communication advancements by business establishments to bolster business exercises, electronic business idea was created. Electronic trade, additionally alluded as web based business is characterized by Oxford Dictionary (2012) as 'business exchanges directed electronically on the Internet'. Another definition, as a purchasing and offering activity over the Internet. To whole up web based business can be characterized as the purchasing, offering and trading of products and enterprises through an electronic medium (the Internet) by organizations, customers and different gatherings with no physical contact and trade. 'The rise of these new data and communication advances and of Internet clients, has presented another promoting reality'. This new nearness change the relations between the players. Besides organizations have acknowledged and seen the significance of the Internet and it has turned into that online business in the business setting, for most organizations, can be viewed as a supplement. The significance of the competitive power and prevalence has come over frontal area and associations' comprehension of rivalry has

changed drastically. In this day and age organizations utilize electronic business channels to communicate with customers and to increase competitive advantage.

### **Categories of E-commerce**

Many companies have their operations on the internet. Few companies like amazon.com, snapdeal.com, expedia.com sell their product and services directly to the consumer by using the internet as a platform. On the other hand, companies who had their business in traditional way they are also adopting the market strategy and filling the customer requirement by creating their own sales channels and become a click and mortar companies. So overall, it can be easily concluded that now a day every organization has its web presence for the customer.

E-commerce can be classified into various category on the basis of doing business. These categories are:

1. Business to business (B2B).
2. Business to consumer (B2C)
3. Consumer to consumer (C2C)
4. Consumer to business (C2B).

### **Business to Business (B2B)**

B2B commerce market is increasing at the rapid rate across the world. According to the researches, India's B2B industry will be around Rs.45 Lakh crore by 2020. Alibaba, India Mart, Cisco System are the few companies that have their business in B2B platform. B2B commerce platform provides a business platform to establish business transactions between distributors, resellers, suppliers and other business partner. B2B platform also helps to increase organizational coordination among the business partners. Generally in B2B commerce bulk buying of the products is done.

B2C refers to business model, which use to selling the product to individual i.e. customer rather than a company. As the name suggest, in this model business involve communication directly with the consumer. Generally items related to airline tickets, hotel bookings, electronic items, health and beauty product deal their business using B2C business model e.g. myntra.com, bookmyshow.com, snapdeal.com etc. The success of these depends on the after sale service and good quality of product. but the major limitation of B2C is that the product cannot be touched or feel by the consumer who don't have a previous experience. So these companies are more customer-centric. Also there are various companies who has their operation online that increases the competition among them.

### **C2C business model**

This is also a new business model for e-commerce in which consumer can sell their product to other consumers. E bay is the first company to use C2C business model in which auctioning of the product is done for the other consumers. If any person want to sell its product they can simply log in the website and put the product into the market and another buyer can buy it directly without the role of intermediaries. C2C companies serve as the interface between two parties. Later, if the buyer is willing to buy the product they can buy it directly from the seller. In this way, the organization (eBay) acts as an interface between two players and generate revenue from this action. Organizations usually charge fees from seller side, not

from the buyer part in these kind of activities because of fees could discourage buyers from the purchasing activity.

### **Rationale of growth**

The start of internet business is started with two associations that are Amazon.com and eBay Inc. These two are the early pioneers of the web based business industry. These two are currently offering a wide range of sorts of items to many parts of the world. Amazon Company, which was founded, by Jeff Bazos and the site has started in 1995. They started their business with an online book shop. Amazon also provided there customer with a framework such as 'Seek inside the Book' and '1-click Shopping' which was a great success story for them. Pierre Omidyar founded EBay Company. The first product that was sold by Ebay was a broken laser product. The start of Ebay is small but now it has achieved a great success in 39 countries worldwide and has a wide range of product to sell. In India also Ebay is the first of a kind company which sell the used product and have strong feet in India.

### **Social Commerce**

In today's world clients are getting an enormous choice to select from. Internet has come from Web 1.0 where you can only see the information and can't interact with it, but Web 2.0 allow user to interact with the people more and make them more social. Individuals have begun to make content as a distributor on the web and they have the chance to share them through the easygoing affiliations. With today's connected network platform like Facebook, Instagram, Twitter and many more it become important for the distributor to speak the same message across all channels. Social commerce is an important aspect for any business. Affiliation marketing is platform that allows the individual distributor to reach more mass and communicate with them for example Flipkart provide the web space to both large and small distributor, these web space is small window where they can show there product and there relevant information which potential customer can see.

### **Smartphones, Tablet Computers (m-Commerce)**

Smartphones in recent years have grown drastically, in India it is speculated that in future the community would be the largest in the world. The smartphones have started a new revolution in reaching to the people and the information; they have changed the processing of the people interacting on the internet. Mobile commerce is started because of the smartphones revolution. It has been researched that now more people are engaged in the mobile than on their pc, this cannot be neglected and that's the reason mobile commerce need to be implemented.

### **Online Group Buying**

Online groups buyers are now more empowered, due to the advancement of the internet, the distributors are well informed and have many choices for their buying needs, these helps them to achieve cost effectiveness and can provide the customer with an attractive schemes to help them make the decision. Online groups also have the power to provide their reviews about the experience of the service and the product, they could write the reviews and give their rating as per their view. This also create a pressure on the distributor to provide an outstanding experience in terms of both service and the product.

### **Online shops**

Online shopping has changed the buying behavior of the people. The traditional method is not any more effective. The buyers needed a fast, efficient, effective and time saving method to do shopping and all this advantage are provided by the internet. Online shopping has increased its base customer drastically and today's online shopping is one of the most used method for shopping and because of this retail store are seeing a tough competition. The numbers shows that 'web based business is taking a greater cut of the general retail deals pie and is becoming far speedier than retail deals'. Online shopping provide the customer with more choices on a single platform and the more comparable prices on the internet, for example the online retail company Flipkart, it provide thousands of product with varying color and size range but also provide the price comparison from different suppliers. Online shopping is not only time effective but also cost effective, the use of coupon and the discount presented on product by different supplier create a tough competition between the suppliers which in relation is advantageous to the customer.

### **Online Consumers**

As previously discussed that the future for online shoppers in India is very bright from the study it is forecasted that the total business in India will surpass a total of \$15 billion in upcoming years and by 2021 India could become the world largest smartphone user base, which show a brighter future for the online shopping community. The online shopping community is not only restricted to the customer but also in recent year the online platform is also advantageous to the retailers. The Just Buy Live app, which was founded by Sunil in 2015, is an online app where small or mid-size retailer can buy the range of product, which can help in saving money, and increase their diversity in terms of product. India is known for their population growth, which will surpass China by 2030, and this also show a large customer base for online customer as India is adding approx. 6 million customer every month by a research study. This growth can't be unseen by the big corporation and we can see that there many big organization like Google which are investing in India to support its growing customer base and achieve the market shares. Google has planned to provide the free Wi-Fi on the railway station in corporation with the Delhi government.

The advantages of the online shopping are many such as:

- It is very convenient
- Cost effective
- Time saving
- And provide many choices.

Along with so many advantages, the future of online shopping still has many roadblocks which need to be addressed such as:

- Security in transaction
- Privacy issue
- Internet provider in rural areas

And many more obstacles are need to be resolved to provide a bright future to this industry.

"The e-tailing industry needs to act now to cater to this strong user growth trend. Improved customer experience across all

touch points, easy to use mobile apps can create a strong pull for non-buyers to shop online in tier I and tier II cities," he added.

### **Online Shopping and Consumer Behaviour**

With the start of the internet era, more of web based commercial websites came into existence. The atmosphere around us all become electronic. People are now able to get knowledge about various products and services online. All the businesses nowadays are adopting new the World Wide Web as their in their activations. There are a number of innovations used in the campaigns. The main motto of the organizations is to sell the products. That is why it is important to know about the behavior of the consumers. Rogan said that, "importance of the relationship between the marketing strategy and the behaviour of consumer." He also said that "the strategy is about increasing the probability and frequency of buyer behaviour and requirements for succeeding in doing this are to know the customer and understand the consumer's needs and wants". There is a lot of competition prevailing in this industry. It is important to know the behavior of the consumers for the better functioning of the business. Still there are some reasons, which say that there are many online businesspersons as to 'why they don't prefer to buy online.' Online consumer behavior has become more of science than marketing in today's life. Chang, *et al.* (2004) did a research on a number of factors that are responsible for the online buying activity. In the research work, the study is classified into three groups. Firstly, it is perceived characteristics in the web business which has risk, advantage, online shopping experience, service quality and trust. Next is the website and product characteristics. This factor causes reduction in the risk, websites characteristics and also product characteristics. Lastly, are the consumer characteristics? This factor depends on various features like consumer shopping orientation, demographic variables, computer, internet knowledge and usage, consumer innovativeness and psychological variables. Kotler and Armstrong studied the consumer behavior and (2010) and stated that, "the way of the perception of the buyers, how they interpret and receive the stimuli from advertisements." Kotler and Armstrong also said that, "the decisions of consumers are influenced by several characteristics and these characteristics are linked with the needs of the consumers."

### **Factors affecting Consumer Behaviour, Consumer Characteristics in the Online Medium**

There are a total number of four parameters on which consumer's behaviors are studied these factors are:

- Personal Characteristics
- Psychological Characteristics
- Social Characteristics
- Cultural Characteristics

These help in identifying the right consumers and help in strategy implementation.

### **Personal Characteristics**

The purchasing decisions are affected by the demographics of any individual. This affects the purchasing decisions of a person. These factors are, age, gender, occupation, monthly income, educational qualifications, and living conditions.

Thesis about young generation are useful in determining the future of online consumer websites. As Youngers are more into new technology and have more choices than others. They have a different thought process, they draw conclusions on the basis of their own opinions. On the other hand, the older generation feels that it is a risky method to make transactions over the internet. In addition, they do not have enough information about what is going on the websites; they mostly buy the products in real and not virtually. In today's world we can see that both men and women are using internet at a very fast rate. Earlier this was not the case. It was more of men into technology than the women but the change in times it has become equal. Women are more concerned about new things in the market. The attitudes of the people play a major role here. The low income group people are worried about the online shopping as there a lot of risk in involved in this kind of buying as there is a financial risk involved in it. The people who have high income are more into the online buying as they have a part of their income which they can spend on other products too. "Hernandez *et al.* (2011)'s comprehensive study regarding socio-economic characteristics of consumers (age, gender and income) moderating effects on online shopping behavior reveals that these characteristics do no moderate experienced online shoppers' behavior." It is when the consumers are well aware of the online shopping, the social and the economics factors doesn't matter when the individuals have become used to the online portals. There is a lot of difference in the behavior in the initial stages. However, there are a lot of people who are experienced in the online shopping so the study is based on the behavior of the people rather than the demographic features. Studies are based on the parameters that are based on the behavior of the individuals, which are supposed to be more effective.

### ***Psychological Characteristics***

Human beings are slaves of their own mind. Human mind is a complicated one, there are a lot of questions that are going on in their minds. Consumers are motivated by themselves as the mind keeps giving them ideas. People think about the better options available online, the price options available to them, is shopping online beneficial to them or not. These are some of the questions that are oscillated in the minds of the people. The way people see the product and react to it is known as perception. People make perceptions about the products by their experiences and observations. It helps in identifying the security of the net and also about the product's quality. Next important factor is the personality. It helps the consumers in knowing what kind of websites match their personality. Attitude is also an important factor which changes according to the situations of the people. Lastly, emotion plays a role in the psychology of the people. It is proportional to the choices of the consumers.

### ***Social Characteristics***

Social status of the people have a lot of influence on the buying patterns. Reference groups have an impact on the consumers buying habits. Social websites like Facebook and Twitter affects the behavior of the individuals. There are various communities on the website that discuss the experiences and product information. There are various related links on the websites that help in judging the websites and this is how

people make opinion about the products and services. It is the belief of the people that influences the buying decisions. Family, friends, peer groups, ect causes the individuals to make decisions. The lifestyle and other factors are part of the social characteristics.

### ***Cultural Characteristics***

There is a difference in the societal status of the people. Individuals of high status spend more on the products and services than the people who have low status. "Kotler and Armstrong (2007) discussed that culture set values and beliefs in the early ages therefore person's wants and needs are driven by this settled features. Almost everything we do, how we give and receive information, make decisions, lead and manage, working teams, use time is influenced by culture. Hofstede defined culture as 'the collective mental programming of the mind which distinguishes the members of one group or category of people from another.'"

### ***Customer Loyalty***

21<sup>st</sup> century has been an era of technological changes in the marketing industry. There were many new chances which gave rise to more competition in this industry. This allows the marketers to adopt new method of business apart from traditional ones.

Online shopping is now a trend everywhere. Internet is being used by almost all people in today's world for their daily purposes. In order to maintain the customers the buyers need to keep in pace with their services for customer loyalty. Customers in today's time has a lot of options and can switch from one to another. So it is important for the buyers to use various internet tools and methods to maintain the customer loyalty. To make the customers happy and satisfied, it is important for any business to retain customers as it increases its profits. The customers' needs and wants must be met so that the customers return back to the websites to make the purchase. The websites can measure the satisfaction level through the experiences received from the consumers. Consumer's loyalty is the measure of the trust of a company. The loyalty level is measured in terms of the experience the consumers get after the sale of a product to its delivery.

### ***Trust***

Trust is a factor that implies the buyers and the suppliers to be obliged to the organizations. The trust of the people is depended on the responses received from the suppliers. It is after the response that the customers gain their trust over the suppliers. In the online shopping the computers are involved in which the consumers cannot have the opportunity to get the actual picture of the product in real life. Thus, they make their decisions through the online pictures available to them. Although, people can personalize their product and can also change it the way they want to in the online websites. Not only this the website's functional features attract the audience. With the advent of online business websites, the role of middle men have increased tremendously also, cost rate has also decreased to a great extent. This affects the behavior of the consumers in real life. With the increase of middlemen time and cost has been brought down to a great level. The details present on the website have helped the consumers to get proper knowledge about the products and also to compare rest of the products.

Firms are using more of the internet technology for sale of products and not many of the consumers are used to it thus the consumers' behavior should be studied.

### **Disadvantages**

Internet has given rise to online shopping by which consumers buy products and services. Internet is beneficial to the organisations and customers simultaneously. Organisations use technology to advance their work. Online shopping is a new way and is considered as a modern trend in today's era. Online shopping has its advantages and disadvantages as the same time. However, the disadvantages of online shopping are the most talked about subject today. There are mainly two types of risks in online shopping i.e. product and transaction processes. Satisfaction of the consumers is the most important thing in online shopping for the consumers. People are not content with the services they receive online. Security risks: Internet has become one of the most important thing in our lives today. We are constantly using internet for some thing or the other. Although, security issues and other risks are still a threat to the individuals today. Two main kinds of risks are the "Product category risk and financial risk". Private information is linked to the financial risks so the private risks are associate to it. We cannot see the goods physically over the net so the consumers have trust issues related to it as the pictures shown on the net are always not similar to the one that it is in real life.

## **METHODS OF RESEARCH**

In this, the strategies and theories are used for the survey process. The details of research are detailed and described in a technical manner. In this section, topics like, philosophy of research, preparation of the research, the method and procedure data collection, components of questionnaire and sampling decision are covered here. Firstly, topic is selected. The knowledge about the study, observations of the survey and interest on the topic help to understand the topic. After that the theories and literatures have been searched from various sources to support this study. Next, problem of the study and questions related to it were developed and the research method was chosen for the same. Data collection was done using the planned methods. After data collection, I did the analysis with the theories selected. Lastly, conclusion of this study was drawn. Exploratory study was the first step in this research after which explanatory study was done. The first aim was to gain knowledge about the consumer's behavior which was followed by the aim to gain information about the online consumer behavior. Next step was to identify the factors that are important during the online purchase. Then the knowledge was used to get relationship between these factors.

### **Research Approach**

To start with the research, clear understanding of the approach is necessary. "Philosophies and approaches are the first and second layers of the 'research onion' respectively" In order to be clear about the theory in the initial stages of the study, it is concluded that the approach of the study need to be conducted. Two main approaches are used in this report. First is the deductive approach that have been chosen for this study. In the deductive approach, the theory is studied then the data that was collected is tested using tools. The deductive approach is valid only for quantitative data and in my report quantitative data is

the best way of study. The research philosophy helps to understand the world in a better way. Also, it helps the researchers in collecting and analyzing the data. "Positivism is the philosophy which provides a natural science way to conduct the research." The researchers are not affected by the topic of the research paper and are it free to collect the data from researcher's values and feelings. 'The collected data can be 'law-like generalization'".

### **Data Collection**

To fulfill the research objectives and to solve the research questions, the dissertation works on both primary and secondary data collection methods. The secondary data is a useful method to help us in solving the research questions. Not only that, the secondary data helps us in understanding the topic area while the primary data helps in providing the information.

### **Primary Data**

#### **Survey**

The aim of the research was that firstly the participants were selected using a non-probability sampling method. There are various non-probability sampling methods out of that two types of sampling methods are sufficiently used in this paper. First is the snowball sampling and the other is the purposive sampling. Snowball sampling is the best when it is difficult to identify the population of a particular area. In this sampling method first a small group of who are in relation to the research topic are selected then these groups of people are made to identify further population so on this sampling is done. The drawback of this sampling is that it is not sure that this small group of individuals will represent the whole population or not. Thus, purposive sampling is considered a better one over the snowball sampling. Purposive sampling helps us to use our judgment to make a better understanding of the cases that will help us in meeting the objectives. Keeping in mind the aim of the research, the participants were selected. For the selection of the participants, non-probability sampling method is used here. There are various kinds of sampling methods used of which the two main types of sampling methods used are snowball sampling and purposive sampling method. This sort of sampling begins with little gathering of individuals who are proper with the research topic and these little groups distinguish promote individuals and afterward they recognize further individuals thus the example snowballs. In any case, the issue with snowball test is that it is impossible that the example will speak to the entire populace. It is on the grounds that respondents are well on the way to achieve respondents who are like themselves. Along these lines, purposive sampling strategy additionally utilized as a part of this review. Since the subject manages conduct of online customers, online surveys were utilized. A free administration site, google forms was used for the study purpose. It helps participants to answer the questions over the internet. After that the link of the questionnaire was forwarded through mail and WhastApp. In order to be part of this study, the respondents were supposed to have atleast on online shopping website knowledge. This knowledge brought down the rate of responses and was important for study purpose. The data of results was transferred to excel document with the help of google spreadsheets. This survey was conducted from March 20 and March 26, 2017. 103

were reacted and inside the reacted questionnaire 100 were usable for analysis (3 deficient reactions have been eliminated). The example comprised of people Delhi and Lucknow areas. The survey was voluntary and the respondents could stop in between and could leave the survey at any point of time and at any stage of the questionnaire.

The questionnaire was online as the topic of the research was online consumer behavior study so online method of data collection was preferred. The way in which the questionnaire was prepared was at its introductory part which explained the purpose of the study along with the content of the study. The questionnaire had 20 questions in total. In the last part of the questionnaire demographic questions were asked which included name, age, sex, income and educational level of the participants. The inquiries circulated to people who utilize the Internet and have no less than one web based shopping experience in this manner people were asked about their reasons as to how they utilize the internet, what products or services they look for over the net and also what was their monthly expenditure on the net. These questions helped to understand the perceptual difference of the respondents with respect to their mindset. It was based on shopping and the participants had to rate their responses on the scale from 1 to 5. 1 being the lowest and 5 being the highest. Apart from that other questions like the ranking ones, yes/no ones, filter questions and the open-ended questions were used in this survey.

**Secondary Data**

The secondary data provides the basic understanding about the problem at hand, which includes unprocessed data and well known researches, various sources like from looks, journals and published articles. In this study the data was drawn out from Google scholar website. The website has many published articles and papers which helped me in my study.

Descriptive Statistics is a method to measure the quantitative research. Coding process is used to transform the data from the questionnaire results to numeric one. The calculation is done for all the questions by the SPSS software. Tables are formed in which the data is added. Then a detailed study of the tables and charts are concluded.

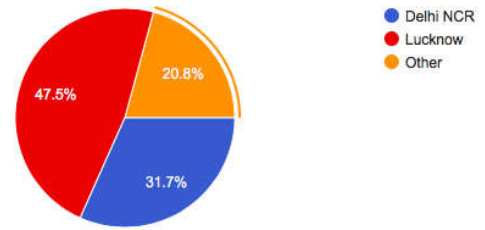
- Descriptions are drawn and frequencies are calculated from the answers of the respondents.
- One sample T test is applied on the data received from the questionnaire.
- Correlate analysis have been done to find relationship between various factors.
- The main aim of the study is to find out the differences and similarities of the behavior of consumers of two cities. i.e. Lucknow and Delhi.

**Analysis & Interpretation**

This chapter discusses about the analysis of data collection and the findings that are concluded from the research work. This chapter shows the descriptive information and the statistical analysis that are drawn out of the questionnaire collected from the consumers. A detailed study is done through the statistical software called SPSS. In the questionnaire the demographic questions were also added that were filled online.

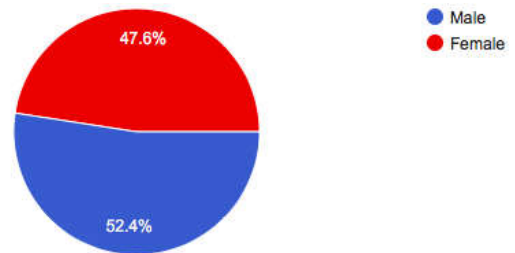
**Demographic Variables**

Demographic information of the people were obtained from the responses through the questionnaire form.



**Figure 1** Distribution of respondents in terms of the cities

From the study it is concluded that from the total number of responses obtained i.e. 101, 47.5% (48) of the total were from Lucknow whereas, 31.7% (32) were from Delhi NCR region and rest 20.8%(21) were from other parts of India.



**Figure 2** Distribution of respondents with respect to gender

**Table 1** Where do you currently live \* Gender

		Gender		Total
		Male	Female	
Where do you currently live	Delhi	17	15	32
	Lucknow	23	25	48
	Other	14	9	23
Total		54	49	103

The table and the figure above shows the gender profile of the responses received from the survey. The number of male respondents is more than the number of female ones. The total number of female are 49 and male are 54. Table 4.1 shows the number of male and female in both the cities.

**Table 3** Frequency distribution of the respondents with respect to their age group

Where do you currently live \* How old are you

		How old are you					Total
		Under 21	21-30	31-40	41-50	51 and above	
Where do you currently live	Delhi	3	22	6	1	0	32
	Lucknow	6	14	21	6	1	48
	Other	1	13	5	1	1	21
Total		10	49	32	8	2	101

The ages were divided in five different groups. This method was adopted to find the groups of people belonging to different age groups. The maximum responses were obtained from the age group belonging to 21-30 from both the cities – 49. Next set of group that ranked second was the age group of 31-40, 10 and the people belong 21 were 10 in number. 8 people were from the group of 41-50 and 2 people belonged to the age group of 51 and above.

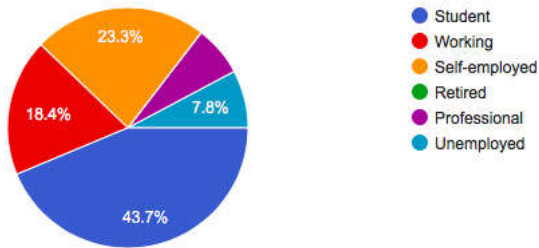


Figure 3 Distribution of responses in terms of occupation

In the above figure it is seen that major part of the responses were obtained from the students. 43.7% of the responses were from students and 18.4% were obtained from working group. What is more, 23.3% of the respondents were self-employed. This shows that most of the population belongs to the age group of 21-30 category.

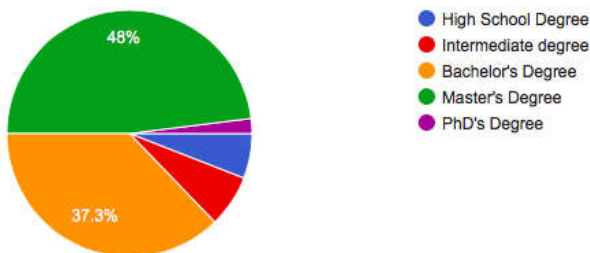


Figure 4 Distribution of responses in terms of education levels

48% of the responses received have a masters degree in hand. 85.3% of the responses have either a masters degree or bachelors degree this shows that most of the respondents were well educated. In terms of educational level, university graduate and postgraduate students dominate the sample. This distribution is similar for the samples from Delhi NCR and Lucknow.

Table 4 Frequency distribution of the respondents with respect to their monthly income

Where do you currently live \* Please Indicate your monthly income range. per annum

Where do you currently live	Please Indicate your monthly income range. per annum					Total
	less than 2 lakhs	2 lakhs to 5 lakhs	5 lakhs to 10 lakhs	10 lakhs to 20 lakhs	more than 20 lakhs	
Delhi	11	11	4	3	2	31
Lucknow	25	7	7	4	2	45
Other	8	6	4	1	1	20
Total	44	24	15	8	5	96

Majorly the responses obtained belonged to the category of low or middle-income group of people. As most of the respondents were students this result had to like this. 44 people have monthly income of 2 lakhs who are mostly students. 24 responses have 2 lakhs to 5 lakhs income. The remaining 15, 8 and 5 of the people had income of 5 lakhs- 10 lakhs, 10 lakhs to 20 lakhs and more than 20 lakhs respectively.

To know the consumer behaviour and what people buy most, respondents were asked to give their responses for the same. People mostly buy clothing and accessories over the internet. Second most preferred good/ service is travel tickets and

electronic goods and cinema tickets ranks third. Other good are consumed in small quantities.

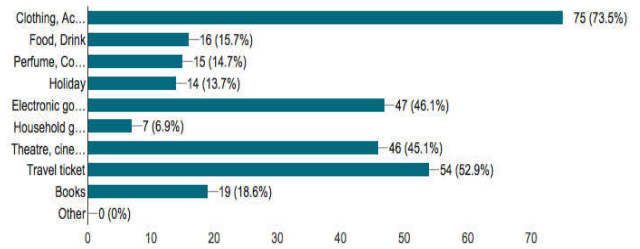


Figure 4 Mostly buy products and services over the Internet

Table 5

Where do you currently live \* Do you go to the store to see the product before purchasing online?

Where do you currently live	Do you go to the store to see the product before purchasing online?			Total
	Yes	No	Sometimes	
Delhi	8	11	13	32
Lucknow	12	13	23	48
Other	3	10	7	20
Total	23	34	43	100

In the above table it is shown that how many people go to the store to buy the products or not. 13 of the total responses were from Lucknow. They felt that the information is not relevant to them. 12 said that they feel it is necessary for them to go to the store. The total of Delhi responses were 32 of which most of them said no and only 8 said yes. This shows that mostly people were ok with not going to the store to buy the products.

Table 6 The way of reaching shopping websites

Where do you currently live \* How do you reach shopping websites?

Where do you currently live	How do you reach shopping websites?				
	With the recommendation of a friend	With advertisements in the press and the media	With the search engines	With links (e-mails)	With following the computer magazines
Delhi	9	11	10	0	0
Lucknow	14	17	12	3	2
Other	4	8	6	2	0
Total	27	36	28	5	2

The collected data from the respondents suggest that individuals mostly trust on advertisements in press and media (36). People use the search engines to reach the shopping websites.

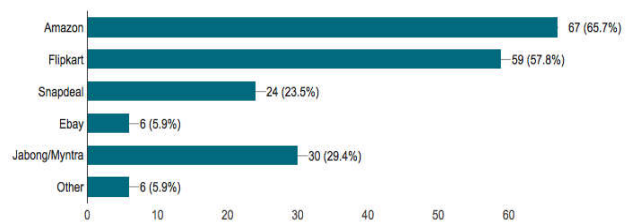


Figure 5 Most preferred websites online



Next way is through the recommendation by friends in both the cities. While, email links and computer magazines ranks at the last.

The survey helped to know that most of the population uses amazon website the most with the count of 67. Next most used website is flipkart. Whereas, snapdeal and Jabong/Myntra is at the third preference. E-bay ranks the least amongst these websites.

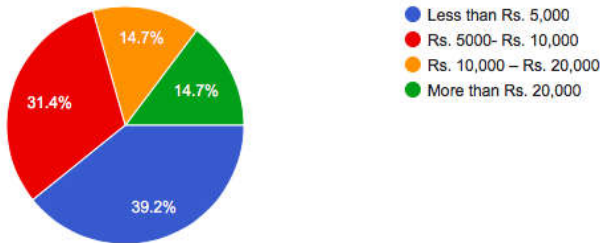


Figure 6 How much do people spend on online products and services

The analysis shows that most of the population that is 39.2% of the people in India spend less than Rs. 5000. Whereas, 31.4% of the population spends from Rs. 5000- Rs. 10,000 monthly. This is justified as mostly the population earns less than 10 lakhs per annum.

People in both the cities were ok with having less information over the net (T=1.578, t=1.526). The delivery fee is high so the respondents don't prefer to buy online. Similarly, people also do not have knowledge of online buying products. Although, people are not well aware of online buying but the believe that online shopping saves time according to the study. They also feel that it is easy to have more options over the internet and also that the products are cheaper over the internet. Moreover, they think that products can be differentiated over the net in an easy way.

People's attitude can be affected by website includes too. Security is a major issue in online shopping. This can be seen in both the city through the responses obtained from the survey. In both the cities i.e. Lucknow and Delhi, people look at the contextual design of the websites before making a purchase. They are keen on looking at the functional design, visual and audio of the context, communication patterns, links to the websites, products and services sold and lastly the financial security which is of most importance.

**CONCLUSION**

Customer fulfillment is of outmost importance for any business organization. Through this study it is concluded that the

Table 7 General Statements about Online Shopping-1

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower		Upper
It is a risk for me not to see the product in real	Equal variances assumed	1.254	.266	-.324	77	.747	-.077	.238	-.552	.397
	Equal variances not assumed			-.316	58.615	.753	-.077	.244	-.567	.412
It is a risk for me to give identifying and credit card information	Equal variances assumed	2.291	.134	2.958	78	.004	.688	.232	.225	1.150
	Equal variances not assumed			2.888	60.990	.005	.688	.238	.211	1.164
The product may come different from the website	Equal variances assumed	2.598	.111	1.440	77	.154	.317	.220	-.122	.756
	Equal variances not assumed			1.384	55.756	.172	.317	.229	-.142	.776
Delivery of the product might not ever	Equal variances assumed	.003	.957	-.442	76	.660	-.108	.244	-.594	.378
	Equal variances not assumed			-.446	66.444	.657	-.108	.242	-.590	.375
Delivery time is longer than that reliable	Equal variances assumed	.707	.403	-.295	77	.768	-.069	.232	-.531	.394
	Equal variances not assumed			-.302	68.663	.764	-.069	.227	-.522	.385
I don't want to wait for the product	Equal variances assumed	.135	.714	.311	76	.757	.075	.241	-.405	.555
	Equal variances not assumed			.309	60.273	.758	.075	.243	-.411	.561
I don't have enough information about purchasing over the internet	Equal variances assumed	.157	.693	.039	76	.969	.011	.278	-.543	.565
	Equal variances not assumed			.040	68.145	.968	.011	.273	-.534	.556

In General, in both the cities people feel that it is a risk not to see the products in real (p<0.5). In the above table it shows that people find it risky to share their information over the net. The respondents feel that the products might come from different website as they are not aware of the process. The delivery time is also not accurate, they don't have enough information about the products. In all the above cases (p<0.5) which states that the test is negative and the overall population has doubt issues regarding the online shopping.

shopping frequencies of the two cities is different in some way. Consumers in Delhi shop online more than that of Lucknow. The reason could be the security issues as expressed by the people through the survey. Security is one of the major disadvantage of the online shopping. For the shoppers in Lucknow security is a major issue as people don't trust web portals for online payments. Security is a major concern, there is not information about the items, and customers are not able to physically identify the product.

**Table 8** General statements about the online shopping

		Independent Samples Test								
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
I love shopping in store more	Equal variances assumed	1.061	.306	1.578	76	.119	.420	.266	-.110	.950
	Equal variances not assumed			1.526	56.934	.133	.420	.275	-.131	.971
I don't have enough access to the internet	Equal variances assumed	1.633	.205	.464	76	.644	.122	.264	-.403	.647
	Equal variances not assumed			.454	59.754	.651	.122	.269	-.416	.660
Delivery fees are high	Equal variances assumed	.004	.949	-.003	76	.998	-.001	.250	-.498	.497
	Equal variances not assumed			-.003	65.578	.998	-.001	.249	-.497	.496
I don't have enough information about purchasing over the internet	Equal variances assumed	.157	.693	.039	76	.969	.011	.278	-.543	.565
	Equal variances not assumed			.040	68.145	.968	.011	.273	-.534	.556
Shopping on the internet save time.	Equal variances assumed	.381	.539	.533	77	.596	.114	.214	-.313	.541
	Equal variances not assumed			.530	63.014	.598	.114	.216	-.317	.545
There is an option to have access to more products	Equal variances assumed	.140	.709	.138	75	.890	.033	.236	-.437	.502
	Equal variances not assumed			.138	61.465	.891	.033	.236	-.440	.505
Products on the internet is cheaper than in store	Equal variances assumed	.012	.915	-.505	76	.615	-.121	.239	-.597	.356
	Equal variances not assumed			-.497	58.415	.621	-.121	.243	-.608	.366
There have access to more information about products	Equal variances assumed	.632	.429	.190	77	.850	.040	.212	-.382	.463
	Equal variances not assumed			.184	57.043	.855	.040	.220	-.399	.480
Product options can be compared more easily.	Equal variances assumed	.092	.762	.051	77	.960	.011	.226	-.438	.461
	Equal variances not assumed			.051	63.968	.960	.011	.226	-.440	.463

**Table 9** Website features' effect on consumer attitudes

	Delhi NCR				Lucknow			
	Mean	Median	Mode	Std. Deviation	Mean	Median	Mode	Std. Deviation
<b>Functional Design</b>	1.95	2.0	2	0.926	1.94	2.0	2	0.876
<b>Visual and auditory content</b>	1.99	2.0	2	0.874	2.01	2.0	2	0.872
<b>Communication with the company</b>	2.14	2.0	1	1.122	2.01	2.0	2	1.005
<b>Communication with other users</b>	2.71	3.0	2	1.124	2.59	2.0	2	1.197
<b>Links to other websites</b>	3.32	3.0	4	1.104	3.10	3.0	3	1.212
<b>Products and services sold</b>	1.99	2.0	2	0.935	1.84	2.0	2	0.921
<b>Website security(financial Security)</b>	1.42	1.0	1	0.780	1.51	1.0	1	0.879

Trust is the major concern in Lucknow buyers as the city is identified as a cultural place with high vulnerability. There is a lot of contrast amongst Lucknow and Delhi online customers. We see that Lucknow buyers usually prefer cash on delivery method than direct money transfer or online payment methods, whereas, customers in Delhi go for online payment methods more. However there was an extremely slight contrast in the

Be that as it may, because of absence of innovation and offices in Lucknow, individuals in Delhi incline toward more online shopping when contrasted with Lucknow. The analysis done on the online shopping websites shows that quality of products and services as well as the feedback services influences the shopping behavior was out of the context of this study.

## References

1. Moneesha Pachauri, Nottingham University Business School, Jubilee Campus, Wollaton Road, Nottingham, The Marketing Review, 2002, 2, 319-355, ISSN 1472-1384/2002/0300319.
2. Ajzen, I. and Fishbein, M. (1977), "Attitude-Behaviour Relations: A Theoretical Analysis and Review of Empirical Research" Psychological Bulletin 84, September, pp. 888-918. In Solomon, M.R. 1995, Consumer Behaviour, 3rd ed., Prentice Hall.
3. Alba, J.W. and Hutchinson, J.W. (1988), "Dimensions of Consumer Expertise", *Journal of Consumer Research*, 13, March, pp. 411-454.
4. Allen, C.T. and Madden, T.J. (1985), "A Closer Look at Classical Conditioning", *Journal of Consumer Research*, 12, December, pp. 301- 315. Consumer Buying Behaviour-A Literature Review National Conference on "Innovative Business Practices in Technological Era" 16 |Page Erode Sengunthar Engineering College, Thudupathi, Erode
5. AMA Task Force on the Development of Marketing Thought (1988), "Developing, disseminating, and utilizing marketing knowledge", *Journal of Marketing*, 52, pp. 1-25.
6. Anderson, P.F. (1983), "Marketing, scientific progress and scientific method", *Journal of Marketing*, 47, pp. 18-31.
7. Anderson, P.F. (1986), "On method in consumer research: a critical relativist perspective", *Journal of Consumer Research*, Vol. 13, September, pp. 155-173.
8. Bagozzi, R. P. (1975), "Marketing as exchange", *Journal of Marketing*, No. 39, pp. 32-39
9. D. and Littler, D. (1998), "Positioning Alternative Perspectives of Consumer Behaviour", *Journal of Marketing Management*, 14, pp. 3-28.
10. Belk, R.W. (1974), "An Exploratory Assessment of Situational Effects in Buyer Behaviour", *Journal of Marketing Research*, 11, May, pp. 156-163.
11. Belk, R. W. (1988), "Possessions and the Extended Self", *Journal of Consumer Research*, 15, September, pp. 139-168.
12. Bettman, J.R. and Zins, M.A. (1977), "Constructive Processes in Consumer Choice", *Journal of Consumer Research*, 4, September, pp. 75-85.
13. Braithwaite, A. (1983), "Situations and social actions: Applications for marketing of recent theories in social psychology", *Journal of Market Research Society*, 25, 1, pp. 19-38.
14. Bruner, G.C. (1990), "Music, Mood, and Marketing", *Journal of Marketing*, 54, Oct, pp. 94-104
15. Burke, P.J. and Franzoi, S.L. (1988), "Studying Situations and Identities Using Experimental Sampling Methodology", American Sociological review 53, August, pp. 559-568. In Solomon, M.R. 1995, Consumer Behaviour, 3rd ed., Prentice Hall, 312.
16. Sheth, J.N. (1992), "Acrimony in the ivory tower: A retrospective on consumer research", *Journal of the Academy of Marketing Science*, 20, 4, pp. 345-353
17. Skinner, B.F. (1938), *The Behaviour of Organisms*, New York, Appleton- Century-Crofts. In East, R. (1990), *Changing Consumer Behaviour*, Cassell Educational Limited
18. Slife, B.D. and Williams, R.N. (1995), *What's Behind The Research? Discovering Hidden Assumptions in the Behavioural Sciences*, Sage: California
19. Smith, A. (1776), *An Inquiry into the Nature and Causes of the Wealth of Nations*. In Westing, H.J. and Albaum, G. (1975), *Modern Marketing Thought*, 3rd Ed., Collier Macmillan Publishers
20. Solomon, M.R. (1983), "The World of Products as Social Stimuli: A Symbolic Interactionism Perspective", *Journal of Consumer Research*, 10, December, pp. 319-329
21. Solomon, M.R. (1995), *Consumer Behaviour*, 3rd Ed., Prentice Hall Stayman, D.M. and Deshpande, R. (1989), "Situational Ethnicity and Consumer Behaviour", *Journal of Consumer Research*, 16, December, pp. 361-371.
22. Wiedmann, K., Hennigs, N. and Siebels, A. (2007) "Measuring Luxury consumer perception: A cross-culture framework", *Academy of Marketing Science review*, 2007(7).
23. Winer, R. (2009), "New Communications Approaches in Marketing: Issues and Research Directions," *Journal of Interactive Marketing*, 23 (2), 108-117

### How to cite this article:

Aparna Goyal.2017, A Study of Psychological Perspective of Customers W.R.T. Rising Digital Retailing. *Int J Recent Sci Res.* 8(6), pp. 17708-17718. DOI: <http://dx.doi.org/10.24327/ijrsr.2017.0806.0409>

\*\*\*\*\*