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# A STUDY ON BUYING BEHAVIOUR OF WORKING WOMEN THROUGH ONLINE SHOPPING (WITH SPECIFIC REFERENCE TO RAIPUR CITY)

■ Frequency  
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Dr. Poonam Ahuja



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**Dr. Poonam Ahuja**

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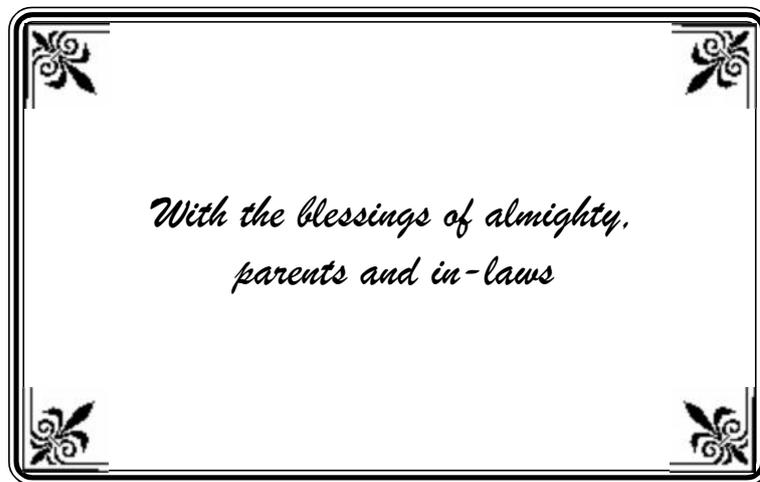
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*With the blessings of almighty,  
parents and in-laws*



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### 1.1 Introduction

In today's Technological world Online Shopping or E- Business phenomenon is very known and common. The Revolution of Internet in whole world has created a Paradigmatic shift in the way people shop traditionally. From last two decades the Development of Communication, Information Technology and high speed Internet Connection is the main inspiration for the Web Users.

The Number of Web user is constantly increasing which also signifies that Online Purchasing is increasing [JOINES, SCHERER AND SCHEAFELE, 2003]. People irrespective of their Age, Gender, Caste, Status, Occupation etc. Surf Internet and buy their need and luxury from online market. The E-Commerce or Online Shopping concept is materializing only because consumers are benefited. It brings many advantages to buyers and the very first or basic advantage is that there is no time boundaries means buyers are not bound by opening and closing time of shop, buyers don't have to visit shop physically ,easy comparison of different brands of goods are possible only by one click, no need to pay cash immediately, unlimited stock and choices is available, E.M.I facility is there ,exchange policy is also available, some sites also give guarantee of money back if not satisfied with product.

Buyers can buy according to their Convenience. Even people living in small or remote areas or in suburbs can easily buy product through Online Shopping. Even though after Independence India has grown rapidly but there are many numbers of brands/items whose outlet or Showroom is only in metros of our Country. People of small town dreamed of purchasing from these brands are now possible with the help of Information Technology. Buyers can visit any numbers of web stores or sites and can reach at final choice. They don't have to

follow long procedures of shopping; they can also compare price and quality easily. Even Payment at same Currency is also not necessary because of Internet Banking.

According to **Paul A Samuelson** economics “The Consumer, so it is said, is the king:-each is a voter who uses his money as votes to get the things done that he want done”.

As said by **Paul**” CONSUMER IS KING”, it is very much True and exactly fit in today’s Scenario. As buyers has unlimited choice with many advantages. This is the reason that Study of buyer’s behavior is very important and should given first preference in today’s business world. But before studying about buyers behavior one should know who “BUYERS” are.

An individual who buys products or services for personal use and not for manufacture or resale. A buyer is someone who can make the decision whether or not to purchase an item at the store and someone who can be influenced by marketing and advertisement. Anytime someone goes to a store and purchase a toy, shirt, beverage or anything else, they are making that decision as a buyer.

Now question arises that why one must study or understand the buying behavior of buyer. Because of Globalization business is expanding and competition is tough, to survive in this situation the producers must understand mind set of buyers and available the products according to it .Buyers always want to satisfy their needs and wants according to their Terms and Conditions. A study of buyer’s behavior helps researcher in not only understanding the reason of different decision taken by a buyer at same and different situations but also to understand how a buyer takes decision to spend their available resources {time, money, effort} on products .What they buy? Why they buy? From whom and from where they buy? How often they buy? How they evaluate the product? Whether to purchase the product again in future or not? Whether they purchase for themselves or for

gifting? How they pay for product {With Cash or Card}? From where they get information about products? In short buying behavior is a field of Research, Focusing on buyer's activities.

Women's have a Very Vital role in human progress and have a significant place in society. The global paradigm shift in 21<sup>st</sup> century has effected all age groups in some or other way specially Women. Modernizations of society encourage women's to step in their shoes outside the house and present themselves as a working class.

The Working Women segment is the one, which has seen a tremendous growth in the late nineties. The Working Women today have grown out of her long standing image of being the home maker. Today she is rubbing shoulder with men, providing herself to be equally good, if not better. Working women have their own mind in purchasing the product those appeals to them.

Women today are financially independent and have more purchasing power then previously. In this research researcher study about the changes that Internet or Online Shopping brings in life and style of Working Women. How their buying behavior has changes towards Shopping? Do they prefer Online Shopping or still want to buy traditionally? In brief researcher studied about the effect of Online Shopping on buying behavior of working women in Raipur City.

## **1.2 Importance of Study**

Online Shopping is relatively a new Concept of retail shopping. This new technology has been used and implemented worldwide, So that people can be connected to each other, in both personal and business matters by just clicking a mouse anywhere and at any time, being easy to use and inexpensive, electronic commerce has been rapidly growing each year and is currently utilized for Shopping, information search, bill payment, news, weather reports and Online games.

Women today are financially independent, financial self sufficiency strengthens their independent decision making ability. The major issue is how; the changing social and economic environment is affecting the behavior of working women towards shopping and spending.

The buyer's behavior has always been an area of great interest to producers, suppliers, marketers etc so that they can understand the mind or psychology which works at the time of purchase of goods. This study or research is mainly based on online buying behavior of working women in Raipur city. Many questions arises while studying the buying behavior of working women's is why do they started shopping online instead of traditional shopping? Are they fully dependent on Online Shopping or there are some specific items or goods which they prefer online and other goods Offline? What are the factors that encourage her to do Online Shopping, is it price or is it time saving that's why they shop online is it because of status symbol as online shopping is also considered as status symbol as now a days , it is energy saving as buyers don't have to go to different shop physically, it's just a click and easily comparison of as many sites as buyers want can be done, or is it a home delivery facility which helps her to do shopping and house work side by side or easy monthly installment {E.M.I} facility or cash on delivery facility or easy return and money back policy or easy exchange policy.

The purpose of this research is to find out that what encourages today's working women of Raipur city to purchase online or there are some particular reason for it .Do the shop according to their job or what they have in their mind when they go Online for Shopping. How often they are online and how often they purchase online.

This present research study was focused on the behavioral factor of the working women's towards Online Shopping with special reference to Raipur city.

### **1.3 Objective of Present Study**

The Internet is a powerful tool that has shaped the performance of various fields including Communication, Business, Politics and Education. There is no doubt that the Internet is virtually everywhere and has dramatically altered the way people live. It is rapidly growing not only in the industrialized Countries but also in developing world. As a result, the role of Internet in our daily lives has expanded rapidly to the degree that many of us have become dependent on it, if not addicted to.

India is currently the second largest telecommunication market and has the third highest number of Internet users in the world.

Because of technological development and globalization the world has become a small market. A market which can be easily accessed by anyone and from anywhere. It has no boundaries.

In such an era it is imperative to understand the probability of enhancement or need of encouragement of online shopping.

Internet seems to have created a new way of doing old things, rather than being a technology that changes the manner in which people live their lives, still most of the buyers make their shopping in traditional way. Therefore it is imperative to understand why despite its various benefits the Online Shopping has not reached to its expected level in the market. The study is focused to the buying behavior of working women through online shopping with reference to buyers at Raipur city and the objectives of this research study are as under:-

1. Raipur being the state capital of Chhattisgarh therefore to identify and get insight into the main factors that working women takes into consideration when purchasing Online.
2. Being a working women time is a critical factor to explore possibility of saving time in discharging Obligations.

3. To study the awareness of Online Shopping amongst the working women.
4. What are the main factors that affect working women while considering and making a purchase by the Internet?
5. How do these factors influence the working women when purchasing online.
6. What kinds of Segments or Categories of working women that can be found or identified buyers when purchasing online.
7. What is the connection with the identified factors and buyers segment groups?
8. The finding of this research will be outlined as implications for Online Marketers in order to enhance buyer's knowledge and increased their online marketing strategy effectively. This will help the formulation of promotional strategies by the marketers.
9. What can be done to promote Online Shopping in this technological developed age?
10. To find the area to be strengthen to popularize the online shopping to the working women satisfaction.
11. New Revolution by JIO SIM they are offering enough data of specified prices caused /excessive use of internet promoted

#### **1.4 Hypotheses of the Study**

Hypothesis is an assumption or raw theory. When a researcher carries any research in topic of his choice, experience, education and environment make him curious to work more on the relevant subject. Researcher has its own perception and believes based on which he starts the research work. During the study, researcher tests those perceptions and beliefs with the help of Primary and Secondary data.

Hypothesis helps the researchers to do research work scientifically and systematically. It also helps in deciding the Area, Direction, Forms of Data Collection, and Sampling etc. which a researcher should take into consideration while doing his research work and prove his perceptions to be right or wrong.

During this research process Researcher has adopted the following hypothesis:-

1. There is huge probability of Online Shopping in the technologically developed age.
2. There is higher online buying intension amongst working women and non working women.
3. Education and Awareness play an important role in promotion of Online Shopping.
4. There is great impact of family, social, professional and cultural factors in addition to the natural traits of working women to buy Online.
5. The concept of Nuclear Families will grow with the passage of time , this is also one of the factors which encourages working women for online shopping.
6. Trust and Convenience also play an important role in online shopping.
7. Means of Communication has brought a great change in buying habits of working women.
8. Online shopping provides an easy convenient platform for comparison of variety products and services and gives working women an opportunity to arrive at proper decision.
9. It saves time and energy.

## **1.5 Research Methodology**

Research methodology is the systematic, theoretical analysis of the method applied to a field of study.

Research methodology gives an idea about the subject or topic of research. The whole work of research depends upon methodology used by researcher. It not only helps with topic but also about hypothesis, data collection tools, data analysis method etc.

To decide what methods are used for research depends not only upon the nature, area and object of subject but also the ability of researcher or scholar. Selection of the methodology should be done wisely, so that data should be collected in minimum time and give authentic information about the subject.

Methodology refers to more than a simple set of methods; rather it refers to the rationale and the philosophical assumptions that underlie a particular study.

This study is undertaken to understand the buying behavior of working women through Online Shopping. In order to carry on investigation Raipur is an ideal city. Therefore the universe for buying behavior of working women through Online is Raipur city.

For this study descriptive research design has been adopted because through detailed research, researcher will attempt to find out the buyer's behavior their attitude and the factors that influence the working women towards online shopping. Residents of Raipur city has been targeted together their responses towards online shopping for the purpose of the studies. Both Primary and Secondary data are used to collect the information. On the subject the primary data includes:-

1. Interview
2. Questionnaires
3. Observations
4. Surveys

### **Study of Population of Working Women**

Secondary data has also been used for the research work which includes the work already been published by someone else in the concerned area either in newspaper, magazines, websites, published thesis etc.

Raipur is growing city and different consumers groups are scattered in the nuke and corner of the city therefore sample selection method has been adopted in primary data, which is wide enough to give the general sentiments of the working women and their attitude.

To facilitate the study following methodology is taken into consideration.

1. To understand about background and personality of working women personal interview is taken.
2. Other Primary Method like Survey, Questionnaire, and Observation is taken into Consideration.
3. Information about different online sites like Amazon, shop clue etc is taken from Internet and Magazines.
4. Questionnaire is prepared after discussion with Expert and Guide.
5. Samples are collected from 500 Working Women.
6. To have better response the Size of Questionnaire has been kept minimized that only covers the relevant questions.

After collection of data from different sources they are summaries and classified according to their nature, and to make it simple and understandable it is presented in different graphs, diagram and charts.

## **1.6 Scope and Limitations of Study**

Before starting research work it is important to determine the area in which researcher wants to do research work. Right area selection for research work is the base of right data collection, which helps to complete research work in time.

Raipur being a state capital is growing very fast. The number of women who is stepping out of the house for earning is also increasing rapidly. The researcher has to select the sample according to the utility and scientifically according to subject.

Also being a study of human behavior, it has its own limitations. Human behavior is an ever changing thing that cannot be constant therefore the outcome of this study also has its own limitations and the conclusions drawn are liable to be affected with the change in buying behavior.

There are some limits of this research work:-

1. The Area taken for Research Work is limited up to Raipur city only.
2. Most of the Primary data are collected by personal Interview and Questionnaire.
3. Data of Online Shopping sites are collected from Magazines and Internet.
4. Previous Research Thesis has also taken from websites.
5. Human behavior is an ever changing thing that cannot be constant there outcome of study is always changing with change in buyers behavior.

Internet seems to have created a new way of doing old things. Raipur being the state capital of Chhattisgarh therefore the main aim is to be identified and get insight into the main factors that working women takes into consideration when purchasing online. Here researcher

discuss about the reasons and how working women's of Raipur city are encouraged to shop online shopping.

## **1.7 Review of the Related Literature**

### **STUDY 1**

**Amjad Ahmed M. (2002)** has conducted a research study on A Study of Buying Behaviour of Colour Television Sets. The main object of the study is to identify and analyze the buying behavior of consumer of colour television sets before and after the purchase, to identify the relation between age, education, qualification, employment, location and income level of consumers of colour television with regards to product attributes, sales man traits and the source of information. Researcher covers 600 respondents comprising 300 respondents from Chennai city and 150 respondents each from kancheepuram and tiruvallva district. The main focus of primary data collection is questionnaire. Question asked is about age ,education, level of income, employment etc of the respondents and secondary data are collected through magazines, journal etc. it is concluded in the study that respondents in the age group of 30 to 39 gives more importance to the factor 'aesthetics and technology' than other age group, also respondents having low level of education qualification gives more weight age to the factor durability and portability than respondents who are graduates gives lesser importance to the factors. Also majority of respondents prefer Indian brand television than foreign brands. Respondents having income between 10,000 to 20,000 gives more importance to quality, audio effect and durability. Majority of respondents use their own fund followed by installment facility.

### **STUDY 2**

**Chnadrashakar C. (2015)** has conducted a research study on Customer Behaviour in E- Tail Industry. E-tail industry is a new type of retail selling goods on internet. This study shows that respondents using internet for shopping were very young between the

age of 21 yrs to 30 yrs. Unmarried respondents shows more interest towards online shopping than married respondents. It is also concluded that education plays a very vital role in online shopping, educated people do more exposure towards technology. They mostly use their own computers or laptop for using internet and the second option for doing internet surfing is smart phone which is also very common. Because of job constraints and job timing most of the private job respondents prefer online shopping. Nuclear families where minimum members are two and maximum are four are more involved in online shopping than joint families. Though maximum respondents has debit card with them and few of them has credit card but they prefer cash on delivery, mostly they don't prefer online banking. It is concluded that trends of online shopping is set to see greater heights in coming year also companies using innovative business models to reach customer effectively.

### **STUDY 3**

**V. Noorzia Nasrem, (2016)** has conducted a research study on A Study of Attitudes Buying Perceptions and Satisfaction of Online Shopping of India Consumer having a great and new experience which makes them more effective and efficient in their shopping behavior. Online shopping not only have a great impact in life of consumers but they also forced businessman to make necessary adjustment, so that they can stand in new market where consumers are more knowledgeable and aware. Consumers also prefer the perceptions of shopping benefits like easy return policy, easy monthly installment {EMI}, heavy and attractive discounts, secured online payment, easy comparison etc. it is concluded that consumers have positive attitude and behavior towards online shopping. It justifies the project growth of online shopping in India. It is also suggested that websites doing online business should pay more attention to female segments as result proven that female buy less in online shopping as compared to men. It is also proved that with knowledge of consumer

online shopping behavior, it is believed that e-commerce will continue to grow and it will not only generate important business revenue but also plays a very important part in people daily life.

#### **STUDY 4**

**Murthur A. (2006)** has conducted a research on Impact of Comparative Advertisement on Consumer Buying Behaviour. This is empirical study to examine and evaluate whether or not comparative advertisement impacts the purchase of consumer durable and also whether its effect or impact on consumers are favorable or not favorable . 300 respondents are taken from Chennai city which are young and are of middle age group i.e. from 26yrs to 45yrs. Female respondents shows more interest than male respondents. An educated and private job respondent also shows more interest in comparative and survey. Only three durable i.e. television, washing machine and refrigerator have been chosen for study because comparative advertisement are mostly given for these three durable in newspaper and other media. Random sampling technique is used to collect data through questionnaire, journal, newspaper, standard text book etc. The study concluded that 64.3% respondents consider the information given in comparative ad are very useful at arriving final decision of purchase, most respondents are given positive reaction of the product which are presented through comparative ad and product showing traditional i.e. non comparative ad are not taken into that much consideration by respondents. Educated people had a great impact of such add. It is suggested that more use of technical language is required in ad than simple language. Comparative ad makes whole buying process pleasurable as it saves time, cost and efforts.

#### **STUDY 5**

**Naik, Umesha 2011** has conducted a research study on Impact of Internet on Libarary Usage in Universities in Karnataka. Six UGC recognized universities of Karnataka has taken as universe for research purpose to study and to understand the impact of internet

on library usage in universities in Karnataka. Hypothesis for the research are :- Now a day's research scholar prefer internet more as compared to library or other source of information, they do not give print much preference to print resources anymore, internet have positive impact on quality of research work done. Internet helps researcher to provide research related information and e-journal. The conclusion and suggestions are that 70% of respondents indicate that the library staff members are cooperative but 30% are unhappy about their attitude. It is also suggested that university libraries should provide good print resources and the latest computer with internet service {must be provided in university library}. It is also concluded that BSNL connections are preferred for internet services. Majority of researcher give positive reaction about current status of internet facilities provided by university but do indicate several problems while accessing the internet which needs to be reported to university authority.

#### **STUDY 6**

**Raju, D Venkatraman (2015)** has conducted a research study on Consumer Behaviour: A Study with Reference to Dairy Products in Madras City. Basic conclusion emerging from study are that level of income and age affect the consumer behavior in all the aspects also better quality and low price are prime factor determining the choices of the organized and unorganized factors respectively

#### **STUDY 7**

**Rashmi (2014)** has conducted a research study on Consumer Choice Process. Value for money most influences the purchase decision. This is followed by the age of respondents, brand trust, income, satisfaction with the present brand, education and brand familiarity where as satisfaction is the most important in repeat purchase decision.

### **STUDY 8**

**Devkate, Balaji N.** has conducted a research study on E-Commerce-Problems and Prospects in Maharashtra. The use of e-commerce has changed the entire procedure of business because computer, internet connection, attractive and informative websites are the new additions in any business. E-Commerce changes entire procedure of marketing management because of the attractive presentation of the products on the websites and one operator on the company computer is enough to carry on the transactions and he is sufficient to affect the sale.

### **STUDY 9**

**Sudeep S. (2013)** has conducted a research study on Internet Banking and Customer Acceptance: The Indian Scenario. Indian economy is witnessing stellar growth over the last few years. Internet adoption among Indians has been increasing over the last decade. Customer acceptance for internet banking has been good so far. In the study the researcher tried to conduct a qualitative and quantitative investigation of internet banking customer acceptance among Indians. The researcher tried to identify important factor that affects customer behavioral intentions for internet banking.

### **STUDY 10**

**Sarganam S** has conducted a research study on Role of E-Marketing in Indian Trade. Absolutely secondary data published in internet gathered from various international and Indian websites are used for the study of subject. Internet was introduced in India by VSNL in 1995 and it was privatized in November 1998, so to answer all the above queries research work was done on data based from 1996 to 2000. At least one out of five NRIS make some purchase from Indian based websites. Some important industry adopted E-marketing in earlier stages of internet they are Finance, Automobile, Travel and Tours, and I.T. companies. More than half of these

organizations gave importance to E- Marketing. They give E-Market a very important place in their business strategy. Only 4% of business man gave no importance of e-commerce in their business strategy/ plan. E- Marketing is going to play a very vital role in Indian trade which also helps in giving India a powerful position in today's world.

#### **STUDY 11**

**Soloma M.R. (1998)** has conducted a research study on Consumer Behaviour. This Study shows that consumer behavior is a process. Consumer whenever intends to purchase something, he every time went through a process. Before purchasing or before satisfying their needs and wants buyers or customers has to make choices among numbers of items on priority bases, when items to be purchased are selected, than it is time for actual purchase, at that time use of product, services available and last experience {if product are used before } has a great impact on consumer behavior. The last experience of product always helps in deciding future purchase, weather to buy or not to buy. It is concluding that Internet services should be spread out as retail channel also mindset of consumers must be taken into considerations so that consumers can be encouraged more for online buying practice.

#### **STUDY 12**

**Das, Snigdha, Madhusudan (2007)** has conducted a research study on Impact of Family Life Cycle on Consumer Behaviour in Selected Durables: A Comparative Study of Orissa and Chhattisgarh. The purpose of research is to study the impact of consumer behavior in different stages of family life cycle especially in selection of durable items like television, washing machine, refrigerator, car etc. A comparative study of two states i.e. Orissa and Chhattisgarh is taken into consideration and it is found that consumer's behavior of both states at different stage of family life cycle for durable items is almost same. It is further concluded that although consumer is a king and study of consumer behavior of family life cycle helps a marketers to

gain insight into the target segments but there is no 100% guarantee of success in market place, but only raises the possibility of success. It also helps in understanding the internal and external factors that impels them to act in a particular manner.

### **STUDY 13**

**Asad Ahmad (2017)** has conducted a research study on Determinants of Online Buyer Behaviour A Study of Youth in India. The main object of present study is to develop a conceptual framework to understand important factors which influences and determine the online buyer's behavior; especially youth of India. Different models are proposed to measures the effect of the demographic characteristics of consumers. The finding of study helps online retailer to satisfy the customer and to make them loyal towards their product so that they purchase the product again.

### **STUDY 14**

**Saha (2015)** has conducted a research study on the Impact of Online Shopping upon Retail Trade Business. The study highlighted the impact of the increasing trend of online shopping over the various fixed shop retailers. The study found several driving factors which influence consumers to shop online for example price of product, conveniences in selection and shopping, wide range of products available online, EMI and easy return policies, etc. the study concluded that fixed shop retailers also started their websites so that they can do business in both virtual and physical market and also that with changing trend of shopping the retailer has also changed their way of doing business by accepting online market.

### **STUDY 15**

**Hiwarkar (2013)** has conducted a research study on E-Commerce Impact on Indian Market "A Survey on Social Impact". E-Commerce is promising as a significant instrument to make sure comprehensive growth. The conventional model of business is

undergoing a aquatic change due to evolution of online shopping. It was also found that safe and secure payment modes are vital along with the need to discover and popularize innovations such as mobile commerce.

#### **STUDY 16**

**Andumani P. (2014)** has conducted a research study on A Study of Consumer Behaviour towards Gold Jewellery in Tamilnadu. The purpose of study is to analyze the factors that are mainly responsible for encouraging the consumer for purchasing gold jewelers. For this sample district of Tamilnadu is taken. Buyers prefer both branded and non branded jewellery.600 respondents are taken into consideration among them 48.2% respondent are below age of 30 which are more attracted towards purchase of gold jewelry. The study is to understand the benefit of consumer and their satisfaction. Also to aware consumers about hallmark, weight, price etc. Attachment of information with every piece of jewelry must be mandatory. It is concluded that awareness program should be arranged to sensitize the people about how import of gold affect our Indian economy. Also about compulsion of after sale services which must be provided by every jewelry shop in state.

#### **STUDY 17**

**Kandasamy C. (2012)** has conducted a research study on Study on The Impact of Consumer Behaviour and Brand Equity on Durable Products with Special Reference to Bangalore District. This study is an analysis of consumer buying behavior on selected durable product. This study is based on convenient sample survey method. Data's are collected through questionnaire from the entire three areas i.e. urban, semi urban and rural from district of Bangalore. The period of study is four year (2008 to2012). This study helps in understanding the demographic factors influencing purchase decision of consumers also the relationship between various dimensions of consumer based brand equity. It is concluded that consumer will search information from various sources before buying also consumer will compare or

evaluate the number of alternatives before buying and once satisfied with the product and brand consumer will purchase repetitively from the same brand. The study shows the positive and moderate correlation with evaluation, selection and purchase. The brand awareness, brand image and brand loyalist have positive impact on overall brand equity and consumer buying behavior of durable products.

#### **STUDY 18**

**Saldanha, Avil Teerance (2014)** has conducted a research study on Buying Behaviour of Consumer with Respect to Apparels in Bangalore. Research is focused on understanding the buying behavior of consumers of Bangalore as they purchase apparels from organized retail outlets from city. The need of study is to understand the consumer psyche and proceeding accordingly as apparel market is growing very fast. The study also focus on various variable that influence or has impact on consumer while doing shopping like demographic variables, consumer buying attitudes and stores related factors. The study says that variety and latest designs are important in attracting customers. Also there are some useful finding which are helpful to retailer like change in apparel setting can be done to create excitement among the shoppers this is a successful practice but very frequent changes in stores setting and merchandise can develop a sense of irritation among customers as consumers values familiarity . It is concluded that there are many factors which has impact or collectively high impact on consumers buying attitude that are comfort, familiarity, quality, latest design, variety, advertisements, discount offers, sales promotions and convenience.

#### **STUDY 19**

**Singla B.B.and Kumar Pawan (2011)** has conducted a research study on E- Shopping: - A Paradigm Shift in Buying Behaviour. The study concluded that because of development of new and latest technology the scope of online market is increasing rapidly. The buying pattern and procedure of customer are changing. Specially countries

having highly developed infrastructure with availability for marketing activities through internet. The development of internet has a very strong impact on marketing environment it also has become the common means for transfer of information, services and trade. The dependence on online shopping/internet has increasing eventually. So it is correct to conclude that the future scenario of online shopping is very bright.

#### **STUDY 20**

**Vora Chintan N. (2018)** has conducted a research study on A Study on Consumer Buying Behaviour towards Offline Shopping Vis: A Vis Online Shopping. This study is a comparison of offline and online shopping. With development of technology and internet the online shopping or internet shopping is increasing rapidly but not able to capture market completely as there are many factors which are missing in online shopping and to whom consumers still gives priority like quality of consumer services provided, experience of trying product, display of product, relationship with shop owners ,physical touch of product, enjoyment of going out for shopping, doesn't want to provide personal information(debit/credit card details, address, contact number)to stranger etc. It is also seen that lot of hesitation are there, when consumer buy online for the first time but as number of transactions increases the hesitation slowly goes away. Many consumers don't trust online shopping. Although Online Shopping has a bright and wide future in national and international market; still it is not a threat to traditional market. People must experience this more convenient lifestyle of online shopping and must unlock the new way of opportunity by understanding how to shop online safely and wisely.

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### **2.1 Population of Raipur**

Raipur city is governed by Municipal Corporation which comes under Raipur metropolitan region. The Raipur city is located in Chhattisgarh state of India. After bifurcation of State of Madhya Pradesh, State of Chhattisgarh was calved out and came into existence on 1<sup>st</sup> November 2000. After formation of state of Chhattisgarh, there has been immense growth in all spheres. Raipur city has seen vary extensive growth in all sphere of life VIZ Industry, Commerce, Trade and Population, Practically all major companies have their distribution/ service centers in Raipur City. However there is no census Report of present state of affairs; however 2011 census report is effort here in.

As per provisional reports of census India, population of Raipur in 2011 is 1,010,433 of which male and female are 518611 and 491822 respectively. Although Raipur city has population of 1,010,433; its urban /metropolitan population is 1,123,558 of which 5, 77,992 are males and 5, 45,566 are females.

**Table No - 2.1  
Population of the Study**

<b>City</b>	<b>Raipur</b>
Government	Municipal Corporation
Urban Agglomeration	Raipur Metropolitan
State	Chhattisgarh

<b>Raipur City</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
City + Out growths	5,27,365	4,99,899	1,027,264
City Population	5,18,611	4,91,822	1,010,433
Literates	4,12,095	3,45,815	57,910
Child {0-6}	66,563	62,102	1,28,665
Average Literacy	91.16%	80.47%	85.95%
Sex Ratio			948
Child Ratio			933

*(Source: Census 2011.co in/census/city/280-raipur-html)*

## **2.2 Education Trend in Raipur**

To understand the education trend of Raipur first it is very necessary to know the education trend in India and Chhattisgarh.

### **2.2.1 Education Trend in India**

Our civilization is one of the oldest one which has important contribution in the field of knowledge. In ancient time India had the Gurukul system where student live with their guru in their ashram close to nature and had to learn their lessons. From the first day the focus is on teaching theory by rote learning which helps in developing a comprehensive mind and soul. Today the format of Gurukul is missing but our education system is trying to maintain same Ethics and Essence which works to heighten the quality of education and excellence in every level.

Present system of education is divided into three stages primary, secondary, and higher education with quarterly, half yearly and final

examination pattern so that students are always in touch with text books. The education system/industry is changing. With technology a very new learning solutions are emerging which hopefully accelerate India's march towards becoming a 'knowledge economy'. Although it is very much impractical and impossible for education system to be 100% digitalization therefore text book learning along with the traditional 'chalk and talk' model of education is still reliable. Also formative assessment solutions are adopted to helps teachers in identifying and collecting details of the concepts that students are struggling in understanding, so that improve learning and academic can be done. All these not only improve the quality but heighten our education system.

### **2.2.2 Education Trends in Chhattisgarh and Raipur**

Chhattisgarh has a very poor education scenario one of the reason is lack of proper educational infrastructure. However, the state government has launched several programs for enhancing the academic scenario of the state. Chhattisgarh state government put many efforts to improve literacy rate many scheme has launched which gives Special importance in education of women and students belonging to the underprivileged section of the society. Raipur is also the center of higher education in Chhattisgarh. It houses some of the most important departments of education in the state. The schools in Chhattisgarh follow the same 10+2 pattern of education like the other union territories and states in India. One can come across both private and state-run schools in Chhattisgarh. The government run schools are mostly affiliated to the Chhattisgarh Board of Secondary Education. Students can also join schools affiliated to the Central Board of Secondary Education (CBSE) or Council for the Indian School Certificate Examination (CISCE). Although Raipur is the state capital but the educational hub of Chhattisgarh is BHAILI.

**Table No - 2.2**  
**List of Popular School in Chhattisgarh**

<b>Name Of School</b>	<b>Location</b>
Rayan International School	Raipur
Bhavans School	Raipur, Bilaspur
O P Jindal School	Raigarh
Holy Cross School	Raipur
Salem School	Raipur, Durg, Korda
Dav Public School	Bilaspur, Raipur, Korba
Krishna Public School	Raipur, Bhilai, Rajnandgaon
The Radiant Way School	Raipur
Delhi Public School	Raipur, Bhilai,
Sar Public School	Janjgir-Champa
Dolphin International Cshool	Kanker
Podar International School	Raipur
Bachpan	Korba, Dhamtari, Bilaspur, Raipur
Carmel Convent High School	Raigarh, Surguja
St, Xaviers Public School	Raipur, Korba

In Chhattisgarh there is one central university, thirteen state universities and eleven private universities (see table below to view detailed list of universities).

**Table No - 2.3**  
**Universities of Chhattisgarh**

**Private University**

Aaft University of Media and Arts {2018}  
AMITY University {2014}  
Dr C.V. Raman University {2006}  
ICFAI University {2011}  
ISBM University {2016}  
ITM University {2014}  
Kalinga University {2005}  
Maharishi University of Management and Technology {2002}  
Mats University {2006}  
O.P.Jindal University {2014}  
Shri Rawatpura Sarkar University {2018}

**State University**

Atal Bihari Vajpayee Vishwavidyalaya {2012}  
Ayush And Health Science University {2009}  
Bastar University {2008}  
Chhattisgarh Kamdhenu Vishwavidyalaya {2012}  
Chhattisgarh Swami Vivekanand Technical University {2004}  
Durg University {2015}  
Hidayatullah National Law University {2003}  
Indria Gandhi Krishi Vishwavidyalaya {1987}  
Indira Kala Sangeet Vishwavidyalaya {1956}  
Kushadbhau Thakre Patrakarita Avam Jansanchar  
Vishwavidyalaya {2004}  
Pandit Ravi Shankar Shukla University {1964}  
Pandit Sundar Lal Sharma {Open} University {2004}  
Sarguja University {2008}

**Central University**

Guru Ghasidas University {2009}

**Table No. 2.4**  
**Government and Private Collages in Chhattisgarh**

C.M Dubey P.G Collage	Bilaspur
Durga Mahavidyalaya	Raipur
Govt. Bilasa P.G Girls Collage	Bilaspur
Government Collage	Dipka
Govt. Minimata Girls Collage	Korba
Kamla Nehru Collage	Korba
Rungta Collage Of Science And Technology	Raipur
P.G.Daga Girls Collage	Raipur
St. Thomas Collage	Bhilai
Government Collage	Pali
Government Collage	Kantala
Degree Giral Collage	Raipur
Government Collage	Bhaisma
Govt Gundhadhur Postgraduate Collage	Kondagaon
Govt. V.Y.T.P.G. Autonomous Collage	Durg

### **2.3 Traditions and Belief**

There is a keen impact of Internet in Traditions and Beliefs. To understand one must know the meaning and proper definition of Traditions and Beliefs.

Tradition is a belief , principle, or way of acting that people in particular society or group have continued to follow for a long time or all of these belief etc in a particular society or group.

In the process of evolution man has evolved through many stages, both biologically and intellectually from primitive times down to the present time, the changes have been particularly striking in the social aspects of man. Primitive man was more or less automatic, acting as his compeers would act. But with the growing of civilization, as the individuals merged into families and communities, certain rules

of conduct evolved automatically. These rules were based on methods of rites, customs and practices as well as various principles and doctrines handed over from fathers to sons from ancestors to posterity. This is what may be called TRADITION

Indian Culture is not recent but dated back to the time when human civilization come into existence. India is a country where Tradition and Belief system are very strong. Indian culture today presents a mix of its long richness and foreign influences. The impact of Internet has a major part to play. It's not only educated the society about new options of buying but also helps in changing the thought process. People are still following their rituals which their ancestors used to follow but the way of following such rituals and traditions are changed now. Modernization in traditions are accepted by open mind and open hearts. In last two decades there are drastic changes in society. Education, media like television, smart phone, awareness programmers' plays a very vital role in there modernization. As Face of Society is changing our Traditions and Beliefs are also changing. Earlier traditions compels people to go market for purchasing especially in festive seasons like Rakhi , Eid, Holi, Diwali etc but now Internet has changed all that. There is a tradition that we should buy something like utensils, jewelry etc on Dhanteras or whenever there is a good nakshatra, it is belief to be Shubh.

Belief is the state of mind in which a person thinks that something exists or is true, especially one without proof.

Despite of modernization this Tradition and Belief are deeply rooted and people are still willing to follow them. But they have no time to redeem these rituals because of busy schedule, jobs and other reasons. Earlier homemakers or women's of house used to visit market for their needs but now most of the women's are doing jobs, having nuclear family: where one must have to stay at home with children, so it is not possible to visit market as and when needed and like. They

wanted to pass their tradition from one generation to successive generation but can't do this in old or traditional way.

Here online shopping plays a role of HERO. Market of old Raipur city is a main market, Sadar Bazaar, M.G Road, Shastri market, Goal Bazaar are some of the main markets of purchasing jewelry, electronic items, toys and cosmetics, grocery etc. They are all largely crowded area with a very narrow street with no parking facility. As it is difficult to go for shopping in these areas in normal days, it becomes almost impossible at Festival Season for a person to do shopping in these markets. Service class people who do job, or where both the partners are working/earning ,or people live in outer side of Raipur etc, It is difficult for them to devote that much time in physical market. In current scenario online shopping is the best option for them .They can book their goods or items at shubh mahurat and pay online at the same. Shopkeepers are also giving these types of facilities to their customers. They can deliver the goods at same day or according to customers wish. Still there is a need for awareness about Online Shopping among buyers of Raipur city, so that they can avoid hurdles in the way of their beliefs and shop according to their wishes.

## **2.4 Development and Growth**

First We Mould Our Cities and Then Our Cities Mould Us.  
**Winston Churchill**

The state of Chhattisgarh was formed on 1<sup>st</sup> November 2000 after bifurcation of the larger state of Madhya Pradesh. Raipur the capital state of Chhattisgarh is the largest urban center of Chhattisgarh region and was the 2<sup>nd</sup> important commercial center after Indore. When it was a part of erstwhile state of Madhya Pradesh {Raipur developments plan 2011}. Raipur city derived its name from the creator, the kalchuri king Brahmdev Rai who established it as a capital of his kingdom in the earlier fifteenth century {sandarbh Chhattisgarh 2000}.

Traditionally Raipur is an Agricultural city but today it is a regional hub for trade and commerce, traditional face of city has changed rapidly with Raipur becoming prominent regional, commercial and industrial destination for steel, coal, power, aluminum and plywood industries. Raipur is abundantly rich in mineral resources also has a biggest market of steel and iron in the country. There are about 200 Steel Rolling Mills, 195 Sponge Iron Plants, 6 Steels Plants, 60 Plywood Factories, 500 Agro-Industries and 800 Rice Milling Plants. All Important Cement Companies like Ambuja, Century Cement, and Lafarge have a presence in a city.

Raipur is a Fast Developing City even before it was given a Capital Status, it has its own factors of importance like Abundant Natural Resources, Surplus Power, Low Cost Labour, Availability of Land, Peaceful Industrial Work force are available here with plenty of other factors. With rapid development city is going through major Structural and Functional changes, which has tremendous impact on population growth and need of infrastructure development. People living in nearby cities and villages as well as from other state also are migrating here because of increasing job opportunities. With increase of population need of infrastructure development is felt like Development of New Houses, Hospital, School, Collages etc.

Expansion of city has become necessary according to Constantinos Apostolar Doxiadis, an eminent architect and planner said, “The greatest problem of cities was the problem of managing growth”.

To overcome this Government of Chhattisgarh decided to construct a New Capital City, NAYARAIPUR also known as ATAL NAGAR, located about 17 km southeast of Raipur. The importance and significance of city have increased many times due to its new capital status and coming up of new urban center near the existing

city, so it has to shoulder two responsibilities i.e. Administrative and as Economic Capital Of State

Naya Raipur has been planned to serve not only as the administrative capital of state of Chhattisgarh but also to cater the infrastructural needs of industry and trade in the region.

As City is Expanding and Population is increasing the role of women is also Expanding and Changing. Many women started doing either jobs or running business of their own. From last decades the number of working women ratio has increased in Raipur. Women now have to travel more for their jobs and business. As city covers much larger area and is highly crowded, it takes much more time in travelling to reach at destination. Market area is elaborating new malls are opening in city .Market is not limited up to certain area. As women step out of their houses to earn, the expenditure capacity of family has increased but as market elaborate, traffic increase and city expanded travelling back to home after job/work is a difficult exercise. After coming home none of them have energy to go market again specially women who have to look out their house responsibility also because of lack of time and energy scope of online shopping is increasing. Products of daily needs like vegetables, milk, daily products etc they can be purchased while returning home from work or nearby stores but other goods of life is difficult to manage. Here Online Shopping comes as a great Solution of many problems. Whole family can spend time together at home and buy product of their need, having multiple choice and range with attractive discount policy and other facilities. Sites like Amazon, Flipkart etc promises good quality product, with easy return policy, cash on delivery option and especially fast delivery helps a lot. Working women can easily manage both job and home if they prefer Online Shopping. Some awareness program must be developed so that women specially working women can easily understand the benefits of Online Buying and can easily balance between their Jobs and Home.

## **2.5 Educational Development**

Education is the most powerful weapon which you can use to change the world. **Nelson Mandela**

Education is the passport to the future, for tomorrow belongs to those who prepare for it today- **Malcom x**

Raipur was the Second Important Commercial Center after Indore, when it was a part of erstwhile state of Madhya Pradesh {Raipur Development Plan 2011}. Before getting the status of Capital Raipur was then also a Developing City which is growing very fast. As there is a new job opportunities, people started moving in with their families and the existing city went through a major structural and functional changes because of it. Raipur gets its status of capital on 1<sup>st</sup> November 2000. Education illuminated with a new face. Raipur emerges as an educational hub of Chhattisgarh. Average literacy rate of Raipur is 75.56% out of which 85.24% are male and 65.75% are female.

Many National and International School and Collages have emerged as a leader in the field of Education.

Institutes like Engineering, Management, Medical and Law which has national importance has made their presence here. Raipur is the only city in India which is home to IIM, NIT, AIIMS, and Hidayatullah National Law University etc.” Meeting the educational needs of today, with traditional wisdom of yesterday and the technology of tomorrow” it must be the main motto in educational development.

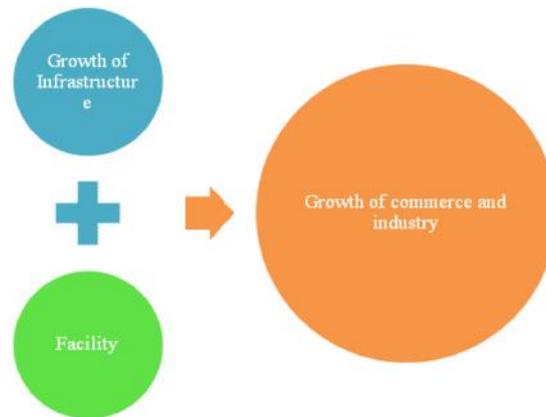
## **2.6 Growth of Commerce and Industry**

Raipur is always a commercial center whether it was in Madhya Pradesh or in Chhattisgarh. Raipur just as time has maintained its speed/robust of economic growth. Today Raipur is one of the esteemed/desired cities for investment. Government aim is to include Raipur’s name in the list of developed city of India. For that Rapid

Growth of Economy and Regional Balance is must. Government should give a proper attention in building a healthy environment for Investment. New Job Opportunities must be created and focus must be made in increasing production of Industries and Development of infrastructure. Raipur also has many Small Industries which plays a Very Important Role in Economy of Raipur; Special attention must be paid to them.

Raipur is among the biggest markets of Steel and Iron in the Country. There are about 200 Steel Rolling Mills, 195 Sponge Iron Plants, at least 6 Steel Plants, 60 Plywood Factories, 35 Ferro-alloy Plant and 500 Milling Plants. All Important Cement Manufacturing Companies like Ultratech, Lafarge, Ambuja and Century Cement have a presence in the city. 90% of the Villages are electrified.

After Raipur becoming Capital of State many Prominent Center has Emerged here such as Wagon Repair Shop, Heavy Machinery Plant of Jindal Group, LPG Bottling Plants of Bharat Petroleum and Hindustan Petroleum, Bharti Wal-Mart pvt. Ltd.



**Figure No. 1 - Growth of Commerce and Industry**

**A. Growth of Infrastructure**

Infrastructure is the Fundamental Facilities and Systems serving a Country, City or Other Area, including the service and facilities

necessary for its economy to function. Infrastructure is composed of public and private physical improvements such as Roads, Bridges, Tunnels, Water Supply, Sewers, Electrical Grids, Tele communication { including internet connectivity and broadband speed }.

There is a revolutionary change in Raipur, not only Naya Raipur is emerging with virtue but many changes can be seen in Old Raipur as well. New Malls, Road, Multispecialty Hospitals, National and International Educational Institutes, Bridges both under and over etc are being constructed to give a new look to Old Raipur City. Government also introduces a new project say skywalk which is first of its kind not only in Raipur but also in Chhattisgarh as well. Old transformers are replaced by new underground transformers; multilevel parking is constructed in the heart of city i.e. in Jai Stambh Chowk. Government doing hard efforts to give old Raipur a smart look under smart city project.

Government decides to make a Prestigious and Beautiful Capital City with every possible facility and with least financial burden possible facility and with least financial burden on State Government. kamal vihar project is a example is launched under Central Government Pradhan mantri Awas Yojana. Chhattisgarh housing board pays much more attention towards people of low income or weaker section group. Kamal vihar is a project which promises Green environment, proper sewers facility, rain water harvesting facility, parks for children, safe and secure environment for everyone.

With continuous development of old Raipur, Naya Raipur is also developing in rapid speed. Situated about 17 kms southeast of current Raipur is located between NH53 and NH30. The New Airport Swami Vivekananda Airport is situated in the heart which separates Old city from New city. Naya Raipur has a premier educational institutions shifted from Raipur, Hidayatullah National Law University, Indian Institute Of Management, National Institute of Technology etc are some of them. Shaheed Veer Narayan Singh International Cricket

Stadium is also in Naya Raipur which is 2<sup>nd</sup> largest stadium in India and 4<sup>th</sup> largest in world. Heart hospitals for cardiac services along with children heart care center, jungle safari are the present status of development here. Naya Raipur also has a facility of free wifi zone which gives a city smart look.

### **B. Facility**

Raipur doesn't come in the list of metro city yet but has all necessary facilities which a city needs for its structural and functional development. Some important facilities are as follows:-

1. Chhattisgarh is an Educational Hub, many National and International Educational Institute is here such as Indian Institute of Management, Hidayatullah National Law University, National Institute of Technology etc.
2. Worlds 4<sup>th</sup> and India's 2<sup>nd</sup> Largest Cricket Stadium is here "Shaheed Veer Narayan Singh International Cricket Stadium"
3. Raipur also has an International airport named after Swami Vivekananda.
4. Many Shopping Malls are here in Raipur city which provides Many Facilities of Food, Cinema, Games etc
5. There are many Food and Beverage Franchises in Raipur like KFC, Pizza Hut, Dominos, and Subway Etc which also provide facilities of Home Delivery.
6. The Face of Railway station of Raipur has changed totally as many facilities are available here like Water ATM Machine, Hotels at Stations, wifi Zone {passenger can book tickets at railway station online without standing in long queue}, Escalator facility etc.
7. New Bus services are provided by government especially in the root of Naya Raipur, Airport, Bhilai etc.
8. There is Amusement park and Jungle safari for children's and park based on solar energy is also here named Urja park.

9. Raipur has some of the best Multi specialty hospitals like MMI Narayana, Ramkrishna care, AIIMS etc.
10. New Bridges are under construction to solve the problem of traffic emerged due to Increase in Population.
11. Multi Level Parking Facilities are here in Raipur.
12. A New project of Sky Walk is introduced by Government. The bridge will be made in ring form and will connect one part of road to another.
13. The Vast Telibandha Lake was beautified and developed by Tourism Department of Chhattisgarh. it is also called as Mini – Marine Drive as a look of Marine Drive is given. This place is always crowded and people enjoy here with their friends and families.

## **2.7 Raipur as A State Capital**

### **A. Old city and Market**

History of Raipur is very rich and refined. Raipur derived its name by Kalchuri king **Brahmdev Rai** who established it as the capital of his kingdom in the early 15<sup>th</sup> century {Sandarbh Chhattisgarh 2000}

Raipur is an old city. Before being Capital of State of Chhattisgarh it is considered to be small but with changing time and development now Raipur is reckoned among other important cities of India. Though Raipur is considered as one of the fast developing city yet the old and traditional market is still alive.

**Table No - 2.5  
Market in Raipur**

<b>S.N. Market Area</b>	<b>Products/Items/Things</b>
01. Gol Bazaar	Rashan/Kirana retail, Beauty Products, Cloths, Pots, Locks, Bangles, Iron Trunk, Dona Pattal, Plastic Items
02. Malviya Road	Cloths, Bags, Shoes, Food and Bakery.
03. K.K.Road	Vehicle batteries, Auto parts, Tyres, Scrap items, Automobile oil, Auto engine repairing etc
04. Shastri Market	Whole sale and Retail vegetable market.
05. Ganesh Ram	Leather and Plastic Shoes and Nagar Chapels.
06. Baijnath Para	Cloths and Daily Needs.
07. Sadar Bazaar	Jewelers
08. Satti Bazaar	Books and Stationeries
09. Bombay Market	Tools, Nut and Bolts, Constructional Equipment.
10. Gurunanak Chowk	Furniture's
11. Station Road	Pumps and Machineries, Industrial Goods.
12. Ramsagar Para	Grains and Foods
13. Badhai Para	Wooden items for villagers such as Wheels for carts,
14. Pandari	Chaokhats for Doors. Fashion, Cloth and Wedding Market
15. Lalpur	Fruit Market

*(Source:-Raipurbazar.com/page/the Raipur)*

## **B. Development of New Capital**

As we know that after being a state capital on 1<sup>st</sup> November 2000 a new era of Raipur city has begun. There is a Noticeable Speed on Development of Raipur city after being capital but there is lack of basic infrastructure or we can say physically incompetent to run political and social business from old city. It is hard to believe but fact is that government of Chhattisgarh has to run some of its department from old public building as they don't have any other option like state secretariat has been running from old hospital building and its Vidhan Sabha is housed in a central government research centre. Government of Chhattisgarh also tried to revive Raipur city itself but cleaning up the mess of bad roads, creaking infrastructure, narrow streets and huge sewage problem would have been some task. It is also observed that Raipur doesn't have environment to attract new knowledge – based and specialized industries like IT and Biotech. It was felt by government that it is not possible to bring changes in already settled city. So to overcome all these drawbacks government plans to develop a smart city. A Prestigious and Beautiful city with every possible facility:-  
NAYA RAIPUR/ATAL NAGAR

It is the 4<sup>th</sup> planned city of India. The design of city is based on grid pattern plan and urban design of the new city will incorporate the best of international cities as well as traditional Chhattisgarh culture.

Naya Raipur/Atal Nagar will get a world class convention centre, a five star hotel, An IT sez, A gem and Jewelry SEZ, A theme residential township with a golf course, An Amusement Park, Super Specialty Hospitals, Commercial Office Space, Museum, Art Galleries, Entertainment Parks, botanical garden, A Law University, An Educational Hub, A 60,000 Seated brand new Cricket Stadium, A Cultural Centre, Malls, Sports Complex, A Logistics Hub with Warehousing, A Transport Hub, and lots of other housing within 10-15 large town ship and some small one too.

300 hectares are being developed for the capital complex and new vidhansabha , also in near future we could enjoy a night safari at Naya Raipur. In near future bus based mass transport system with dedicated bus lane across the city is going to develop. There will also be a new rail connection as well as expressway between Raipur and Naya Raipur soon.

In long run though, the non-polluting knowledge based industries which will be setup in the new city should help Raipur as well with more Employment.

Raipur will also get much needed recreation and entertainment options, which completely lack today.

## **2.8 Need of Study**

Raipur gained his Economic Status in a Very Short Period of Time, it is not even two decades that Raipur emerged as a State Capital, although speed of development and infrastructure is growing very fast but then also there are some aspects which still need more attention.

It is seen that Chhattisgarh has better IT and Electronic policy and government is determined to develop the IT sector in state.

But then also the use of Internet is still limited in Raipur city especially for Online Shopping. Today's world is the world of technology and if Raipur wants to compete and survive in market then it must know about latest technology and its uses. It is seen that there is an enormous possibility of Online Shopping in Raipur city but due to lack of proper information and awareness about Internet it is not possible to develop its use and it effect the growth of economy also. To overcome all these drawbacks government should take some major steps like awareness program, which helps in giving knowledge about Internet and Online Shopping, so that buyers can buy products in smart and calculative way. Also some social groups or businessman who deals in E-Shopping must also step forward to explain the benefits of Online Shopping like How Online Shopping helps in Saving

Time, Money and Energy, How to find out hidden information and details of product. Although introduction of JIO has make some work of awareness easy but then also there is a long way to go.

A Study of Buying Behavior through Online Shopping subject selected by Researcher with special reference of working women of Raipur city. The study is important as it is known that role of women is rapidly changing after Raipur being a state capital. As numbers of working women's are increasing so are the burdens over them. A woman always plays an important role in buying decisions for their home. As they step out of the house to earn livelihood, there buying behavior changes accordingly. As they become financially strong, there pattern of spending has changed. The changing role of women brings burden over them of managing home and work together. Although managing both is not impossible but of course difficult. Online shopping emerged as a great help to manage her work orderly, but due to lack of awareness working women's are not using these facilities properly which are provided by online shoppers. This study helps working women in awaking them about online shopping by telling them the benefit of it , like how by buying online they can manage their time and saves energy both also how they can buy products of their choice in affordable price. The study also helps the online shoppers to understand the changing buying behavior and pattern of working women for shopping so that they can also improve their marketing strategies and make important changes accordingly.

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**3.1 Buyers Behaviour**

To understand Buyers Behavior it must be understood who buyers are. Buyers play a very vital role in the economy of any Country. An Individual who is influenced by Marketing and Advertisements and in said influence he takes decisions, whether to purchase or not to purchase a product or service for personal use and not for resale or manufacture is a Buyer.

In the Field of Economics, Marketing and Advertising, a buyer is generally defined as to one who pays to consume the Goods and Services produced by sellers. Buyers can said to be person, who is generally categorized as an end users.

Buyer's Behavior is a Complex study focuses on understanding the psychology of an Individual Customer/Buyer or Group, Families or Household or Organization, that how they use these resources in the best possible way i.e. Time, Money and Efforts or how they search and select the product of their choice. Several activities are included in decisions of buyers to purchase or receipts of product. Some of these activities are:-

- A. Exploring for information about product features.
- B. Evaluation or comparisons of price of product.
- C. Brand Loyalty.
- D. After sales Services etc

Buyers behavior analyst/ expositor, explore these type of behavior which include:-

1. What kind of product buyers want to buy?

2. When they want to buy?
3. From where they want to buy i.e. from Mall, from Online or from Particular shops?
4. How often they Buy?
5. Do they evaluate the product after using them?
6. Do these Evaluations affect their future purchase?
7. How they pay for their product i.e. Cash or Card?
8. How they Dispose of the remaining product etc?

All these analysis are very important for a marketers / producers for making market planning and market strategy to survive in today's dynamic and tough competitive market.

**Table No. 3.1**  
**Buyers Buying Behaviour**

<b>OBTAINING</b>	<b>CONSUMING</b>	<b>DISPOSING</b>
1 What product to buy?	1 How to use product?	1 How do you get ride of remaining product?
2 From where to buy?	2 Who is going to consume Product you or someone else?	2 How much product You use and waste?
3 How to buy?	3 How you manage to store Your product?	3 Do you resale the Remaining product?
4 How to pay for product?	4 whether you are going to purchase Product again or not?	4 Do you recycle the Remaining product?
5 From whom to buy?		

Although Every Buyers in the world thinks and act differently and it is impossible to expect same action from every buyers in single

situation. But then also marketers expect that by understanding what causes the buyers to buy particular goods and services, they will be able to determine: Which product are needed in the market place, which are obsolete and how best to present the good to the consumers.

The study of buyer's behaviors also assumes that the buyers are actors in the market place. The perspective of role theory assumes that buyers plays various role in market, starting from the information provider, from the user to the payer and to the disposer, buyers play these roles in the decision process.

### BUYER DECISION PROCESS



(Source: [https://www.b2b marketing.net/en/resources/blog/5-step-understanding-your- customers-buying process](https://www.b2b marketing.net/en/resources/blog/5-step-understanding-your-customers-buying-process))

The role also vary in different consumption situation, for example mother plays the role of products Consumed by the family. Influencer in a child's purchase process, where as she plays the role of disposer for the Buyer's behavior can also be defined as a field of study of focusing on buyers activities.

### 3.2 Factors Affecting Buyers Behaviour

Every persons or individual has a different psychology, different way of thinking and reacting, Different environment in which he grew, different culture and belief they follow, all these factors Has a great and deep impact on selection process of buyers. There are so many internal and External factors which directly and indirectly encourages buyers to buy or not to buy products. There are some factors which

can influence buyers and some are organizational factors. Some of the factors can be controlled whereas some cannot be.

**Table No. 3.2**  
**Factors Influencing Buyers Behaviour**

<b>Consumer Factors</b>	<b>Organization Related Related Factors</b>
Culture – Personality	Brand Product
Family - Life style	Advertising word of mouth
Value – Income	Promotion
Availability- Resources	Price- Retail Display
Attitude- Feeling	Service- Quality
Knowledge- Past Experience	Convenience- Store ambience
Motivation feeling Peer Group Ethnicity	Packing Loyalty- Programme

Above chart recognizes that there are enamors factors that affect the buying behavior of Buyers, they may be Caste, Education, Social, Status, Occupation, Habits, Emotional attachment, Brand royalty etc. It is not possible to explain/analyze every possible factor/aspect which effect The behavior of buyers because every individual or every buyer has different psychology or it Can be said that every factor or aspect has different effect on buyer, *so* here researcher try to Explain only those Factors which have a kind of similar impact on every buyer.

**A. Social Factor**

Social factors play a very clout role in influencing the decision of buyers. Humans are social animals, mean people are needed around and prefer living in crowd which is called society. As human lives in society i.e. between people, they all directly and indirectly affect thoughts and decision of each other. Talking and discussing various issues with each other results in proper idea and solution. This idea or solution effects our buying decision also. Social factors effecting buying behavior of buyers can be classified as under:

**Table No - 3.3**  
**Factor Affecting Behaviour of Buyers**

**ENVIRONMENT BUYERS**  
**BEHAVIOUR CONSEQUENCES**

<b>Marketing Environment</b>	<b>Buyers Characteristics</b>	<b>Response of Buyers</b>	<b>Result of Buyers</b>
Product ,Price Place, Promotion	Culture characteristics, Social class and basic value learned from family.	<u>Product</u> Choice of Product, Service, Idea, Event, Personal	The relationship between consumer expectations and product perceived performance.
<b>Macro Environment</b>	<b>Social Characteristics</b>	<b>Brand</b>	<b>Positive</b>
Demographic, Age, Gender, Occupation, Population	Reference group, family role, and status	Choice of specific brand based on knowledge or experience	Satisfaction and desire to repeat the behavior.
<b>Economic Environment</b>	<b>Personal Characteristics</b>	<b>Dealer</b>	<b>Negative</b>
Buyers, power, spending characteristics	Age, Lifecycle, Occupation, Economic situation, Life style, Self Concept	Choice of place of purchased based on knowledge or experience.	Dissatisfaction and desire not to repeat the behavior.
<b>Political Environment</b>	<b>Psychological Characteristics</b>	<b>Timing</b>	
Law, Regulatory agency, Pressure group	Motivation, Perception, Learning, Belief and Attitude.	Choice of when to purchase or act.	
<b>Cultural Environment</b>		<b>Amount</b>	
Technological and Natural		Choice of how much to purchase	

## **1. Beliefs and Culture**

Belief is a state of mind in which a person thinks that something exists or is true, especially one without proof.

Culture comprises of set of values and ideologies of a particular community or group of individuals. It is a culture of an individual which decides the way he/she behaves. In simple words, culture is nothing but values of an individual. What an individual learns from his parents and relatives as child become his culture.

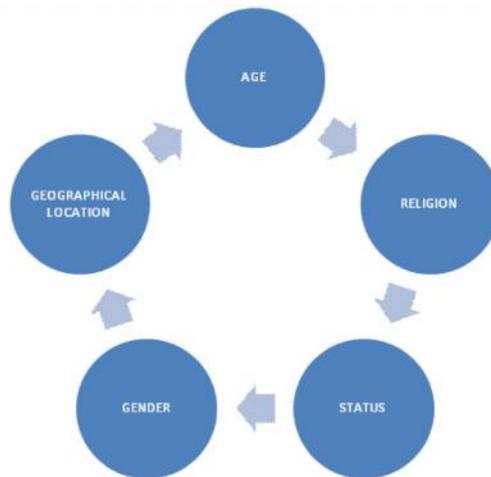
There are many characteristics of culture:-

1. Culture is invented.
2. Culture is learned and learned.
3. Culture is shared.
4. Culture satisfied needs.
5. Culture is not static.

As Culture is learned, learned and shared and is not static, its components are passed down through generations to generations, to provide guidance and direction in all the phases of life. People not only live in group but also follow the crowd hence factors like culture and belief have a significant effect on individuals buying decision. Every individual have different sets of habits, belief and principle which he/she develops from his family status and backgrounds. What they see from their childhood becomes their culture. Hence culture and belief can't be separated when buyers decides his behavior for buying products.

For e.g.:- Female staying in west Bengal or Assam would prefer buying sarees as compared to western. Girls in south wear skirts and blouses as compared to girls in north India who are more comfortable in salwar kameez. Similarly male consumer would prefer a dhoti kurta during auspicious ceremonies in eastern India as this is what their culture is.

Each culture further comprises of various sub cultures. As culture and belief has an impact on buying decision so is sub culture has such as Religion, Age, Geographical location, Gender { male/female }, Status etc.



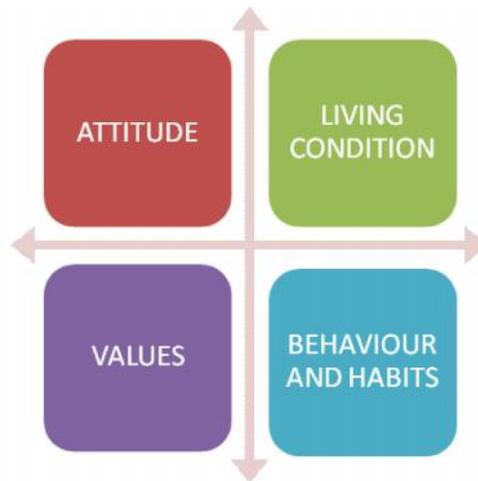
**DIAGRAM OF SUBCULTURE**

## 2. Life Style

Second part which comes under social factors which affect the buying behavior is life style. Life style is a basic concept which helps in understanding the complicated Consumer Behavior. When a person or group of person chose their living condition, habits and behavior in a particular way or manner, or it can be said that habits that reflects values and attitude it is called **LIFESTYLE**. In simple words the way in which individual or group spend money and time is his Lifestyle.

Society always keeps on changing but from the last decades it has changed tremendously. Technology, Industrialization and Globalization are some of the reasons for the drastic changes. These changes have a deep impact on buying behavior. Buyers now observe, think, evaluate and then buy product according to their choice/ lifestyle.

The components which are included or comes under the lifestyle are:



### **Components of Life Style**

Standard of living is increasing and changing. So is the living condition, behavior, habit, values and attitude. A buyer who belongs to upper or upper middle class will spend his money in luxury items but buyers who belong to middle or lower class can't spend their money on luxury, they prefer survival items.

Today whole world is changing into materialistic world. Value, Behavior and Attitude all has new definition today. Outer look or physical appearance of person like What he wear, How that individual looks, what kind of product he use, Does he owe car or not etc. make the image of the person and they are judge by their image. All these have deeply changed the process of buying of buyers. Earlier only upper class or upper middle class people maintain their lifestyle like they do bowling, cooking, car racing, going to charity events, having pets, joining politics, watching sports in stadium or television and so on but now middle class and lower class people also try to maintain life style. Buying behavior has changed totally in race of

maintaining life style, now people only prefer and buy branded products, do shopping from big malls and exclusive showroom etc. Buyers who belong to lower middle class buy product on E.M.I or take loan or also wait for sales and discount scheme, only to maintain their lifestyle. Although life style play positive role in economy but has both positive and negative impact on buyers behavior

### **3. Awareness**

Awareness and knowledge has become critical element in changing the attitude and behavior of buyers towards products, which in turns is required to make the growth in the market.

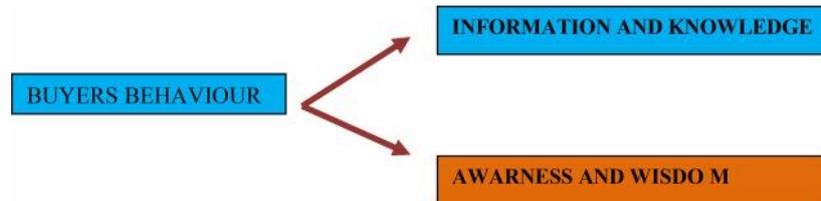
Awareness is one of the social factors which affect the buying behavior of buyers. Awareness means attention, alertness, and to be on guard. This require discipline of your mind and its general training to be habituated.

Buyers are more aware and conscious today than ever before. Now they pay more attention in selection of product. Previously quality and price were the only measurement which buyers consider but now with quality and price, product life cycle, features, ingredients, discounts and E.M.I schemes, guarantee/warranty etc are also considered and then after all these evaluation buyers decides whether to spend money on that product or not, whether that product is worth full to spend on it or not.

An undying thirst of knowledge-to-understand and learn about things around us can be established by Awareness

Market was more hidden previously but now there are many ways to reach the product of our choice. Internet, advertisement details of product { which is now compulsory to display on packet of product } etc are playing very vital role in buyers awareness program. They not only help in product selection but also help in knowing the right of buyers.

As it was said “Knowledge can influence human’s decision and action”.{M. Earchern and wamaby 2008 and Liang and Xanyyu 2008 }



Buyer is a king today and is fully aware about his own choices. Producers/manufacture can't convince them easily, they have to share each and every detail along with variety of product otherwise it becomes very difficult to survive in today's tough and competitive market, awareness of buyers as well as producers impose a significant influence on buying behavior. Our government also takes active participation in awareness program. Government makes some rules which are mandatory for every producer to follow while making product like FASSI & BIS. In any product either it is grocery, packed food or any other product if FASSI { food safety and standard authority of India } or BIS { bureau of Indian standard } is mentioned than that product is considered as of standard quality and safe and it can be consumed without any hesitation. Although Buyers are now aware of these standard and buy product by only seeing the symbol of these standard then also government is advertising more and more to make public understand about standard and signs mentioned in the packet like red dot is a symbol of non veg product while green dot means veg. Buyers awareness not only changes human behavior, and decision but also helps in control, elimination and modification of precede. Thus effective buying behavior can only be materialized through awareness.

**B. Economic Factors**

Buying behavior is influenced largely by economic factors. A consideration regarding how a buyer disposable income and other financial resources tend to impact their buying activity.

If economic condition of a buyer is not stable it will affect its buying capacity. Also buyers spending decisions are known to be greatly influenced by the economic situation prevailing in the market. A positive economic environment is known to make buyers more confident and willing to indulge in purchases irrespective of their personal financial liabilities. Following economic factors helps us in understanding the buyers buying behavior.

### **1. Pricing**

Price is the value that is put to a product or service and is the result of a complex set of the calculations, research and understanding and risk taking ability.

Consumer/buyers always make a decision under comparison and deliberation. Pricing play with buyer's psychology. The price set for a product or service has a very significant effect on how the buyers behave. If buyers believe that the price charging by producer is lower than competitors it could cause a major spike in sales, but if price set by producers is significantly higher than expected, the response can be disappointing. In either case a change in price could produce unexpected results when it comes to buyers buying behavior.

Now a day, there is a tough competition in market between producers to get buyers who are not only loyal but also sustained with them. Producers sometime try to attract buyers by playing mind games with them like instead of showing price on around figure they mention price like 499 or 399. Buyers has great impact on their psychology of these figures they think that they are paying less i.e. only 499 which is a myth because the difference is only of one rupee in covering 500.

Due to the potentially unexpected effects of price on buyers it is important to set the right price from the start. Making a change to the price of product or service is very risky. If price of existing product and services are raised and if same product is available with competitor at lower price than there may be a risk of losing a customer

permanently. This will not apply on products which are of high demand and if has a monopoly. In fact charging a high price compared with others, similar product and service sometime entices buyer to buy because some buyers equates a high price with a superior quality product.

Lowering or initially setting a lower price than expected can have a different set of effects on a buyer. In one case, a price conscious buyer is grateful for price break and will possibly stock up on the item at the lower price. In other cases, the buyer could be suspicious of the low price and assume the product of lower quality.

Pricing is the only clear factor that produces money and provides obvious signal of success or failure of product and service.

## 2. Trust

Trust is the feeling of security which implies an unquestioning belief on something. Trust is both emotional and logical act.

Trust is regarded to be important in the conduct of human affairs by many researchers from different field including economists, psychologist, sociologist, and management theorist {Hosmer 1995 }

**Table No. 3.4**  
**Aspect of Trust**

<b>AUTHOR</b>	<b>ASPECT</b>
Reen and Levine [1991]	Fairness, competence, faith, objectivity
Mayer et.al [1995]	Ability, Benevolence, Integrity
Frewer et. Al [1996]	Accusrate, Knowledge and Public Fare
Peter et. Al [1997]	Concern and Cure, Honesty, Openness and Expertise.

*(Source: An analysis of consumer purchasing behavior from trust perspective: -edepot.wor.nl/384740)*

Trust is the second economic factor after price which conveys the buying behavior. Trust is a valuable resource for a company and their business {jiang, jones, javie 2008} to stay in business for long run and to get locality from buyer. Producer/businessman should earn trust of buyers; it has a positive impact on buying behavior. Buyers

sometime agree to pay more than reasonable price to protect him from fraud.

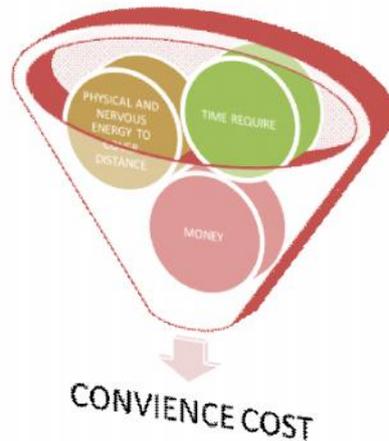
It was said earlier that trust is inbuilt but in today's scenario trust can also be imposed by outer actions. In built trust is that trust which comes after using product or after buyers personal experience and imposed trust is that which is created through advertisement and publicity etc. responsibility of producers/marketers are more in second type of trust i.e. imposed trust.

Once the trust of buyers established on any particular brand or its product than the frequency of buying that product increases because he has ensured himself about the product quality, price, services etc. all these are ingredients of trust which makes buyers tempt to buy that product again without hesitation.

### **3. Conveniences**

A quality or situation that makes something easy or useful for someone by amount of work or time required to do something.

Convenience is also one of the factors along with Price and Trust which affect the behavior of buyers. In today's busy schedule it is not possible for everyone to spend good quantity of time and energy in buying process i.e. in selection and evaluation of product. Both cost of good and service and cost of convenience is taken into consideration before actual/physical buying of product. As number of product option is also increasing with expansion of market, it become almost impossible for buyer to visit every shop, mall or showroom. Although the infrastructure i.e. road, bridges etc are in supportive position then also it takes too much time to travel and cover the distance of city from one corner to other as markets has expanded. Buyers always want to shop and dine at the place that are convenient to them or which are not far away from his current location.



Convenience cost are incurred through the expenditure of time, physical and nervous energy and money required to overcome the frictions of space and time and to obtain possession of goods and services.

For making buying process easy for buyers, producers/ manufacturer are also playing their role by displaying outside of the product about goods and services, which helps buyers in saving physical as well as mental energy, time, and research cost. Details shown in the packet helps in easy evaluation and selection of product.

Buyers today prefer Online Market to shop because it has a great option of Convince with no extra cost of travelling and carrying {because of home delivery option}. It helps in saving resources {time, effort and energy} and decreases frustration from buyers.

#### **4. Marketing Strategies**

A strategy is a general plan or set of plans intended to achieve something, especially over a long period.

Marketing strategies has a significant impact on our daily life; it helps in finding and attracting new clients or buyers for business.

Marketing strategy is created before business is started and helps in influencing Thoughts, Beliefs, and Attitude etc of buyers.

On an average, a consumer is exposed to several promotional tactics every day. The television alone accounts for 6 hours of commercial advertisement every week {LAMB et.al.}. In addition to the Television, consumers also gain information from other forms of mass media like Magazines, Newspaper, and Radio etc.

Such advertisement has a mass impact as consumer, change the way they purchase products. Although it is extremely difficult to change the Beliefs, Attitude and Character embedded deep in the roots of person but most of the time marketing makes it a simple task. Promotional activities are mostly successful in changing negative approaches to positive. For instance if a consumer is loyal to a particular brand, advertisement may change their frequency of purchase. Marketing strategy affect in such an extent that client may opt from one brand to another.

The impact of marketing strategy on buying behavior is explained by Gort and Klepper [1982] as a process life cycle consisting four stages:

**Introduction**

Here, organization inform buyer about the new product. In this stage sales of product begin.

**Growth**

Here, the product has gained the level of stability in the market. The well established hold pushes its sales further.

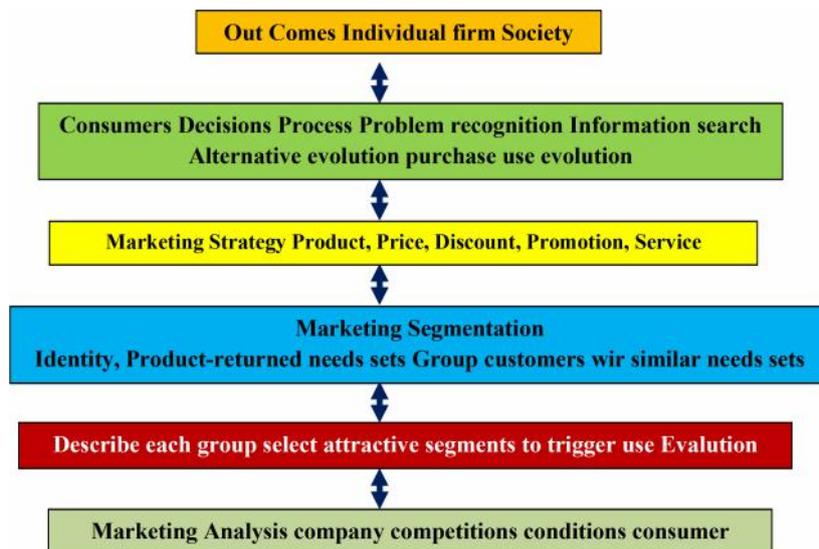
**Maturity**

On reaching maturity, the product reaches its optimum level of sales i.e. sales remain the same.

**Decline**

Finally, the product sales start to decrease in this stage as a result of competition, substitute product etc.

## Marketing Strategy and its Impact on Buying Behaviour



(Source Howkins (2006) "consumer Behavior") <https://www.project-guru.in/publications/importance-consumer-behaviors-marketing-strategy/>)

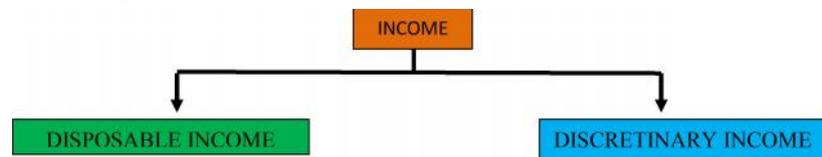
### 3. Personal Factors

Every individual has a different Personality, Taste, Habit, Hobby, Education etc. All these factors have a strong effect /influence in their Buying Behavior. As every person is different their way to react on some situation can also be different. This happens when buyers buy product or take decision of buying something, Every Psychology is different hence every selection is different, that result in a discrete way of behavior, attitude and perception towards certain products related to the heredity and the experience of early childhood.

#### a. Income Level

People today become image and status conscious. Level of income helps a buyer to decide whether he wants to spend money on luxuries or opt to save. Income plays a different kind of game with

earners. When buyers move up on income ladder, the pattern in which he was consuming change totally he spend more on luxuries item than basic needs. His priority changes completely as he try to maintain his standard of living only and on the other hand if level of income remain constant or low than basic needs gets priority. Increase in income level increases not only consumption capacity but also makes buyers less sensitive towards price change of goods. Income can be classified into two parts.



Disposable income is an income leftover after all necessary payment and taxes. More disposable income in hand more he spend on various item and vice versa. Discretionary income is income left over after all necessities are made and is used for shopping, luxuries goods etc. As it increase expenditure also increase and standard of living improved. Future expectation of income also play important role. If income is expected to increase in future than expenses on luxury item increases on the contrary and if income is expected to decrease then expenditure on such items also reduces.

#### **b. Psychology/Fear**

Psychology is a science which deals with human mind and how does it work/function. It helps us in understanding the behavior or reaction of individual at different and same situation. As every individual has different mindset/psychology their buying behavior is also different according to their personality.

Consumer psychology is a specialty area that studies how our thoughts, belief, feeling and perceptions influences, how people buy and relate to goods and services. One formal definition of the field describes it as “The study of individual, group or organizations and the process they use to select, secure, use and dispose of products,

services, experiences or ideas to satisfy needs and impact that these processes have on the consumer and society.

The psychology of consumer has an impact on these decisions like:

- A. How buyer choose business, products and services.
- B. Impact of thought process and emotions behind the buying decision.
- C. Selection of one product over another.
- D. Effect of environmental variables such as friends, relatives, family, media and culture on buying behavior.

Fear is one of the psychological factor that have an impact on buying behavior. It is an inner felling which vary from person to person and work as a big hurdle in decision making process. This fear factor has also been using as a tool by producers and marketer, to promote their product. There advertisement of product gives us many reasons to be fearful, they describe the adverse effect or disadvantages of not using their product like advertisement on insurance, R.O.water purifier ad, ad of horlicks etc. Every time we make a choice of product safety is our main concern and it works as a hammer in buying decision of buyers.

**c. Education**

Buyer is one who decides what to buy? When to buy? From where to buy? Whether to buy a particular product or not? Which brand to prefer etc? A buying behavior of every buyer is different or varies from each other because of taste, habit, income, expectations; feeling etc. one of the important factor which also affects the buying behavior is education.

Education is the process of facilitating, learning or the acquisition of knowledge, skills, values, beliefs and habits.

Education has a powerful influence on buying behavior. It helps buyers to understand the working of market place in a better way, so

that they can improve their choice and way of selecting product and can achieve full satisfaction. Education not only changes the way of living or lifestyle but also have impact on other aspects of life like change in social groups, way to celebrate festivals, celebrating family occasion, travelling tools/way etc. All these impact the buying behavior like buyer now prefer ticket of 1<sup>st</sup> class or 2<sup>nd</sup> class instead of general or sleeper.

Education brings knowledge, knowledge of using technology. It can change negative aspects into positive one. The beliefs and habits can also be changed by education which can change the behavior of buyers towards buying decisions.

An education enhances one's ability to identify, locate and assimilate relevant information {kulviwat, et al 2004}. Higher education gives entry to the professions. Social aspiration and consumption level are raised { chisnall 1994}. As society become more educated it becomes more sophisticated in its buying behavior.

**d. Familiarity with Computers**

Computer/information technology is a revolution which is transforming every field of human activity either it is daily life or professional life everything is affected by it. There was a time when computers can only be operated by one place because of size and wiring and special need of training for operating computer is must. But now forms of computer has changed and new forms of computers like laptop, mobile, tablet, iPod etc are introduce even a calculator is a computer. All these change the buying process of buyers very much. Today everyone have mobile phone or smart phone in spite of level of income and education. Higher or middle level income group people can easily effort smart phone/computer and for lower level income group people government is playing their role by providing them smart phone under scheme of "DIGITAL INDIA". Person is familiar with computer or not, even educated or not but can easily use computer/mobile because of easy way of excess. Jio also play an important role in making people familiar with technology.

All these have a deep impact on buying behavior, buyers either educated or not can easily search product and get all information related from it, they can also search place nearby where product are available, also buyer has an option of comparison of different product of different brands. All these have an impact on buying process. Now people can get significant knowledge about firms, product and brand and can make sound decision while shopping.

**e. Age**

Age is experience and sign of existence. It is an old saying that age brings wisdom and knowledge. Life is a continuous process; we all grow, develop and mature. We move from one phase to another phase of life which continuous till death. Every phase and stage of life is important and has its unique essence.

**The Four Stages of Life**

**Stage 1:-**

Play Limitation and Education Birth – Infancy – Childhood  
– Adolescence

**Stage 2:-**

Self Discovery, Enterprise and Adventurousness  
Adolescence – Early Adulthood – Adulthood

**Stage 3: -**

Dedication, Contemplation, Benevolence Adulthood – Midlife  
– Mature Adulthood

**Stage 4:-**

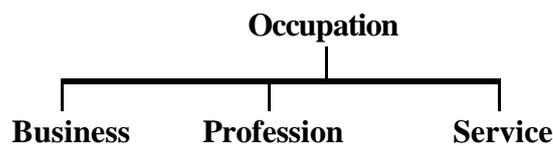
Retirement, Wisdom and Renunciation  
Late Adulthood – Death

Every stage has its own emotion, attachment, social, political and physical value also own mind set, perception, priority, attitude and characteristics which effect the buying process like youth is very much influence by lower price, reasonable or low price is a sufficient

reason for him to buy a product { say garments }, for middle age person suitability is very important factor and for elder person durability is priority. Every stage has its own significant factor for purchase of particular product. To a very extend, media also effect the buying behavior at different stage. Youth can be easily attracted by advertisement and publicity which encourages them to buy new product without having sufficient information where as middle age person doesn't believe fully on media they need mouth publicity also to be influenced. When they hear from someone known that they use product and is of good quality and worth it to spend then only they buy. Whereas older person is not at all effected by advertisement or mouth publicity because they normally are of rigid nature, with lots of experience and knowledge. So they prefer only those goods which they are using from long time. Also along with age what people learn on their childhood also remain with them lifelong and effect the decision behavior at every stage of life.

**f. Occupation**

Any activity or work that provides a regular source of income or livelihood is his occupation. Occupation can be described in three parts to understand the buying behavior.



It is normally observed that businessman and professionals has higher level of income in comparison of service class. This is also one of the reasons that there decision making behavior towards product may also differ from one another, like businessman has ability to take risk; this quality also has impact on decision of buying product. They can easily take risk in trying something new in market where as professional person decides in different way, whether to buy a product or not, before purchasing they do some market research and fulfill

their query but differently from above both, service class man is not going to satisfy by only market research and query, he go through every possible information he gets, compare it with other competitive product, evaluate it and then finally buy. It is also seen that businessman and professional both are highly influenced by society, their social group, professional and business group, friends, relative, families, neighbors etc. All these has a great impact on their buying pattern where as service class people has deep impact of family and friends only hence all have different pattern of buying. It is also seen that their area of interest specially in concern with consumption pattern/buying pattern also affect their decision, it is seen that area of interest is closely related with occupation they are in like a person in information technology sector is interested in new software, gadgets etc. whereas businessman is interested in product which make their work easy like computer, laptop etc and a service class man is interested in routine products that's why producers must take every group in consideration before producing or manufacturing.

### **3.3 Buyer Behaviour with Special Reference to Working Women**

Women working or not it doesn't matter when it comes on spending on household. Women's are considering the most powerful buyers in the world. As most of the power of deciding and shopping for her house is in her hand. As we know that the role of women has changed a lot especially in last two decades when Raipur become capital of state. It is seen that women steps out of their houses to earn living and has more financial power than before. This financial power and outside environment of her house which affects her, while working has changed the mindset of women and bring changes in her buying behavior. As she is more financially capable and has more purchasing and expenditure power then before not only bring changes in her buying behavior but affect each and every aspect of her life. This change has both positive as well as negative effect. Positive effect can be seen

like working women are now more capable of fulfilling their family needs properly than before, they can spend some amount of money on herself which was difficult before because of limited source of income. She can invest some of her money on herself which was not possible before because of limited source of income. She can invest some of her money for future of her and her family etc. negative aspects is as she has more purchasing power because of strong financial position. She can easily spend money on unnecessary products. Hence study helps us to understand the buying behavior of working women as she has to play many roles all together in society.

**i. Family Responsibility**

Women are pioneer of nation and also a key to sustainable development of family. Women's help her family to live a quality of life. She plays many roles all together, she is wife, mother, daughter, daughter in law, friend, manager and administrator of house etc but most importantly she is homemaker. It is an old saying that "**A Building becomes house in command of Women**". Women in her life have heavier responsibility than men and she try to manage her house and family in best possible way she can. She has a double role to play in her life one way she has responsibility at home as housewife and other way she is a career women. Women's today step out of the house for not only becoming financially strong and independent but also to support her family for quality of life.

The empowerment of women does not change her role and responsibility towards her family and house. As role increases so is responsibility. This increase in responsibility makes it difficult for women to perform her role of managing family and job side by side. This busy schedule of her some time pressurizes her to delay some family responsibility or postpone it for some time. With earning of women the financial position of family also improve which increases expenditure capacity. This increase in expenditure capacity of working women somehow affects her buying behavior also. As now she is financially

strong she can spend some amount of money for her personal also which is not possible earlier. Online shopping is also having great impact on buying behavior of working women in discharging her family responsibility. Today buyers can buy anything and everything on internet because of tight schedule of working women, it become very difficult for her to go to market for purchasing of daily needs and other shopping. Online shopping supports women in discharging her household obligation without any hurdle. As responsibility of working women is changing so her buying behavior which helps her in managing both house and work.

**ii. Professional Responsibility**

Professional responsibility is an area of legal practice that encompasses the duties of attorneys to act in a professional manner, obey the law, avoid conflicts of interest and put the interest of client ahead of their own interest.

World is so competitive today for both man and women, especially in matter of successful carrier which is a tough challenge. Today women's are not behind man in any aspects of life. Women's are achieving success in her profession they are doctors, professors, IAS, IPS, business women, manager, consultants etc but also play a major part in discharging her house responsibility. It is said that no man can manage home as women do. A working women has a double burden on her shoulder, along with family and house, she has also to take care of her professional work.

It is an irony that being a working woman she is financially strong and can easily spend on her and family needs but because of long working hours she has neither time nor energy to spend. This strong expenditure power and lack of time and energy somehow changes the pattern of purchasing/buying in working women.

As she is financially strong and busy in managing office and home, she is now intended to pay some extra money for home delivery

of grocery and other products which help her in utilizing her saved time and energy with children and family, going out with friends and family etc.

Internet marketing also helps working women in discharging her liabilities like if she want to shop for herself or for children or for any other member of family, she can do it on breaks{ which she gets on office } through internet or from home, after getting back from work and finishing all her home activities. She can sit with family and buy online; she can also take help of internet in her professional life like using E-Banking for payments, sending mails and fax etc.

Professional responsibility has an impact on buying behavior of working women. She is trying to find out easy way for her family and professional obligations, which affect her psychology in dealing her behavior.

### **iii. Safety Issue**

Safety is the state of being 'SAFE'. The condition of being protected from harm or other non desirable out comes. Safety can also refer to the control of recognized hazards in order to achieve an acceptable level of risk.

As women's are getting freedom of doing jobs and stepping out of their houses. The crime against women are increasing equally women's are not safe especially in the outer world. Even in place where there is public or in crowded place crime happens especially with women. Working women have to be very careful about her safety while travelling and in office also. Many companies have started a service of pick and drop specially where women do late night shift. Camera are installed at office, malls, shops etc so that any crime happens or going to happen can be prevented. Being working and busy, women can't go for shopping in day time/hours. So for purchasing she has to go on late evening or odd times after finishing her job. This doesn't give her and her family a feeling of safety. Online shopping emerged as a great help in matter of safety issue of working women and non

working women both. Online gives the freedom of buying products from anywhere, on anytime with just a click of mouse and without any physical visit of shop. Although there are also an issue of safety in buying online like chances of fraud and cheating are high but proper measures and some more conscious about online shopping can safe buyers from these cheating and fraud.

Safety issue also changes the buying behavior of women. Now women feel that if she can buy any product of her choice in affordable price from home and not even have to go to the market for delivery then why to go and shop physically. She feels safe on buying products from home and office which really changes her behavior towards marketing.

#### **D. Statutory Obligation**

Obligation that doesn't arises from a contractual relationship but is created under a law.

In simple words statutory obligation are set of rules which has to be followed by everyone like Paying bills {electricity, telephone, insurance etc} on time, minimum wages for employees etc. As women step out of house for job, she now shared some of the statutory responsibility with her family. Because of long working hours and managing home and work at a same time, it is not possible for her to stand on queue for hours for payment of bills which consumes both time and energy.

To overcome these draw backs working women started paying bills and payments online. This not only save her time and energy but also helps her in not maintaining a different file of receipts, as online payment has been maintaining automatically while paying through internet. She can use that saved time in some other activities, she can also make payment at any hour of day and night without time boundation. As online/internet helps working women in discharging

statutory obligations she can happily take this extra burden of obligations on her shoulder.

### **3.4 Buyers Classification**

Buyers spend their money in different ways. Some buyers will throw their money around without a care. Other saves their money like a scrooge.

Buyer's spending habits have a big impact in the way products are market. It also depends on the characteristics or habit of buyers which decides how much he wants to spend on particular product. On bases of spending we can classify buyers in to three parts. Research indicates that there are two extremes of spending — those who spend freely and those who spend carefully. Most people are somewhere in the middle, comprising the broad three types of buyers. There are three main types of buyers: the spendthrifts, the tightwads and the average spenders

#### **1. Spendthrifts — 15% of the population**

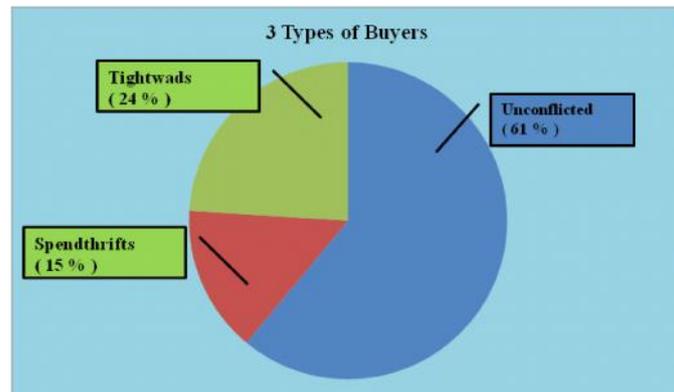
In the first place, you have spendthrifts. This group is the smallest percentage of buyers because they spend with no hesitation. Spendthrifts feel little to no “pain” in making a purchase. It's unfortunate that people tend to judge spendthrifts with epithets such as “selfish” or “materialistic” or “compulsive.”

The driving force of a spendthrift is their lack of buying pain. They don't feel a twinge of remorse when they pull out their credit card to make a purchase. Thus, they spend easily and freely.

#### **2. Tightwads — 24% of the population**

On the other end of the buyer spectrum are the tightwads. These buyers do not enjoy spending money. They perceive money as a non-renewable resource. It's meant for saving, not spending.

The reason why tightwads hate to pull out their wallet is because spending hurts They feel a high level of buyer's remorse, which can happen before, during, or after a purchase, but especially before.



### 3. Average Spenders — 61% of the population

The majority of people come under this category. Buyers spend what he think is appropriate. He thinks about purchases weigh options, take time to decide and generally try to make smart moves and save a little money. Average spenders think about purchases, but don't over think it. They don't focus exclusively on the pleasure or the pain of a purchase. They think about both. They decide on a purchase *after* looking at the facts and reading the marketing copy.

Every buyer has different needs, habits, and taste according to which he decides his buying pattern and comes under this categories.

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### 4.1 Meaning of Online Shopping

Online shopping means buying goods and services on electronic media. According to university of California, los angels {UCLA} center for communication policy {2001}; online shopping has become the third most popular internet activity, immediately following e- mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what internet users do when online.

The fast development of information technology and internet has also formed and developed e-commerce and e-marketing gradually. Today with the help of internet, using a web browser, buyers can directly buy goods and services from e-shopper or e-seller. Buyers can visit various sites with just a click. They can search product of their choice, compare price and policy of product, availability with different vendors with help of shopping search engines which shows the same product and its availability along with price and policy of different e-retailer. This process of online is called B2C online shopping means Business to Consumer online shopping. Devices which are commonly used by buyer for shopping online are computer, laptop, tablet, mobile phone, television etc. Television is the oldest device which starts the trend of online shopping and smart phone are the most popular device in today's online shopping world. Jio plays an important part in making smart phone most popular. These all devices are also popularly known as e-shop, online store and virtual store.

People not only buy product online but they also buy services like taxi service [Ola, Uber etc.], urban clap for services like home parlor, plumber, electrician, booking movie and games tickets.

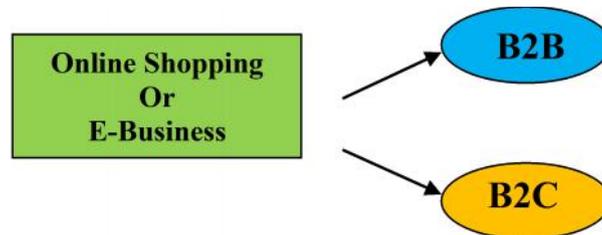
Earlier food cloth and shelter were called as primary need but today one more need is added in that is “Internet”. Due to revolution in telecommunication sector internet has changed the way buyers shop and buy goods and services.

Online shopping has experienced a rapid growth during the recent years due to its unique advantage for both consumers and retailers. Such as shopping at round the clock facilities, decrease dependence to store visits, saving travel cost, increasing market area, decreasing overhead expenses and offering a wide range of products.

Both domestic as well as MNC companies started using internet market for their products. Online helps in cutting marketing cost and other expenses which helps in reducing price which is very important for a company to stay ahead in this heavy and competitive business.

There are many internet sites like flipkart, amazon, e-bay, myntra, snapdeal etc. which uses creative technology like graphics, text, and multimedia etc in many different languages which presents products and services in catchy way. This catchy way of presentation attracts buyers to buy online. Also these sites offer hosting services for online stores to all size retailers. These stores are also known as virtual shopping malls or online market place.

Online shopping is not only B2C shopping site but it is also B2B shopping site. Many businessman buy product online from other e- businessman so that they can offer a large variety of product at reasonable price to a buyer and take advantage of other benefits of online shopping like detail information, convince, saving travelling time, energy and money, easy return etc.



Along with above facilities mention there are some more factors which encourages shopping online like social status, latest fashion, branded products, special discounts etc.

In a research it is found that during recent years more than 85% of world's population who use internet ordered goods online

Online shopping is a recent phenomenon in the field of e-commerce and has a very bright future ahead.

## **4.2 E-Commerce and Online Shopping**

E-commerce and online shopping are two whole different business, where E-commerce is a much broader platform than online shopping. Today internet is not used only for shopping but many other activities can be done over internet. E-Commerce offers a wide range of services to the customer. It is not limited to just selling of product in exchange of money rather it is broader concept and includes many other services. Thus we can say that where online shopping is restricted to exchange of goods/service and money. E-commerce is offering many other activities like electronically transferring data and fund between two or more parties, advertise [which buyers come across while browsing or using an application], entertainment [YouTube is the best example of it], educational courses online, creates awareness among people, gives information on emerging trends and many other useful topic that are searched online. We can also access someone's information or share our information to the right person through right channel for a small fee.

Though an E-commerce platform you can increase your brand visibility among people and can also boost your sales profit by putting your product online on shopping platform. E-commerce is a platform which has given birth to digital marketing strategies and renovating the way marketing has done.

Earlier E-commerce was done partially through E-mails and phone calls. Now with a single websites, anything and everything that a transaction needs can be executed online. Every field has different E-commerce websites like music portals, auction websites, finance management websites etc.

E-commerce or electronic commerce is the buying and selling of goods and services, or the transmitting the funds or data over an electronic network, primarily the internet. These business transactions occur either as business-to-business, business-to-consumer, consumer-to-consumer, or consumer-to-business.

Thus all the commercial activities from creating a product to showcasing it and putting it online with the original pictures and exact information about the product which is channeled through electronic medium can be called E-commerce.

Whereas online shopping is a form of electronic commerce which allows consumer to directly buy goods and services from a seller over the internet using a web browser. It can also be said that online shopping means buying goods and services via internet and E-commerce refers to the selling of those goods and services online.

**ONLINE SHOPPING = CONSUMERS**  
**E- COMMERCE = PROVIDERS**

Online shopping is just limited to transaction of product that is exclusively available online in exchange of money.

### **4.3 National Prospects**

The history of internet in India began with launched of ‘The Educational Research Network’ [ERNET] in 1986. The network was only made available to educational and research communities. The first publicly available internet service in India was launched by state-owned- Videsh sanchar nigam limited {VSNL} on 15<sup>th</sup> august 1995.

Though it is not very long ago that E-commerce industry is introduced in India but then also massive increase in the use of internet can be seen. In present scenario E-commerce or internet is an inseparable part of our daily life people is getting dependent upon it for our daily works. Introduction of electronic commerce/internet gives impetus to online shopping.

Online shopping is buying goods and services over internet using a web browser. India is witnessing an unprecedented economic boom which changes the methodology of doing business transaction. Buyers’ now adopting this electronic medium for buying their daily needs products, As spending power is increasing and standard of living are improving. People want to avoid travelling to shop because of busy life style and lack of time and also want to save their time from bargain hunting. Now buyers are experiencing convenience and that’s why craze of online buying is increasing. There are end numbers of websites which provide end number of goods and services with attractive price and schemes which help in convincing buyers to shop through internet. There are many other factors that have contributed in growth of online shopping like:-

#### **1. Faster Internet**

People are spending more time on online as better broadband service like 3G and 4G are provided.

#### **2. Sales and Discounts**

Buyers who are budget conscious are especially attracted towards sales and discounts schemes on various sites.

### **3. Cash On Delivery**

Buyers in India still hesitate in using debit and credit cards; the facility of cash on delivery has come as hassle free option for them.

### **4. Home Delivery and Return Policy**

These free, quick home delivery and easy return policy has gained much appreciation from buyers and attract them to buy online.

### **5. Wider Options**

As buyers can see and select from end number of product at just a click, buyers prefer online because of unlimited options.

Government also tries to connect every sector and area from internet. Digital India is a great example of it. Government also try to connect retail and village area from internet by providing free mobile and mobile banking facilities etc. government also takes many steps in encouraging E-commerce in India many rules and policies are made for E-commerce.

1. E-commerce companies have to store consumer data within India.
2. All discounts offered by large E-commerce firms are phased out within two years to ensure fair competition with bricks and stores.
3. At present 100% FDI is allowed in online stores that follow the market place model and 49% FDI under the inventory produced goods on their online platforms.
4. No FDI is permitted in firms following the inventory mobiles under this model, firms directly sells products from their own inventory.
5. All information about customers must be kept private.

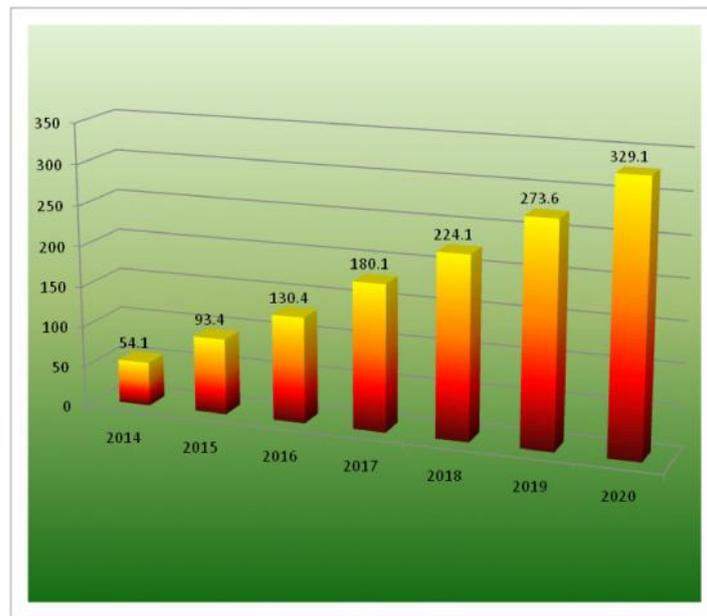
Online shopping is not only beneficial for buyers but also for E-businessman. This new technology of doing online business not only

helps in cutting cost and unnecessary expenses but also increase profit which helps them in facing today's tough competition. This is one of the main reasons why businessman also supports online market.

The key drivers of growth of Indian E-commerce have been as under:

1. Increasing standard of living and buying power of middle class families.
2. Availability of much wider product range.
3. Busy lifestyle and lack of time for offline shopping and difficulty in traditional means of shopping.
4. Increased usages of online categorized sites.
5. Increasing usage of credit and debit coupled with a growing young population who spend significant time on the internet.
6. Social networking sites like face book, twitter are very much influencing in driving online retail in India. Many vendors are using it as a strong tool to get marketing and sales influences.
7. Top drivers of online growth are fast delivery, cash on delivery, discounted rate, cash back guarantee on faulty goods increasing broad band internet and 4G penetration.

**Graph No. 4.1**  
**Numbers of Digital Buyers in India from 2014 to 2020 [In Millions]**



Online shopping in India is huge. Consumer's mentality and pattern towards shopping are changing quickly. Online shopping is going to become a main stream in the next coming year. According to an estimate 14% of India's population buys online on a regular basis. Now 14% may not seem to be something you would want to boast about at first glance, but when it is considered that India's population is 1.3 billion, the number of online shoppers in India is equal to half of United States population and that's a big deal indeed.

Taking advantage of this changing scenario the E-commerce companies are also finding a way to exploit themselves in this competitive market. All these show a bright prospect of online shopping in India.

#### **4.4 Prospects in Chhattisgarh**

The information economy is transforming the way any business work. It is crucial to states success on the national and global stage, its competitiveness business and investment in the state i.e. its whole economy.

Chhattisgarh has a strong history of adoption of modern technology, for efficiency and improvement of its own working, services to its citizen and business. Today the state commands leading position in adaptation of information technology and a pioneering approach to data driven decision making and transparency.

Chhattisgarh is one of the fastest growing states in India and amongst the richest states in terms of natural and mineral resources. The state of Chhattisgarh acknowledges that electronic and an information technology industry has had an unprecedented impact on Indian economy and its contribution to countries GDP.

Government of Chhattisgarh has developed the world class infrastructure for promotion and sustenance of information technology.

The state of Chhattisgarh recognizes the importance of information technology a key enabler in its economic development has already created action framework for:-

1. Creation of market opportunities within the state for new IT units.
2. Developing online clearance and encouragement to online economy.
3. State notifications on privacy and security, data protection and cyber security.
4. Promoting innovation, business incubation and entrepreneurship in online business.
5. Use of internet in encouraged by adopting paperless electronic working at its state ministries and secretariats Chhattisgarh is 1<sup>st</sup> state to adopt this paperless working.

Government of Chhattisgarh makes many other new policies for encouragement of E-commerce and internet in state. It encourages citizens to pay online bills of telephone, electricity, taxis etc which saves time and help in maintaining proper records. Government of Chhattisgarh also distributing free mobile under scheme of sanchar kranti yojana {sky} government has made a provision of 5.2 billion and aimed on distribute free smart phone to 4.4 million beneficiaries in 2018-19. This phone would be connected to Adhar and Bank account also, so that misuse of smart phone can be avoided and smart phone can be used for encouraging online business.

#### **4.5 Prospects in Raipur**

Raipur being a state capital has undergone many changes in its physical as well as economical form. E-commerce is one of kind of form that changes the way of doing business. Raipur is a developing city and has a deep impact of changing business environment from traditional to technological. E-commerce or online business is providing great benefits in business communication. It is the most simple and easy way of connecting customer, client and business.

Government also play an important part in this changing scenario by providing innumerable facilities like free wi fi facility, opening numbers of sites for government department for payment and other activity, facility of paying taxes online etc. Government also made a provision of 5.2 billion to provide free smart phone to 4.4 million beneficiaries in 2018-19 under sanchar kranti yojana [SKY]. The purpose of SKY is not only providing entertainment channel to public but to make them use of internet for development of economy and make a new digital Raipur which increases online market.

Naya Raipur now known as ATAL NAGAR is a new hub for information technology sector. Government also starting a software technology park in ATAL NAGAR. All this show a great and beneficiary future of E-market in Raipur.

People of Raipur either businessman or buyers understand the benefits of online market and accepted this changing scenario of business. Many of them opened their personal business websites which provides goods and services with not just in reasonable price but also provide number of facilities like home delivery, cash on delivery, easy exchange and return, money back guarantee etc. All these facilities encourage buyer to buy online.

Expansion and modernization of city has changed the face of old Raipur. Technology changes the manner in which people live their life. Now internet comes as mean i.e. comes under basic need of families and business which achieve end means which fulfill their needs through online market.

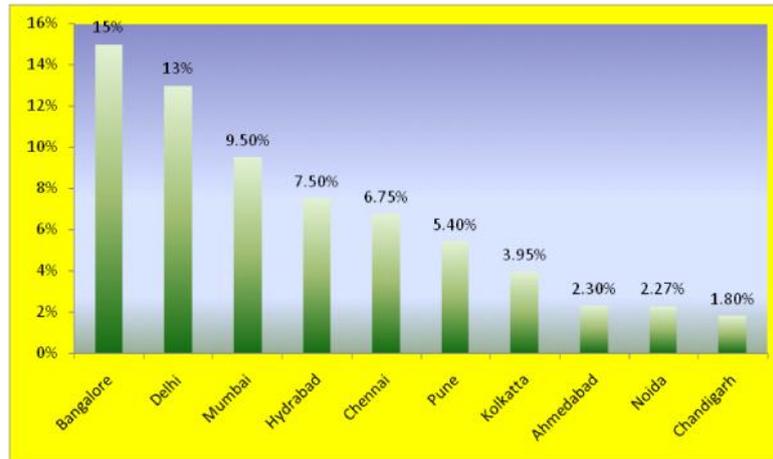
#### **4.6 Comparison with Developed City**

After 18 yrs of being capital Raipur is still a developing city. Although the trend of online Shopping is very popular in Raipur but comparison of online shopping trend of Raipur with other developed city it is seen that Raipur has a long way to go for virtual shopping.

As most of the websites of India which are engage in online market are owned by private limited companies which has a drawback that they are not bound by regulation for mandatory disclosures about their financial aspects as well as their business aspects. Hence it is very difficult to conclude the exact position of online shopping in developed cities.

Every city has its own culture, environment, status etc which effect their people's hobbies and buying habits. These hobbies encourage buyers to shop different products.

**Graph No. 4.2**  
**Top of Indian Cities with Online Shoppers**



(Source: - [Www.Couponzguru.Com](http://Www.Couponzguru.Com))

### **1. Bangalore**

Bangalore is also known as 'SLICON VALLEY' that is famous for its love for technology. People of this city are ardent gaming, enthusiasts, shopping of electronic items like mobile, laptop and its part are done mostly by people here, gaming CD'S are also on top of shopping list.

### **2. Delhi**

Delhi is known for appetite, people are foodie here. They love to eat good and variety of food, hence online stores/sites which deals in home delivery of food are very popular here. There are many restaurants in city and around. People aged of 22-35 yrs spend mostly on food in Delhi.

### **3. Mumbai**

This is a city of people who are extremely passionate about fashion and beauty product. Male and Female both are very fond of beauty, fashion and health. Hence products like protein supplement, makeup, cloth etc are ordered by people.

#### **4. Hyderabad**

Art and Music is the soul of this city. Male buyers are more interested in purchasing musical instrument like Guitar, Speakers, Head phones while women prefer beauty and fashion product.

#### **5. Chennai**

Books are the first choice of people, here city has a most avid readers. Hence books are in 1<sup>st</sup> position on the list of online shopping.

#### **6. Pune**

People here are very much conscious about their health and fitness. Hence fitness items like Protein supplement and GYM items are on high demand.

#### **7. Kolkata**

People are art enthusiast and extremely passionate about buying art related goods online also male buyers having a keen interest in games and fitness they buy items related to them.

#### **8. Ahmadabad**

Acoustic guitar, music is first preference which is followed by fashion and fitness items.

### **4.7 Factor Booster to Online Shopping**

#### **A. Technology**

Technology is a body of knowledge devoted to creating tools, processing actions and the extracting of material. The term Technology is wide and everyone has their way of understanding its meaning. Technology is Dynamic; it keeps on improving because our needs and demands for technology keep on changing. World have moved from industrial age to an information age.

When people here word online, they are talking about Internet and when they are talking about Internet they are talking about Technology. Technology facilitates buyers into many different ways.

Searching products on internet is much easier than searching in local market. When Buyers buy product traditionally he has limited choice and variety. He is bound to purchase from the limited items available in their local market but it is not the case with Internet/online purchases. Today with the help of internet, using a web browser, buyers can directly buy goods and services from e-shopper or e-seller. Buyers can visit various sites with just a click. They can search products of their choice, compare price and policy of product, availability with different vendors with help of shopping search engines which shows the same product and its availability along with price and policy of different E-retailer. Technology has now open many ways of payment options also like Net Banking, Debit and Credit Card options, EMI etc. Technology also facilitates collective online purchase system. Here Private group of friends and families are created on Social Media where they can together enjoy, discuss and order products each from their own devices. This chart group helps in taking decision faster. Hence it can be concluded that Technology has a positive role in building Trust among Buyers for online/internet shopping.

## **B. Political**

Political means or relating to Government, A Government, or the Conduct of Government.

Since 2014, Government of India has announced various initiatives namely Digital India, Startup India, Skill India and Innovation fund. The timely and effective implementation of such programs will likely support the E-commerce growth in the country. Some of the major initiatives taken by the Government to promote the E-commerce sector in India are as follows:-

### **Government Initiatives**

1. In order to increase the participation of foreign players in the E-commerce field, the Indian Government Hiked the limit of

Foreign Direct Investment {FDI} in the E-commerce Market place Model for up to 100 % {In B2B Models}.

2. The Heavy investments of Government of India in rolling out the Fiber network for 5G will help boost E-commerce in India.
3. In the Union Budget of 2018-2019, Government has allocated RS 8000 corer { 1.24 billion us dollar } to Bharat Net Project, to provide broadband services to 1, 50,000 gram panchayats.

### **Achievement**

1. Under Digital India Movement, Government launched various initiatives like UDAAN, UMANG, START UP INDIA, PORTAL etc.
2. Under the project “INTERNET SAATHI” the Government has influenced over 16 million women in India and reached 1,66,000 villages.
3. UDAAN, a B2B Online Trade platform that Connect Small and Medium Size Manufacturers and whole sellers with online retailers and also provide them logistics, payment and technology support, has seller in over 80 cities in India and delivers to over 500 cities.
4. The Government Introduced “BHARAT INTERFACE FOR MONEY”{BHIM}, a simple mobile based platform for digital payment.
5. Indian Rural Development Industry had made a list of near about 200 products which will provide a common platform with government E- Market place{Gem} so that rural artists can sell their product globally with help of E- commerce.

Indian Rural Development Industry and Tata Trust has come together and joint hands for a setup of not for profit company to encourage rural artisans.

The growth in E-commerce sector will also boost employment, increase revenues from export; increases tax collection by Ex-chequers and provide better products and services to customer in the long term.

### **3. Economic/Commercial**

Commercial activities are those activities which engage in making money or which are related to buying and selling of goods and services where as economic means activities concerned with money, industry and trade of a country. Economic /commercial factors play a vital part in encouraging online shopping. Factors like employment, income, wages, price, interest rate etc all are directly effecting buying pattern. As people get jobs there income and wages increases as a result they have more purchasing power than before or they can spend more money on their needs and vice versa. Along with these factors trade policy, social policy, competition policy also effect buying behavior. If trade policies are liberal than business can be run smoothly which encourages the buyers and sellers in engaging in E-market activities.

### **4. Banking Facilities**

Bank plays an important role in development of any economy. The use of computers has led to the introduction of online banking in India which is one of the important factors which boost online shopping. Online shopping doesn't always mean purchase and sales of product and goods but services are also included in it. Today almost every bank provides online banking facility which makes the process of online shopping even more easy and simple. Bank website can be easily access with our smart phone and make bill payment, money transfer, access our own account transactions etc all from our web browser. Facilities provided by bank have made our online buying process much easier and simple. Every bank has their own online sites where columns of all personal details are given, once all necessary information are provided by customers which are asked by bank, profile ID generated which is secured with password ,these ID and password can be used

for multipurpose online transactions ensuring safety and security while transferring money online. Pay tm, BHIM, Google pay, Phone pay etc they all are secured application having buyers ID which connect buyers bank account with their registered mobile numbers/smart phones, so that right amount transfer to right account. All these facilities are available with minimum convenience charges which limits the physical presence of customers at bank. Hence it is concluded that efficient banking facilities are required for encouragement online shopping.

#### **4.8 Kinds of E-Commerce**

There are several different types of E-commerce. A common classification system is with respect to the nature of transactions or the relationships among participants. There are seven major types of E-commerce;-

##### **1. Business to Business [B2B]**

E-commerce where business man focus on selling to other businesses or organizations is the largest form of E-commerce. CISCO, STAPLES AND SPICE WORKS [information technology and information networks for the small and medium sized business] is all B2B companies.

##### **2. Businesses to Consumer [B2C]**

It is the earliest form of E-commerce, but it is second in size to B2B. It refers to retail sales between gather information; purchase physical goods, such as books and clothing; purchase information goods, such as electronic material or digitized content, such as software and for information goods, receive products over an electronic network.

##### **3. Consumer to Consumer [C2C]**

E-commerce is where consumer sells product and personal services to each other with the help of an online market. Maker to provide catalog, search engine and transaction clearing capabilities, so that products can be easily displayed, discovered and paid for.

The most well known C2C business is EBAY {EBAY IS BOTH B2C AND C2C} but there are many other online market makers as well. Craigslist is an extremely popular small E-commerce business for placing classified ads.

#### **4. Businesses to Government [B2G]**

E-commerce can generally be defined as transaction with the government. The internet is used for procurement, filling taxes, licensing procedures, business registrations and other government related operations. This is an insignificant segment of E-commerce in terms of volume but it is growing.

#### **5. Consumer to Business [C2B]**

E-commerce is between private individuals who use the internet to sell products or services to organizations and individuals who seek sellers to bid on products or services. Elance is an example of C2B where a consumer posts a project with a set budget deadline and within hours companies and /or individuals review the consumer's requirement and bid on the project. The consumer reviews the bids and selects the company or individual that will complete the project. Elance empowers consumers around the world by providing the meeting ground and platform for such transactions. The best deals on hotels, flights and rental cars are a well known example of C2B E-commerce.

#### **6. Mobile Commerce [M-Commerce]**

Refers to the purchase of goods and services through wireless technology, such as cell phones and handheld devices such as BLACKBERRIES and IPHONE. Japan has the lead in m-commerce, but it is expected to grow rapidly in the United States over the next several years. E-marketer predicts mobile content revenues will grow to more than 3.53 billion in 2014. A compound annual growth rate of nearly 20% for the period 2009-2014 with the fastest growth coming from mobile music.

#### **7. Peer to Peer [P2P]**

Technology makes it possible for internet users to share files and computer resources directly without having to go through a central web server. P2P began with napsster offering free music downloads via a file sharing system. Tamago launched the world's first P2P commerce system in 2005, which allowed people to sell every type of digital media directly from their computers to customers all over the world. People who publish video, photos, music, E-books and so forth can earn royalties while buyers earn commissions for distributing media to others.

#### **4.9 Popular Online Deeds**

Traditional selling and online selling are completely different. Products, goods and services which are high in demand in physical market don't mean that same products have equal demand in E-stores/market and vice versa. There are certain products on online sites which are always on demand.

##### **1. Cloths**

Cloths are always on top selling products in almost the entire world. It is assumed that 35% of entire revenue of online sales is generated from readymade cloths and dress material only. Along with ladies and children, men's wear is also in list of high demand. Previously it seems to be risky to buy dress material, shirt, pants, jackets, suits {men and women both }etc online as it was never sure they are going to be of good quality and fits according to size but now with free and easy return and exchange policies, buyers don't feel insecure in purchasing online. There was another problem images of product shown on online sites are completely different from what is delivered. Online sites have worked on this matter too by bringing the images live. Now it is easy to show and chart with client as they were seeing it in person.

##### **2. Mobile Phone**

Smart phone are on second number on online demands. Every brand and model of latest mobile phone is easily available in E-shops. Buyers can sit at their home compare features and application of

different brands, read feedback and review, than purchase online without visiting shops. There are some specific brands which launched their products on particular sites which bound buyers to buy those particular products from there only. Many offers like exchange { old phone }, discounts, EMI, also attracts buyers which are also available in physical market but online shopping gives one more advantage is convenience which is highly demanded factor in present scenario.

### **3. Trips and Tourism**

Tour and travel is one of the industries which is highly effected by online revolution. Earlier when someone plans to go out alone or with friends and family, they have to visit travelling agent, who arrange everything and charge costly from them, but now travelling is very convenient and safe as we can book tickets { railway, airway }, hotels, reservation complete tour or any part of trip online with our phone/ laptop. We can view hotel rooms, distance from railway station, touring sites etc from internet before actually booking them. Online facilities not even make our travelling safe and secure but also cheaper so that everyone can plan according to their pocket.

### **4. Electronics**

Electronic items like laptop, tablets, digital cameras etc all comes in 4<sup>th</sup> position in the list of products demanded online, as people still fear of buying electronic items online. When buyers shop all these products from physical market he knows the real person or shopkeeper to whom he can go in case of any problem/issue on that electronic item. In online shopping that personal contact is missing although all facilities are also available in E-shop like after sale service, guarantee, warranty etc but lack of confidence of buyers on virtual market listed electronic items in fourth position.

### **5. Footwear**

Like cloths footwear is also very popular online deed. As all national and international brands are easily available in E- market, with easy return and exchange policy also according to pocket of

buyers. Hence size/fitting is not a hurdle any more in purchasing footwear online.

## **6. Books**

Purchasing books is a time consuming task. As readers go through authors diary, read some lines from main chapters then decides whether to purchase that particular book or not. E- library/E- book market is the best solution for all readers/book lovers. Books of all national and international authors are easily available in internet; buyers can take as much time as they want to decide whether to purchase that book or not. Also best seller books can also available easily on internet with reviews. There are many sites which give the options of downloading books without any charges. All these facilities encourages book lover to buy book online.

## **7. Fashion Accessories**

Fashion accessories will have and always will be the queen of sales. Not only women but man also pays much attention about their looks and personality. Watches, belts, purses, necklace etc are easily available on internet which enhances the personality and gives a person new look. Different varieties of different ranges are available in E-shop from where buyers buy according to their needs/wishes.

## **8. Beauty Products**

Peoples are now a day's more conscious about their looks. There was a time when beauty products are made only for women's as it is seen that make up are done by women's only but now mans also do make up and go parlor. Many different type and range of skin care products are available in online shops for both male and female which improves their skin texture and protect their skin from being dull and polluted. Many international brands are available online which can be easily purchased by buyers according to their skin type. Even there is a facility of customizing product according to your requirement. All you need to do is to answer some questions and decide your

range because of all these facilities purchase of beauty product online are one of choice of buyers.

## **9. Home Decor and Kitchenware**

There was a time when copper, mud and other utensils are used in our kitchen by our ancestors but with changing time and lifestyle all of these has changed. Online shops has wide range and variety of jars, cutlery, crockery both branded and unbranded are available. Also stylish and compact furniture's, table mats, cushion cover; carpets are on high demand, which are easily available online. People also started to pay more attention on their health for that they are trying to go back for old fashion method of cooking and home decorating like mud utensils, natural aroma etc all these are easily available on internet which encourage buyers to shop online.

## **10. Food and Health Supplement**

A recent addition to online shopping is food and health supplement. Changed lifestyle and consumption pattern has changed the theory of healthy food. These food supplements are easily available online with variety of flavor and range.

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**5.1 Scope of Online Shopping**

India has a bright future for online shopping. India is a place where online market has been booming and will continue to do so as majority of people love to shop on internet or from E-stores. Factors that are triggered for bright future of E-market are saving time and energy, amazing discounts than offline stores, easy exchange and return policy {door drop policy}, easy payment etc. almost every items / products are available in internet some of them which are always on high demand are:-

**A. Cloth**

Cloths are the highest and most popular items which are always on demand. Today's generation always follow fashion which can easily be judge by cloth. All of the latest and branded cloths are available on online stores; buyers can easily get cloths according to their range and size, with option of return and exchange. Seller's share groups in social media like face book, what's up etc where they post their product with detail description and sizes available with one can easily select and order according to their needs.

**B. Electric Items**

Electronic items play a significant role in our daily life, people becoming so use to, that it seems difficult to think our daily life chores without them. Items like oven, microwave, Refrigerator, Vacuum Cleanser etc which are of our daily uses are easily available in E-stores. Every national and international brand products are available with numbers of offer and discounts which provide free delivery and installation with after sale services.

### **C. Apparels**

In general apparels are used for different types of cloth or some special outfit but when it comes about fashion it doesn't mean only cloth but the stuff which compliment with our cloth like name tag, jewelry, glasses. Watches, ear rings etc which enhances ones look. People are very image conscious today they spend healthy amount on looks hence market of apparels are always on pick specially E-market as it provide product who are in trend with affordable price and variety.

### **D. Daily Needs**

Daily needs items means item which are part of routine like soap, cleaning items, beauty products, kitchen supplies etc. all these items are of high demand as is needed regularly. So many variety and ranges are available in different sites which can be easily purchased by buyers. New products are also advertised by the seller so that innovative concepts of product can be known and easily accepted by buyers.

### **E. Automobile Sector**

There are many online sites which exclusively sell automobile and there parts. Sites like autofurnish.com, automobile18.com, industry buying.com deals in all variety and range of car, bike and their accessories. Although buying accessories of two wheeler and four wheeler are more common than buying car and bikes online. There are many sites also which provide facilities of resale of vehicles. Although selling accessories are common than selling vehicle.

### **F. Service Industry**

Internet has important effect on business operation. Service industry and E-commerce are deeply connected. The delivery of services via internet comes under service industry. Services like insurance, banking, education, stock trading, travel, providing information etc all comes under this service industry. The primary purpose of these services are not only saving time and energy but

providing quality of life with convince and economical. The scope of service industry is bright as use of internet is increasing gradually in every sector.

### **G. Gifts**

Gifts are the best way to convey love and affection to family and friends. Everything is changing the way to celebrate festivals and occasion also. Due to this busy conscious everyone is leaning towards online. Warmth in the relations is still present but due to busyness it is not possible to invest as much time as we should give. Here online gifts are good option. Buyers can select and order gifts for love ones without visiting shops which saves time and energy, also varieties are available in all range one has to select category and range of gift and images emerge with price and description of product. Same day delivery options are also available which free buyers from going and collecting items from stores cakes, flowers, chocolate are some of the popular gifts items.

### **H. Entertainment**

Entertainment is the activities that people do in their leisure time for fun, pleasure, enjoyment and excitement. It is one of the sectors that have gained a lot from online market. As time is changing so is the way of entertainment people don't follow the traditional way of avenues such as theatres, cinema, playground etc but consume most of the time over web for fun. Trends of visiting cinemas to watch movies or DVD stores are old now all is needed to do search on internet to watch favorite TV shows or Movies which are easily accessible to all either free of charges or with some affordable price. Streaming service provider such as Netflix, YouTube etc gives facilities of Video on Demand which allows people to watch any series, movies, shows etc at their convenient time, on any device and also at any location. web sites like YouTube also allow uploading personal videos on internet so that one can share whatever he likes too. Watching live sports online is one of the best things public gets over internet. Playing games,

socializing over internet, surfing web are some activities which people use for online entertainment.

## 5.2 Analysis and Interpretation of Data

The methodology followed in this study has been elaborated in detail in the previous chapter. In the same chapter the statistical technique used for analyzing the data have been mentioned. The present chapter is devoted to the presentation of objective wise result verification of hypothesis and discussion

### 1. Percent Analysis of different age groups of women involved in online shopping

**Table No. 5.1**  
**Different age group of women involved in online shopping**

Age	Number	Percentage
15-30	219	43.8
30-45	201	40.2
45-60	073	14.6
60 above	007	01.4
<b>Total</b>	<b>500</b>	<b>100.0</b>

In the present research study the researcher has selected a total number of 500 women who were involved in online shopping and those were categorized into four age ranges i.e 15-30 years, 30-45 years, 45-60 years and 60 above. Analysis revealed that 219 women were found belonging first category which was 15-30 years. 201 women were of 30-45 years age, 73 women were of 45-60 age range and 7 were of the age 60 above.

### 2. Monthly Income of the Working Women

The range of Income is divided in to four category i.e. below 5000; 5000 – 10,000; 10,000 – 20,000 and Above 20,000. We find out the Percentage of the given data given in below Table no. 5.2:-

**Table No. 5.2**  
**Monthly Income of the Working Women**

Income	Below 5000	5000 - 10,000	10,000 - 20,000	Above 20,000
Frequency	64	126	142	168
Percentage	12.8	25.2	28.4	33.6

The Table no. 5.02 showing that the 64 working women shows income below Rs. 5000/- and their percentage is 12.8%. Similarly 126 working women have income Rs. 5000 – 10,000 and their percentage is 25.2%. The number of working women whose income Rs. 10,000 – 20,000 is 142 and their percentage is 28.4%. Similarly 168 working women shows income above 20,000 and their percentage is 33.6%.

Thus, we can say that working women whose income is above 20,000 shows better buying behavior than others which income is less.

### **3. Work Place of The Working Women**

The work place is divided in to four categories i.e. Home, Office, Door to Door and Friends Office. We find out the Percentage of the given data given in below Table no. 5.03:-

**Table No. 5.3**  
**Work Place of the Working Women**

	Home	Office	Door to Door	Friends Office
Frequency	104	368	24	04
Percentage	20.8	73.6	8.4	0.8

The Table no. 5.03 revealed that the 104 working women's work place are home and their percentage is 20.8%. Similarly 368 women works on office and their percentage is 73.6%. 24 Women's

works on Door to Door Job and their percentage is 8.4%. The number of working women whose works on friend's office is 4 and their percentage is 0.8%. Thus, result shows that maximum women's works on office than others.

#### **4. Working Hours of The Working Women**

The working hours is divided in to four categories i.e. 6 hours, 8 hours, 10 hours and No bound. We find out the Percentage of the given data given in below Table no. 5.04:-

**Table No. 5.4**  
**Working Hours of the Working Women**

	<b>6 Hours</b>	<b>8 Hours</b>	<b>10 Hours</b>	<b>No Bound</b>
<b>Frequency</b>	<b>246</b>	<b>158</b>	<b>52</b>	<b>44</b>
<b>Percentage</b>	<b>49.2</b>	<b>31.6</b>	<b>10.4</b>	<b>8.8</b>

The Table no. 5.04 and revealed that the 246 working women's working 6 hour and their percentage is 49.2%. Similarly 158 women's working hour is 8 and their percentage is 31.6%. 52 women's working hour is 10 hours and their percentage is 10.4%. The number of women's working hours is 44 and their percentage is 8.8%. Thus, result shows that maximum women's working hour is 6 hours.

#### **5. Do You Purchase Online**

This question is divided in to four categories i.e. Always, Occasionally, Only particularly item and never. We use the Percentage as the statistics and data given in below Table no. 5.05:-

**Table No. 5.5**  
**Purchasing Style of the Working Women**

	<b>Always</b>	<b>Occasionally</b>	<b>Only Particularly Item</b>	<b>Never</b>
<b>Frequency</b>	<b>30</b>	<b>336</b>	<b>124</b>	<b>12</b>
<b>Percentage</b>	<b>6</b>	<b>67.2</b>	<b>24.8</b>	<b>2.4</b>

When we observed the above Table no. 5.04 and Graph No. 4we found that the 30 working women always purchasing online and their percentage is 6%. Similarly the 336 working women occasionally purchase online and their percentage is 67.2%. Approximately 124 working women purchase online only particular item and their percentage is 24.8%. Only 12 working women never purchasing online and their percentage is 2.4%. Thus, it is clear from the result that the maximum working women occasionally purchase online.

**6. How you came to know about online shopping?**

This question is divided in to four categories i.e. Friends, Newspaper, Billboard and Television. We use the Percentage as the statistics and data given in below Table no. 5.06:-

**Table No. 5.6  
Knowledge about Online Shopping**

	<b>Friends</b>	<b>Newspaper</b>	<b>Billboard</b>	<b>Television</b>
<b>Frequency</b>	228	50	34	188
<b>Percentage</b>	45.6	10	6.8	37.6

In Table no. 5.06 shows that the 228 working women take knowledge about online shopping through friends and their percentage is 45.6%. 50, 34 and 188 working women respectively take knowledge about online shopping through Newspaper, Billboard and Television and their percentage are respectively 10%, 6.8% and 37.6%. Than we can say that maximum working women know about online shopping through friends and television.

**7. What was your 1<sup>st</sup> experience of online shopping?**

This question is further divided in to four categories i.e. Average, Good, Excellent and Bad. We use the Percentage as the statistics and data given in below Table no. 5.07:-

**Table No. 5.7**  
**Experience of online shopping of the Working Women**

	Average	Good	Excellent	Bad
<b>Frequency</b>	166	270	38	26
<b>Percentage</b>	33.2	54	7.6	5.2

When we observed the above Table no. 5.07 we found that the 166 working women's feel that their experience is Average and their percentage is 33.2%. Similarly the 270 working women's asked for their experience is Good and their percentage is 54%. 38 and 26 working women feels Excellent and Bad experience in online shopping and their percentage is 7.6% and 5.2%. Thus, it is clear from the result that the maximum working women feels good experience in online shopping.

**8. What is the reason behind online shopping?**

This statement is divided in to four categories i.e. Convinced, Saving Time, EMI Option and Easy Return Policy. We use the Percentage as the statistics and data given in below Table no. 5.08:-

**Table No. 5.8**  
**Reason behind Online Shopping**

	Convinced	Saving Time	EMI Option	Easy Return Policy
<b>Frequency</b>	158	276	6	60
<b>Percentage</b>	31.6	55.2	1.2	13

In Table no. 5.08 shows that the reason of online shopping of 158 working women is convinced and their percentage is 31.6%. 276, 6 and 60 working women's reason for online shopping is saving time, EMI option and easy return policy their percentage are respectively 55.2%, 1.2% and 13%.

Than we can say that maximum working women take interest in online shopping because of saving time.

**9. Which electronic device you use for online shopping?**

This question is further divided in to four categories i.e.

Desktop, Mobile, Tablet and Laptop We use the Percentage as the statistics and data given in below Table no. 5.09:-

**Table No. 5.9**  
**Electronic Device Use for Online Shopping**

	Desktop	Mobile	Tablet	Laptop
Frequency	12	430	18	40
Percentage	2.4	86	3.6	8

When we observed the above Table no. 5.09 and Graph No. 8 we found that the 12 working women use Desktop and their percentage is 2.4%. 430, 18 and 40 working women used Mobile, Tablet and Laptop for online shopping respectively and their percentage is 86%, 3.6% and 8%.

Thus, it is clear from the result that the maximum working women used mobile for online shopping.

**10. What is your mode for internet access?**

This question is divided in to four categories i.e. Broadband, Mobile Data Access, Cyber Café and Free Internet Zone. We use the Percentage as the statistics and data given in below Table no. 5.10:-

**Table No. 5.10**  
**Mode of Internet Access for Online Shopping**

	Broadband	Mobile Data Access	Cyber Café	Free Internet Zone
Frequency	100	384	2	10
Percentage	20	76.8	0.4	2

When we observed the above Table no. 5.10 we found that the 100 working women use Broadband for online shopping and their percentage is 20%. 384, 2 and 10 working women used Mobile Data Access, Cyber Café and Free Internet Zone for online shopping and their percentage is 76.8%, 0.4% and 2%.

Thus, it is clear from the result that the maximum working women used Mobile Data Access for online shopping.

**11. What is your preferable search engine?**

This question is divided in to four categories i.e. Google, Bing, Yahoo and MSN. We use the Percentage as the statistics and data given in below Table no. 5.11:-

**Table No. 5.11  
Preferable Search Engine for Online Shopping**

	<b>Google</b>	<b>Bing</b>	<b>Yahoo</b>	<b>MSN</b>
<b>Frequency</b>	480	2	16	2
<b>Percentage</b>	96	0.4	3.2	0.4

When we observed the above Table no. 5.11 we found that the 480 working women use Google as a search engine for online shopping and their percentage is 96%. 2, 16 and 2 working women used Bing, Yahoo and MSN for online shopping and their percentage is 0.4%, 3.2% and 0.4% respectively.

Thus, it is clear from the result that the maximum working women used Google as a search engine for online shopping.

**12. Which website you visit mostly?**

This question is divided in to four categories i.e. Flipkart, Amazon, Myntra and Snapdeal. We use the Percentage as the statistics and data given in below Table no. 5.12:-

**Table No. 5.12  
Website for Online Shopping**

	<b>Flipkart</b>	<b>Amazon</b>	<b>Myntra</b>	<b>Snapdeal</b>
<b>Frequency</b>	140	270	78	12
<b>Percentage</b>	28	56	15.6	2.4

When we observed the above Table no. 5.12 we found that the 140 working women use Google as a search engine for online shopping and their percentage is 28%. 270, 78 and 12 working women

used Amazon, Myntra and Snapdeal for online shopping and their percentage is 56%, 15.6% and 2.4% respectively. Thus, it is clear from the result that the maximum working women used Amazon as a website for online shopping.

### 13. Influence of online shopping in your life?

This question is divided into four categories i.e. Habit, Convenient, Time Saving and World of Opportunities. We use the Percentage as the statistics and data given in below Table no. 5.13:-

**Table No. 5.13**  
**Influence of Online Shopping**

	Habit	Convenient	Time Saving	World of Opportunities
Frequency	6	218	194	82
Percentage	1.2	43.6	38.8	16.4

When we observed the above Table no. 5.13 we found that the 6 working women have habit of online shopping and their percentage is 1.2%. 218, 194 and 82 working women influenced due to convenient, Time Saving and World of Opportunities respectively and their percentage is 43.6%, 38.8% and 16.4% respectively. Thus, it is clear from the result that the maximum working women influenced of online because of convenient and time saving.

### 14. How often you shop online?

This question is divided into four categories i.e. Regular, For night, Once A Month and Once In 6 Month. We use the Percentage as the statistics and data given in below Table no. 5.14:-

**Table No. 5.14**  
**How Often Use of Online Shopping**

	Regular	For nights	Once A Month	Once in 6 Month
Frequency	76	24	178	222
Percentage	15.2	4.8	35.6	44.4

When we observed the above Table no. 5.14 we found that the 76 working women use online shopping regularly and their percentage is 15.2%. 24, 178 and 222 working women use online shopping For Night, Once a Month and Once in 6 Month respectively and their percentage is 4.8%, 35.6% and 44.4% respectively. Thus, it is clear from the result that the maximum working women prefer online shopping once a Month and Once in 6 Month.

**15. What kind of purchasing you do from online market?**

This question is divided in to four categories i.e. Daily Need Products, Luxuries Items, Clothes and Electronic Goods. We use the Percentage as the statistics and data given in below Table no. 5.15:-

**Table No. 5.15  
Purchasing From Online Shopping**

	Daily Need Products	Luxuries Items	Clothes	Electronic Goods
Frequency	116	70	244	74
Percentage	23.2	14	48.8	14.8

When we observed the above Table no. 5.15 we found that the 244 working women purchasing Clothes and their percentage is 48.8%. 116, 70 and 74 working women purchase Daily Need Product, Luxuries Items and Electronic Goods respectively and their percentage is 23.2%, 14% and 14.8% respectively. Thus, it is clear from the result that the maximum working women Purchase Clothes from online shopping.

**16. Which mode of payment you prefer?**

This question is divided in to four categories i.e. COD, Debit and Credit Card, Net Banking and E-Wallet. We use the Percentage as the statistics and data given in below Table no. 5.16:-

**Table No. 5.16**  
**Preference of Mode of Payment of Online Shopping**

	<b>COD</b>	<b>Debit and Credit Card</b>	<b>Net Banking</b>	<b>E- Wallet</b>
<b>Frequency</b>	284	138	42	36
<b>Percentage</b>	56.8	27.6	8.4	7.2

When we observed the above Table no. 5.16 we found that the 284 working women prefer cash on delivery as mode of payment and their percentage is 56.8%. 138, 42 and 36 working women prefer Debit and Credit Card, Net Banking and E-Wallet as mode of payment respectively and their percentage is 27.6%, 8.4% and 7.2% respectively. Thus, it is clear from the result that the maximum working women prefer cash on delivery mode for payment of online shopping.

**17. Do you use social media apps for online shopping?**

This question is divided in to four categories i.e. Always, Occasionally, Only Particular Items and Never. We use the Percentage as the statistics and data given in below Table no. 5.17:-

**Table No. 5.17**  
**Use of Social Media Apps for Online Shopping**

	<b>Always</b>	<b>Occasionally</b>	<b>Only Particular Items</b>	<b>Never</b>
<b>Frequency</b>	42	224	52	182
<b>Percentage</b>	8.4	44.8	10.4	36.4

When we observed the above Table no. 5.17 we found that the 42 working women always use social media and their percentage is 8.4%. 224, 52 and 182 working women occasionally, Only Particular Items and Never use social media respectively and their percentage is 44.8%, 10.4% and 36.4% respectively. Thus, it is clear from the result that the maximum working women occasionally use social media for online shopping.

**18. Have you faced any fraud while doing online shopping?**

This question is divided in to four categories i.e. Once, More Than One, More Than Twice and Never. We use the Percentage as the statistics and data given in below Table no. 5.18:-

**Table No. 5.18**  
**Fraud Doing Online Shopping**

	Once	More Than Once	More Than Twice	Never
<b>Frequency</b>	110	64	48	280
<b>Percentage</b>	22	12.8	9.6	56

When we observed the above Table no. 5.18 we found that the 280 working women Never faced fraud and their percentage is 56%. 110, 64 and 48 working women faced fraud Once, More Than Once and More Than Twice respectively and their percentage is 22%, 12.8% and 9.6% respectively. Thus, it is clear from the result that the maximum working women never faced any fraud while shopping online.

**19. What kind of action has been taken by online website?**

This question is divided in to four categories i.e. Apology Letter, Boycott of Seller, Refund and Exchange. We use the Percentage as the statistics and data given in below Table no. 5.19:-

**Table No. 5.19**  
**Action of Online Website**

	Apology Letter	Boycott Seller	Refund	Exchange
<b>Frequency</b>	16	40	188	254
<b>Percentage</b>	3.2	8	37.6	50.8

When we observed the above Table no. 5.19 we found that the 254online website exchange product and their percentage is 50.8%. 16, 40 and 188online website gives Apology Letter, Boycott Seller and Refund respectively and their percentage is 3.2%, 8% and 37.6% respectively. Thus, it is clear from the result that the maximum online website exchanges the product.

**20. Does your personal stress provoke you for online shopping?**

This question is divided in to four categories i.e. Always, Depend upon Product / Price, Sometime and Never. We use the Percentage as the statistics and data given in below Table no. 5.20:-

**Table No. 5.20  
Personal Stress Provoke for Online Shopping**

	Always	Depend Upon Product/ Price	Sometime	Never
<b>Frequency</b>	14	136	144	208
<b>Percentage</b>	2.8	27.2	28.8	41.6

When we observed the above Table no. 5.20 we found that the 208 working women ask that personal stress never provoke for online shopping and their percentage is 41.6%. 144 working women asked that sometime personal stress provoke her for online shopping and their percentage is 28.8% and 28.8%. 14 working women asked that her personal stress always provoke for online shopping and their percentage is 2.8%. Similarly 136 working women asked that Price / Product provoke her for online shopping and their percentage is 27.2%. Thus, it is clear from the result that the maximum women never provoked by personal stress for online shopping.

**21. Does online shopping is a question of status symbol for you?**

This question is divided in to four categories i.e. Yes, Sometimes; Depend Upon Product/ Price and Never. We use the Percentage as the statistics and data given in below Table no. 5.21:-

**Table No. 5.21**  
**Online Shopping is a Question of Status Symbol**

	Yes	Sometimes	Depend Upon Product/Price	Never
<b>Frequency</b>	20	46	102	330
<b>Percentage</b>	4	9.2	20.4	66

When we observed the above Table no. 5.21 we found that the 330 working women consider that online shopping is not a question of status symbol and their percentage is 66%. 46 working women believe that sometime online shopping is a question of status symbol and percentage is 9.2. 102 working women declare that online shopping is only Depend upon Price / Product and their percentage is 20.4%. Only 20 working women consider that online shopping is a status symbol and their percentage is only 4. Thus, it is clear from the result that the maximum women consider that online shopping is not question of status symbol.

**22. Word of mouth inclines you for online shopping?**

This question is divided in to four categories i.e. Always, Sometimes, Depend upon Product/. We use the Percentage as the statistics and data given in below Table no. 5.22:-

**Table No. 5.22**  
**Mouth Inclines Word for Online Shopping**

	Always	Sometimes	Depend Upon Product/ Price	Never
<b>Frequency</b>	12	204	178	106
<b>Percentage</b>	2.4	40.8	35.6	21.2

When we observed the above Table no. 5.22 we found that the 204 working women sometime take interest for Online Shopping and their percentage is 40.8%. 178 working woman declare that their word of mouth inclines depends upon Product/Price and their percentage is 35.6%. 106 working women never take interest for online shopping and their percentage is 21.2%. Only 12 women always take interest for online shopping and their percentage is 2.4%.

Thus, it is clear from the result that the maximum women sometime incline by word of mouth.

**23. Do offers incline you for more buying?**

This question is divided in to four categories i.e. Always, Sometimes, Depend upon Product/. We use the Percentage as the statistics and data given in below Table no. 5.23:-

**Table No. 5.23  
Offers Incline for More Buying**

	Always	Sometimes	Depend Upon Product/Price	Never
<b>Frequency</b>	58	252	114	76
<b>Percentage</b>	11.6	50.4	22.8	15.2

When we observed the above Table no. 5.23 we found that the 252 working women sometime incline offers for more buying and their percentage is 50.4%. 114 working woman declare that their inclines depends upon Product/Price and their percentage is 22.8%. 76 working women never take interest for online shopping and their percentage is 15.2%. Only 58 women always take interest for more buying and their percentage is 11.6%. Thus, it is clear that sometime offers incline for more buying working women.

**24. Do you ever feel addicted to online shopping?**

This question is divided in to four categories i.e. Always, During offer period/clearance sale, During festive time and Never. We use the Percentage as the statistics and data given in below Table no. 5.24:-

**Table No. 5.24  
Feel Addicted to Online Shopping**

	Always	During offer period / clearance sale	During festive time	Never
<b>Frequency</b>	26	122	52	300
<b>Percentage</b>	5.2	24.4	10.4	60

When we observed the above Table no. 5.24 we found that the 300 working women never feel addicted to online shopping and

their percentage is 60%. 122 working woman feel addiction to online shopping during offer period/ clearance sale and their percentage is 24.4%. 52 working women feel addiction during festive time and their percentage is 10.4%. Only 26 working women always feel addiction to online shopping and their percentage is 5.2%. Thus, it is clear that maximum number of working women never feel addiction to online shopping.

**25. Does your spouse help you in online shopping?**

This question is divided in to four categories i.e. Always, Occasionally, Only during offer period and Never. We use the Percentage as the statistics and data given in below Table no. 5.25:-

**Table No. 5.25  
Spouse Help in Online Shopping**

	Always	Occasionally	Only During Offer period	Never
<b>Frequency</b>	64	196	38	202
<b>Percentage</b>	12.8	39.2	7.6	40.4

When we observed the above Table no. 5.25 we found that the 202 working women spouse never help in online shopping and their percentage is 40.4%. 196 working women spouse occasionally help in online shopping and their percentage is 39.2%. 64 working women spouse always help in online shopping and their percentage is 12.8%. Only 38 working women spouse help during offer period and their percent is 7.6%. Thus, it is clear that maximum number of working women spouse never help in online shopping.

**26. Do you ever compare physical and online market while purchasing online?**

This question is divided in to four categories i.e. Always, Sometime, Only for some particular item and Never. We use the Percentage as the statistics and data given in below Table no. 5.26:-

**Table No. 5.26**  
**Compare Physical and Online Market while purchasing Online**

	Always	Sometime	Only for some particular item	Never
<b>Frequency</b>	152	186	128	36
<b>Percentage</b>	30.4	37.2	25.6	7.2

When we observed the above Table no. 5.26 we found that the 186 working women occasionally compare physical and online market while purchasing online and their percentage is 37.2%. 152 working women always compare physical and online market while purchasing online and their percentage is 30.4%. 128 working women only during offer period compare the physical and online market while purchasing online and their percentage is 25.6%. Only 36 working women never compare physical and online market while purchasing online and their percentage is 7.2%. Thus, it is clear that maximum numbers of working women occasionally compare physical and online market while purchasing online.

**27. Do you have any fixed amount limit while purchasing online?**

This question is divided in to four categories i.e. up to 500, 500 to 1000, 1000 to 3000 and 3000 and above. We use the Percentage as the statistics and data given in below Table no. 5.27:-

**Table No. 5.27**  
**Fixed Amount Limit While Purchasing Online**

	Up to 500	500 to 1000	1000 to 3000	3000 and above
<b>Frequency</b>	32	196	172	100
<b>Percentage</b>	6.4	39.2	34.4	20

When we observed the above Table no. 5.27 we found that the 196 working women have 500 to 1000 fixed amount limits while purchasing online and their percentage is 39.2%. 172 working women have 1000 to 3000 fixed amount limits while purchasing online and their percentage is 34.4%. 100 working women have 3000 and above

fixed amount limits while purchasing online and their percentage is 20%. Only 32 working women have Up to 500 fixed amount limits while purchasing online and their percentage is 6.4%. Thus, it is clear that maximum numbers of working women have Rupees 500 to 1000 fixed amount limits while purchasing online.

**28. Do you ever avail food services online?**

This question is divided in to four categories i.e. up to Always, Sometime, Only Occasionally and Never. We use the Percentage as the statistics and data given in below Table no. 5.28:-

**Table No. 5.28  
Avail Food Services Online**

	Always	Sometime	Only Occasionally	Never
<b>Frequency</b>	38	236	76	154
<b>Percentage</b>	7.6	47.2	15.2	30.4

When we observed the above Table no. 5.28 we found that the 236 working women avail food online and their percentage is 47.2%. 154 working women never avail food online and their percentage is 30.4%. 76 working women only occasionally avail food online and their percentage is 15.2%. Only 38 working women avail food online and their percentage is 7.6%. Thus, it is clear that maximum numbers of working women sometime avail food online.

**29. Do you ever avail cab services online?**

This question is divided in to four categories i.e. up to Always, Sometime, Only Occasionally and Never. We use the Percentage as the statistics and data given in below Table no. 5.29:-

**Table No. 5.29  
Avail Cab Service Online**

	Always	Sometime	Only Occasionally	Never
<b>Frequency</b>	60	202	88	150
<b>Percentage</b>	12	40.4	17.5	17.6

When we observed the above Table no. 5.29 we found that the 202 working women avail cab service online and their percentage is 40.4%. 150 working women never avail cab service online and their percentage is 17.6%. 88 working women only occasionally avail cab service online and their percentage is 17.5%. Only 60 working women avail cab service online and their percentage is 12%. Thus, it is clear that maximum numbers of working women sometime avail cab service online.

**30. Do you shop online as to save yourself from market crowd or form chaos of traffic?**

This question is divided in to four categories i.e. Yes, Sometime, During festival season and Never. We use the Percentage as the statistics and data given in below Table no. 5.30:-

**Table No. 5.30**  
**Shop Online as to Save Yourself from Market Crowd or Form Chaos of Traffic**

	Yes	Sometime	During festival season	Never
<b>Frequency</b>	174	156	86	82
<b>Percentage</b>	34.8	31.2	17.2	16.4

When we observed the above Table no. 5.30 we found that the 174 working women always save herself from market crowd or chaos of traffic and their percentage is 34.8%. 156 working women sometime save herself from market crowd or chaos of traffic and their percentage is 31.2%. 86 working women during festival season save herself from market crowd or chaos of traffic and their percentage is 17.2%. Only 82 working women never save herself from market crowd or chaos of traffic and their percentage is 16.4%. Thus, it is clear that maximum numbers of working women save herself from market crowd or chaos of traffic.

**31. Does your working hour compel you to shop online?**

This question is divided in to four categories i.e. Always, Sometimes, Only Occasionally and Never. We use the Percentage as the statistics and data given in below Table no. 5.31:-

**Table No. 5.31  
Working Hour Compel to Shop Online**

	Always	Sometime	Only Occasionally	Never
Frequency	54	222	78	148
Percentage	10.8	44.4	15.6	29.6

When we observed the above Table no. 5.31 we found that the 222 working women considered that sometime working hour compels to shop online and their percentage is 44.4%. 148 working women considered that working hour never compel to shop online and their percentage is 29.6%. 78 working women declared that only working hour only occasionally compel to shop online and their percentage is 15.6%. Only 54 working women considered that working hour always compel to shop online and their percentage is 10.8%. Thus, it is clear that maximum numbers of working women considered that sometime working hour compel to shop online.

**32. Does buyers review of product helps you in online purchase?**

This question is divided in to four categories i.e. Always, Sometimes, Depends upon product and Never. We use the Percentage as the statistics and data given in below Table no. 5.32:-

**Table No. 5.32  
Buyers Review of Product Helps You in Online Purchase**

	Always	Sometime	Only Occasionally	Never
Frequency	204	94	156	50
Percentage	40.8	18.8	31.2	10

When we observed the above Table no. 5.32 we found that the 204 working women asked that buyers' review of product always help him in online purchase and their percentage is 40.8%. 156 working women asked that buyers' review of product only occasionally help him in online purchase and their percentage is 31.2%. 94 working women asked that buyers' review of product sometime help him in online purchase and their percentage is 18.8%. 50 working women asked that buyers' review of product never help her in online purchase and their percentage is 10%. Thus, it is clear that maximum numbers of working women believe that buyers review always help her in online purchase.

**33. Do you prefer online shopping as it saves you from embarrassment if you don't buy after inquire of product?**

This question is divided in to four categories i.e. Always, Occasionally, Depends upon product/price and Never. We use the Percentage as the statistics and data given in below Table no. 5.33:-

**Table No. 5.33  
Prefer online shopping as it saves from Embarrassment**

	Always	Occasionally	Depends upon product/price	Never
Frequency	44	88	118	250
Percentage	8.8	17.6	23.6	50

When we observed the above Table no. 5.33 we found that the 250 working women never prefer online shopping as it saves her from embarrassment and their percentage is 50%. 118 working women prefer online shopping depends upon product/price as it saves her from embarrassment and their percentage is 23.6%. 88 working women occasionally prefer online shopping as it saves her from embarrassment and their percentage is 17.6%. 44 working women always prefer online shopping as it saves her from embarrassment and their percentage is 8.8%. Thus, it is clear that maximum numbers of working women never prefer online shopping as it saves her from embarrassment.

**34. Do you prefer online shopping as it allows you to take as much time as you want to decide?**

This question is divided in to four categories i.e. Yes, Sometime, Depends upon Product / Price and Never. We use the Percentage as the statistics and data given in below Table no. 5.34:-

**Table No. 5.34**  
**Prefer online shopping as it allows to you take as much time as you want to decide**

	Yes	Sometime	Depends upon product/price	Never
Frequency	176	176	98	52
Percentage	35.2	35.2	19.6	10.4

When we observed the above Table no. 5.34 we found that the 176working women tell about that yes online shopping allows her to take as much time as she decide and their percentage is 35.2%. 176working women tell about that sometime online shopping allows her to take as much time as she decide and their percentage is 35.2%.98working women tell about that her online shopping depends upon product / allows her to take as much time as she decide and their percentage is 19.6%. 52working women tell about that online shopping never allows her to take as much time as she decides and their percentage is 10.4%. Thus, it is clear that maximum numbers of working women asked about online shopping allows her to take as much time as she decide.

**H<sub>01</sub>** There will be no significant difference between buying behavior of married and unmarried working women towards online shopping. To find out the difference between buying behavior of married and unmarried working women towards online shopping we use sample of 500 working women (324 married and 176 unmarried)

**Table No. 5.35**  
**Mean and Standard Deviation of buying behavior of married and unmarried working women towards online shopping**

Working Women	N	M	SD	t-value
Married	324	81.07	8.48	29.34
Unmarried	176	44	15.55	
<b>df = 498, P &lt; 0.01 Significant</b>				

From the above table 1 the mean value of married and unmarried working women towards online shopping is 81.07 and 44 respectively. Similarly standard deviation of married and unmarried working women towards online shopping is 8.48 and 15.55 respectively. The t-value is 29.34 which is significant at 0.01 level of significance with df = 498 because in this level table value (2.57) is smaller than the obtained value.

### **Result**

Thus we can interpret that there is significant difference between buying behavior of married and unmarried working women towards online shopping Thus we conclude that our null hypothesis is **rejected**.

### **5.3 Attitude of Corporate Sector and Service Provider**

The term corporate sector describes certain section of society which consists of companies, industries and businesses. Attitude of these sectors are very positive towards E-market as internet is providing great benefits for business communication it has become the easy way to connect with buyers and clients. Business information is fastest than ever as all data related to buyers like buying habits, hobbies etc can easily available and creating marketing strategies based on these analysis become easy. E-marketing helps corporate sectors to grow, achieve goals and become successful in this competitive market. E-market transforms education, communication and methods of receiving and giving data. We can say online market is backbone of an offline business to sell online.58

In all these service providers plays a vital role. Service providers are the companies which provide internet connection to customer. There were 307 internet service providers (ISPs) offering broadband and narrow band internet services in India as of 30 June 2019.

Below table shows the top 10 ISPs in India by total subscriber base as of 30 June 2019. Broadband is defined as “an always-on Internet connection with download speed of 512 kb it/s or above.” The number of internet users is 665.31 million, out of which 70.72 million are narrow band subscribers and 594.38 million are broadband subscribers.

**Table No. 5.35**  
**Internet Service Provider**

<b>Rank</b>	<b>Internet Service Provider</b>
1	Jio
2	Airtel
3	Vodafone/Idea
4	BSNL
5	Tata Teleservices
6	Act Fibernet
7	MTNL
8	Hathway
9	Your Broadband
10	Gtpl Broadband

*(Source: [https://en.wikipedia.org/wiki/List\\_of\\_internet\\_service\\_providers\\_in\\_India](https://en.wikipedia.org/wiki/List_of_internet_service_providers_in_India))*

## **5.4 Achievement of Online Shopping**

In early stage of online shopping it was very simple with fewer options. Buyers order products and pay cash on delivery but as time goes by this field of online shopping renovated itself with a high extent. The renovation of sites and selling pattern fascinates buyers for buying more. Attractive websites, Easy payment method, 24/7 open shop, user friendly interface are some reasons which helps in success of E-market in India. India is a developing country despite of it has a commendable increase in E-commerce industry. Facilities like discount, Cash on delivery, 30 days return policy, quick delivery etc all these has added a new flavor to online shopping. The key drivers that increases trend of online shopping are:-

1. Busy lifestyle and lack of time for visiting market.
2. Maintaining the high Living standard.
3. Improve broadband Internet service and 4G Penetration.
4. Availability of wider product range.
5. Evolution of new online websites.

Online shopping is not beneficial for buyers only but also for E-business man. This new technology of doing online business not only helps in cutting cost and unnecessary expenses but also increase profit which helps in facing today's tough competition. All these explain that E-market has affected the root of Indian market yet it has long way to go.

## 5.5 Verification of Hypotheses

S. N.	Hypotheses	Verification
1.	There is huge probability of Online Shopping in the technologically developed age.	<b>Accepted</b>
2.	There is higher online buying intension amongst working women and non working women.	<b>Accepted</b>
3.	Education and Awareness play an important role in promotion of Online Shopping.	<b>Accepted</b>
4.	There is great impact of family, social, professional and cultural factors in addition to the natural traits of working women to buy Online.	<b>Accepted</b>
5.	The concept of Nuclear Families will grow with the passage of time, this is also one of the factors which encourages working women for online shopping.	<b>Accepted</b>
6.	Trust and Convenience also play an important role in online shopping.	<b>Accepted</b>
7.	Means of Communication has brought a great change in buying habits of working women.	<b>Accepted</b>
8.	Online shopping provides an easy convenient platform for comparison of variety products and services and gives working women an opportunity to arrive at proper decision.	<b>Accepted</b>
9.	It saves time and energy.	<b>Accepted</b>

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**6.1 Conclusion**

A rising figure and range of firms and organizations are exploring and creating trade opportunities on the Internet. As online shopping is a new standard so the buyer behavior in the field of online shopping is also pretty diverse in nature compare to traditional buyer's behavior, so it is equally important for the researcher to identify what factors influence buyers to shop online. In order to reach towards purchase decision, it consists of several factors which influence consumers to shop online. These factors are important for retailers to compete in the market and to make their product more compatible. The main purpose of the present research study was analyzing the consumer behavior towards online shopping with precise reference to Raipur city. The findings of this research will not only help marketers to formulate their marketing strategies for online shoppers but will also increase the knowledge and research in field of online shopping like What factors influence buyers to shop online?

In recent times online shopping is the novel trend or it can be said transformative change of shopping in India that is used to refer to computer-based-shopping same like Internet banking. Over that past few years, online shopping has increased percentage of online buyer's in India. New perception of the online shopping is a great example of the business revolution in India. We can say that online shopping in India is presently experiencing an era of speedy growth. Online Shopping in India is a prosperous section waiting to be explored. In fact, online shopping is a form of E-commerce. In online shopping, buyers purchase the products like: - Apparel, electronic appliances, footwear, Home & Kitchen Appliances, etc. directly from the E-

shoppers by using a web browser. Online shopping buyers behavior is also called E-shopping buyers buying behavior. The researches on online buyers buying behavior are important because it helps to know about buyers demands, it helps to recognize and analyze that when buyers buy products online? And who buy products online? And how consumers mindset for purchasing the products online?

Online shopping is the most recent phenomenon in the Indian online space. Men and women of all ages visit the websites frequently and purchase the necessities of life. The growing no. of internet user in India provides a bright vision for online shopping. If E-marketers identify the key factors affecting behavior of buyers and its relationship then they can formulate their marketing strategies to switch potential buyers into faithful ones and retaining existing online buyers. The present research study highlights on factors which online Indian buyers keep in mind while shopping. Internet has changed the way buyers purchase goods and services at the same time many companies have started using the Internet with the objective of cutting marketing costs, thereby reducing the price of their product and service in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Buyers use the Internet not only to purchase the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

Due to technological advancement, the concept of competitive advantage is escaping day by day business has been marked with a high degree of dynamism. In this monopolistic competitive market every company is having almost the same technology and this has generated a group of standardized products with difference on only one front i.e. the brand name, which can attract people very easily.

This has resulted in the concept of luring the maximum customers by becoming more and more innovative. How much receptive company can become to their needs and aspirations. All these have force the companies to register their presence at every nook and corner and take the help of latest of the technology in this endeavor. The one such technology is “Online shopping”.

In the present research study the results were obtained by analyzing data through the statistical techniques. The findings of the study can be concluded under following heads:-

It was found that working women whose income is above 20,000 shows better buying behavior than others which income is less. Such result shows that women’s income plays very important role as it is but obvious that it makes them not only financially independent but in decision making aspect also. When the work place was analyzed, it was found that maximum women’s working place was office as compare to home, door to door and friend’s office. Results revealed that 49.2 % of women work for 6 hours. It was found that the maximum working women occasionally purchase online. The result showed that the maximum working women feels good experience in online shopping. Than we can say that maximum working women take interest in online shopping because of saving time.

The findings revealed that the maximum working women uses mobile for online shopping. It was found that the maximum working women used Mobile Data Access for online shopping. Also it was clear from the result that the maximum working women used Google as a search engine for online shopping. It was clear from the result that the maximum working women used Amezon as a website for online shopping. It was clear from the result that the maximum working women influenced of online because of convenient and time saving. It was clear from the result that the maximum working women prefer online shopping once a Month and Once in 6 Month. It was found from the

result that the maximum working women Purchase Clothes from online shopping. Result showed that the maximum working women prefer cash on delivery mode for payment of online shopping. It was clear from the result that the maximum working women occasionally use social media for online shopping. Results showed that the maximum working women occasionally use social media for online shopping. It was clear from the result that the maximum online website exchanges the product. It was found from the result that the maximum women provoked for online shopping. Also it was clear from the result that the maximum women consider that online shopping is not question of status symbol. It was clear that sometime offers incline for more buying working women. It was clear that maximum number of working women never feel addiction to online shopping. It was clear that maximum number of working women spouse help in online shopping during offer period. It was clear that maximum numbers of working women occasionally compare physical and online market while purchasing online.

It was clear that maximum numbers of working women have Rupees 500 to 1000 fixed amount limits while purchasing online. It was clear that maximum numbers of working women sometime avail food online. It was clear that maximum numbers of working women sometime avail cab service online. It was clear that maximum numbers of working women save herself from market crowd or chaos of traffic. It was clear that maximum numbers of working women considered that sometime working hour compel to shop online. It was clear that maximum numbers of working women believe that buyers review always help her in online purchase. It was clear that maximum numbers of working women never prefer online shopping as it savers her from embarrassment. It was clear that maximum numbers of working women asked about online shopping allows her to take as much time as she decide.

## 6.2 Problems and Limitations

In the present research study the researcher has faced few of the problems while researching and collecting data. Some of the problems are enlisted below:-

- Poor knowledge and awareness about the e-commerce.
- Online Transactions were not found commonly used.
- Online Security was found a major problem as people generally do not rely on it.
- Tax Structure was found difficult in understanding.
- Touch and feel factors were found prominent as people wish to touch the product before purchasing.
- Internet is the backbone of e-commerce. Unfortunately, in India internet penetration is so far dismally low at 0.5 per cent of the population, penetration of personal computer (PC) as low as 3.5 per thousand of population and penetration of telephone only 2.1 per cent of population, e-commerce remains far away from the common man.
- To get people to come on an e-Commerce site and make a purchase involves heavy cost due to branding and marketing. This cost is significant and can be brought down to cost per customer, if the volumes permit to do so. Experts say that the average figure for this metric in the current e-Commerce ecosystem is between INR 500 – 1000 customer, which isn't sustainable for even medium sized companies, let alone early stage ones.
- With the introduction of a large number of players in the already competitive e-commerce market, the customer is pampered by offering huge discounts, offers, taking returns etc. resulting in razor-thin margins.

- Logistics failure in any area can mean detrimental damage to a startup's future and can hurt the brand overall. Add to this the need for a guaranteed return policy. Getting this right is a challenge.
- Tax rate system of Indian market is another factor for lesser growth rate of e-commerce in India in comparison to other developed countries like USA and UK. In those countries, tax rate is uniform for all sectors, whereas tax structure of India varies from sector to sector. This factor creates accounting problems for the Indian online business companies.
- Indian customers are more comfortable in buying products physically. Companies dealing with products like apparel, handicrafts, jewelry have to face challenges to sell their products as the buyers want to see and touch before they buy these stuffs.
- All the customers may not have access to the web, as they do to the postal system. This is a temporary issue as the evolution of the web continues.
- Ease of use may be an issue, as the web design may appear to be complex for some users or at sometimes a bit chaotic.
- Online retail stores are not standardized in design in the way catalogs and retail stores (which use planograms for the same) have become.
- Therefore, different user behaviors and patterns (navigation schemes) need to be observed for each online store. This is again a temporary issue as the evolution of the web continues.
- Many times, trust deficit, security, and privacy concerns prevail. buyers are concerned with the exposure of the data they provide/insert during transactions.
- In Indian context, tax demands and regulatory hassles, coupled with low Internet density and sundry other problems, pose some other challenges.

### 6.3 Suggestions

- Despite huge opportunity in online shopping, it presents several particular challenges which are sometimes difficult to handle for any new startup. However, without any doubt, India has been a profitable market for online buyers for the last few years in a row. It may be more systematized and synchronized so that the buyers can avail the benefits. As the present research study was focused on the women buyers who shop online, it is suggested therefore that the online shoppers must keep all the points considerable while making any online store.
- Thus many venture capitalists, angel investors, private companies & high-net-worth individuals are investing money in online market, no matter how small or big the business. Online market is growing rapidly, but it is still facing several hurdles in operations in India.
- Online shopping is changing the way of buying & selling of product & services in India. Online shopping is future of shopping. Due to online shopping the gap has been reduced between manufacturer & consumer. According to Indian population their vast scope for online shopping because currently in India less percentage of people using internet for selling & buying of goods & services so remaining percentage we can considered that we having scope in Indian Market. The future of online shopping in India would be bright in the upcoming years if all essential factors would be implemented, by establishing cyber & have their benefits as per people wish.
- One of the largest challenges to online shopping in India is the lack of infrastructure to support new businesses. Logistics companies have been notoriously unreliable, and complex interstate regulations mean that interstate logistics and paperwork is more like international customs. Additionally,

Indians have a loathing to credit cards – very low percent of the nation has a credit card. This factor affects online shopping system as its majority of transactions are based on online system. It is an important point to be considered.

- The number of online shopping companies has grown, companies have started to place more emphasis on investing in the user experience. Best practices that have driven online shopping globally are now a key focus of successful Internet companies, including merchandising, customer service, user interface design, and guaranteed delivery and return policy. In this competitive drive to differentiate via user experience, the ultimate winner is the Indian online consumer.

#### **6.4 Scope and Possibilities of Online Shopping**

Online shopping, in spite of the opportunities, presents also has poses certain challenges which are sometimes too much to handle for start-ups:

- Purchasing and selling products and services over the internet without the need of going physically to the market is what online shopping all about. Online shopping is just like a retail store shopping that we do by going to the market, but it is done through the internet. Online shopping has made shopping painless and added more fun. Online stores offer product description, pictures, comparisons, price and much more. Few examples of these are Amazon.com, ebay.com, [framt.com](http://framt.com) and the benefits of online shopping is that by having direct access to consumer, the online stores can offer products that cater to the needs of consumer, cookies can be used for tracking the customer selection over the internet or what is of their interest when they visit the site again. Online shopping makes use of digital technology for managing the flow of information, products, and payment between consumer, site owners and suppliers.

- Shopping cart is one of the important facility provided in online shopping, this lets customer to browse different goods and services and once they select an item to purchase they can place the item in shopping cart, and continue browsing till the final selection. Customers can even remove the items from shopping cart that were selected earlier before they place the final order. It reminds us of shopping basket that we carry in departmental store.
- The scope of online shopping Business in India is undoubtedly going to increase year after year. A recent report by the Internet and Mobile Association of India shows that a fast-paced growth of around 50% is to be expected in the coming five years.
- The primary attribute of this growth is undoubtedly the rise of 3G/4G mobile internet users and a large number of smart phone users because the same mobile commerce is expected to change how business transactions happen in India.
- The scope of online shopping business is turning out to be more famous day-after-day according to the market demand. And this requirement is generating innovations worldwide focused on delivery time, ease of transactions and several features served by e-commerce businesses, for example, drone delivery or artificial intelligence.
- Another significant contributor to the growth of online shopping in India in the future is the e-tailing industry which largely deals in providing jewelry, apparel and kitchen appliances online.
- Websites like Flipkart, Myntra, Amazon, Snapdeal, Jabong, etc. are all examples of the enormous success of e-commerce in India. Due to these firms, India is one of the fastest growing online shopping markets in Asia/Pacific with China investing as much.

- India has witnessed a major breakthrough e-commerce success stories particularly in online shopping in Consumer Electronics & Fashion Apparel & Home Furnishing segments. Online shopping creates new opportunities for entrepreneurial start-ups. Ease of Internet access, Safe and secure payment modes coupled with aggressive marketing by online shopping giants has revolutionized this segment. Rapid development in mobile technology has given way to Mobile Commerce with many online shopping companies shifting to App only model.
- Reduction in the cost of broadband internet facilities to ensure more people comes online.
- Encouraging more domain registrations and letting e-commerce websites maintain them at cheaper rates.
- Encouraging innovative schemes such as the COD (Cash on Delivery) in a country where credit card use is not prominent shows how we have eased into this particular niche. A lot of the major online shopping websites are based in India and the consistency, and reliability of these sites have shown the people how hassle-free, shopping and availing services are.
- Bringing internet facilities to the rural areas in India as it remains a largely untapped resource and the possibilities are endless for a major boom in the online shopping industry, as India's Internet penetration is 0.5% of the population. If these online shopping businesses can reach to these regions, their net value can only increase from the current values.
- Online shopping can also spread to newer disciplines such as health services in these remote areas in India and help in offering health solutions to people who do not have the luxury of hospitals in their vicinity. This will certainly help once the rural areas are provided with internet facilities and will be a potential business prospect shortly.

- There is high scope of e-commerce in each aspect of business, at present it is in the embryonic stage but in future e-commerce would be the part of day to day activity of business firms.

**Following are the marketing areas where we seek scope of e-commerce:**

1. Marketing, sales and sales promotion.
2. Pre-sales, subcontracts, supply.
3. Financing and insurance.
4. Commercial transactions – ordering, delivery, payment.
5. Product service and maintenance.
6. Co-operative product development.
7. Distributed co-operative working.
8. Use of public and private services.
9. Business-to-administrations.
10. Transport and logistics.
11. Public procurement.
12. Automatic trading of digital goods like games, learning material, songs and music etc.
13. Accounting and financial management.
14. Legal advice

## **6.5 Recommendations**

As the present research study was based on the Buying Behavior of Working Women through Online Shopping, the researcher recommends the following points on the basis of the entire procedure executed:-

- ❖ It has been found that women are more implicated with the purchasing activities. They are more price conscious.

- ❖ This study also prevails that there is a significant difference in buying behavior of working women depending on what type of institute they work.
- ❖ Woman's role as the family purchasing agent, however, seems to be changing, due primarily to the large increase in the number of working women in recent decades. Therefore, working women has developed as an important segment for the marketers. Therefore, marketers should consider them with utmost importance.

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Dr Poonam Ahuja, Assistant professor at pramila gokuldas kanya mahavidyalay, Raipur chhattisharh, has an experience of 20 years of teaching in college, her qualifications are M.com, M. Phil, D.B.M from Durga mahavidyalay and Phd from Mats university Raipur chhattisharh. Author has published more than dozen research paper at National and International Journal and has participated in more than Seven National seminars. Author has also participated in Refersher course organised by pt. Ravishankar university

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