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Consumer Behavior towards business to consumer e-commerce: A comparative study between Raipur and Bilaspur City

Suman Pandey, Research Scholar, Pt. Ravishankar Shukla University (C.G)
Dr.K.L.Rathi, Assistant Professor of Commerce, Govt. Waman Wasudev Patankar Girls P.G.College, Durg (C.G)

Abstract- India is termed as one of the largest economies in the world. There is a gradual increase in GDP and the purchasing power of Indian which provides an excellent opportunity for organized retailing. The fast and furious pace in the growth of the Indian economy is also the driving force for Indian consumerism. Projections by analysts suggest that India has the potential to be labeled the fastest growing economy and outpace the developed economies by 2050. India presents a significant market with its young population just beginning to embrace the significant lifestyle changes.

The demographic and the economic facts that are widely quoted and are undoubtedly impressive but to assess them as true nature of retail opportunities, which we need to understand the deep transformation made at that is occurring in Indian consumers. Consumers are more educated and informed than ever, and they have the tools to verify companies' claims and seek out superior alternatives. They tend to be value increaser, within the actual bounds of search costs and limited knowledge, mobility, and income. Customers also estimate the offer which will deliver the most perceived value and the act on it. Whether or not the offer also lives up to expectation affects customer satisfaction and the probability that will purchase the product again and again.

Keyword: Economies, GDP, Demographic, Indian Consumers, Mobility.

I. INTRODUCTION

Consumer decisions result from perceived problems and opportunities. The consumer problems may also arise in specific situations, and the nature of the situation may also influence the resulting consumer behavior. Consumers' needs and desires may trigger one or more levels of the consumer decision process. Hawkins et al., (2001) describe the consumer decision process as that intervenes between the market strategy (as implemented in the marketing mix) and the outcomes. The firm can succeed only if the consumers are convinced that their need can be solved by the product and subsequently they become aware of products and its capabilities, decide that it is the best available solution, proceed to buy it, and hence satisfied with the result of the purchase. Customer experience management has always been a fundamental consideration in the way most companies do business.

Consumer Behaviour:

"Consumer behavior is the behavior that has been exhibited by the people in planning, purchasing and by using economic goods and services. Consumer behavior is termed as an integral part of human behavior and that cannot be separated from it. Even consumer behavior is a subject of human behavior. This does not mean that all human behavior is consumption-oriented. Human behavior also refers to the total process made by which individuals interact with their environment."

Meaning of Consumer

Consumer is a person who buys goods or services for their own personal use and not for resale or manufacture of goods. It is someone who can be influenced by marketing and advertisements of particular goods and decided whether or not buys the products.

II. FACTORS INFLUENCING CONSUMER BEHAVIOUR

Cultural Factor

The first and the foremost factor that deeply influenced the consumer behaviour is cultural factor such as: buyer culture, subculture and social class.

- **Buyer Culture:**

As culture is the part of every society, so it is one of the important causes of buyers wants and behaviour and its influence varies from country to country therefore marketers have to be careful in analyzing the culture of different groups, religion or even countries.

- **Subculture:**

Each and every culture has different subcultures such as religions, nationalities, geographic regions, racial groups etc. Marketers can use these groups by separating thes market into various small portions. For example marketers can design products according to the needs of a particular geographic group.

Social Factor

Social factors also impact the buying behaviour of consumers. The important social factors are: family, role and status.

- **Family:**

Consumer behaviour is strongly influenced by the member of a family and the buyers role change with the change in lifestyle of the consumers. Therefore marketers are trying to find the roles and influence of the husband, wife and children.

- **Role and Status:**

Each and every person possesses various role and status in the society depending on their jobs, family, groups, etc. For example a woman is working as HR in Software Company. Now she is playing two roles, one of HR and other of mother. Therefore her buying decisions will be influenced by her role and status.

Personal Factor

Age, occupation, lifestyle, economic situation, personality and life style are some of the personal factors that directly influence the consumer behaviour.

- **Age:**

Consumers intended to buy goods or services as per their age and they change the purchase of products with the passage of time. Family life-cycle consists of different stages such young singles, married couples, unmarried couples etc. which help marketers to develop appropriate products for each stage.

- **Life Style:**

Life style refers to a way in which person live in a society. It is affected by his/her interests, opinions, activities, etc. which is another important factor that influence consumer behaviour.

- **Economic Situation:**

Consumer economic situation has great influence on his buying behaviour. If the income and savings of a customer is high then he will purchase more expensive products. On the other hand, a person with low income and savings will purchase inexpensive products.

III. REVIEW OF LITERATURE

Brassington & Pettitt (2000) pointed out that Price is a factor used in order to stimulate the consumer and is also a communicator, bargain tool, and a competitive weapon. The consumer can use price as a means of comparing products, judge relative value for money and judge product quality. The Internet has become a global marketplace on which consumers can gather and compare information such as product information and prices. On the Internet, it is after all the comparison prospect that is of interest to price sensitive consumers. In the review of literature it has seen that the factor price has few attributes, mainly saving money and price comparison.

Monsuwé et al. (2004) suggest that online shopping is a more convenient way of shopping compared to the traditional one. This was based on some comparison studies made by him. Internet allows for more information to be gathered with a minimal effort, less inconvenience, and less time.

Solomon, Russell-Bennett, and Previte (2012) in his research also show that consumers' lifestyles are also affected by group association within the society at large. These groups are called subcultures and their associates share their beliefs and common experiences that set them different from others. Each consumer belongs to many subcultures that are differentiated based on age, race, place of the residence and so on.

Kumar, John & Senith, (2014)The company's success or say a venture largely depends on understanding its consumers' buying behavior. Team of Marketing Department persistently analyses the Consumer behavior pattern and purchase decisions to set up a connection between the present and future tendencies. Consumer behavior is defined as "the analysis of how, when, what, and why people buy".

Chaitra Sharma (2015) studied Consumer Buying Behaviour towards Online Shopping' analyzed the characteristics of buying Behaviour of online shoppers. Consumer buying Behaviour in respect of online shopping was studied using different socio-economic variables. There were two factors mainly influencing the consumers for decision making: Risk aversion and innovativeness. Highly risk adverse consumers need to be very certain about what they are buying. Whereas less risk adverse consumers can tolerate some risk and uncertainty in their purchases. The second variable, innovativeness, is a global measure which captures the degree to which consumers are willing to take chances and experiment with new ways of doing things.

IV. RESEARCH METHODOLOGY

Research Methodology is made up of two words: Research + Methodology. Research is again consists of two words: Re + Search. "Re" means again and again and "Search" means to find out something new.

Objectives of Study

Objectives are the goal or the aims that the researchers are intended to attend during their research. Designing objectives is the first and foremost condition for any investigation as it will be helpful to achieve representative facts and in actual study of the phenomena. Its study are generally systematic and arrive of facts depend upon observations, experimentations and analysis.

The main purpose of study is to:

- To Identify the key factors which influence the online buying behaviour in Raipur and Bilaspur City
- To Identify the type of goods and services which are generally preferred in online purchases by customers from Raipur and Bilaspur City

Hypothesis

H0: There is no significant difference in buying behavior of consumers from Raipur and Bilaspur with regards to online shopping

Limitations of the study:

a. This study is limited to Raipur and Bilaspur City only. Result of the study may differ, if conducted in other regions.
b. There are other variables besides customer purchase decision, brand equity and brand credibility which affects clothes brands.
c. Analysis is based on the primary data collected through questionnaire and the accuracy of the findings entirely depends on the correctness of such data.
d. The present study is mainly focused on brands available in local shops as well as branded franchise shops in Raipur and Bilaspur only.

V. DATA ANALYSIS

To test the hypothesis "There is no significant difference in buying behavior of consumers from Raipur and Bilaspur with regards to online shopping" independent sample t-test is applied taking place of residence as grouping variable and key factors affecting importance of online shopping as dependent variables, where following results have been obtained

Group Statistics					
	Place of Residence	N	Mean	Std. Deviation	Std. Error Mean
Brand loyalty	Raipur	175	2.2914	1.01748	.07691
	Bilaspur	175	2.3429	.98093	.07415
Customer feedback	Raipur	175	2.2857	1.03311	.07810
	Bilaspur	175	2.3657	.94259	.07125
Discount / promotion	Raipur	175	2.2971	1.04097	.07869
	Bilaspur	175	2.3086	.92642	.07003
Payment options	Raipur	175	2.2571	1.03787	.07846
	Bilaspur	175	2.3829	.94489	.07143
Secure payment	Raipur	175	2.2629	1.02808	.07772
	Bilaspur	175	2.3257	.97802	.07393
Service quality	Raipur	175	2.2514	1.03651	.07835
	Bilaspur	175	2.3543	.92858	.07019
Time	Raipur	175	2.2743	1.04176	.07875
	Bilaspur	175	2.3200	.97108	.07341
Speed of purchase process	Raipur	175	2.2514	1.04204	.07877
	Bilaspur	175	2.3371	.96224	.07274

The above table shows the mean and standard deviation of the respondents from Bilaspur and Raipur city towards the key factors representing buying behaviour of the consumers towards online business to consumer ecommerce. Lower mean indicates higher level of importance considered by the respondent. In all the cases mean is found to be lower among the respondents from Raipur city as compared to Bilaspur City, this shows that the respondents from Raipur city show greater significance to online shopping as compared to Bilaspur City. In order to study the significance level of the respondents following independent sample test has been applied.

Independent sample test

		Levene's Test for Equality of Variances		**t-test for Equality of Means**		
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**
Brand loyalty	Equal variances assumed	.072	.789	-.481	348	.631
	Equal variances not assumed			-.481	347.535	.631
Customer feedback	Equal variances assumed	1.851	.175	-.757	348	.450
	Equal variances not assumed			-.757	345.114	.450
Discount / promotion	Equal variances assumed	3.068	.081	-.108	348	.914
	Equal variances not assumed			-.108	343.376	.914

Payment options	Equal variances assumed	1.730	.189	-1.185	348	.237
	Equal variances not assumed			-1.185	344.978	.237
Secure payment	Equal variances assumed	.233	.630	-.586	348	.558
	Equal variances not assumed			-.586	347.136	.558
Service quality	Equal variances assumed	2.408	.122	-.978	348	.329
	Equal variances not assumed			-.978	343.876	.329
Time	Equal variances assumed	.792	.374	-.425	348	.671
	Equal variances not assumed			-.425	346.296	.671
Speed of purchase process	Equal variances assumed	1.633	.202	-.799	348	.425
	Equal variances not assumed			-.799	345.814	.425

The above table gives the independent sample test value and shows the level of significance among Raipur and Bilaspur customers regarding their buying behavior towards business to consumer ecommerce. The second column gives the F-value i.e. ANOVA value and its significance value is shown in column number three. While doing t-test, researcher uses Levene's test, which is an inferential statistic used to assess the equality of variances for a variable calculated for two or more groups.

While studying the association between two or more variance, null hypothesis assumes that variances of the populations from which different samples are drawn are equal. Levene's test is used to assess this assumption. The Levene's test uses an F-test to test the null hypothesis that the variance is equal across groups. A p-value i.e. (sig. value) less than 0.05 indicates a violation of the assumption and this assumption is confirmed with t-test. Fourth column give the t-value and fifth column gives the degree of freedom for the sample of 375 respondents. The sixth column in the above table gives significance (2-tailed) value also called as p-value, which is compared with the alpha value i.e. level of significance of 0.05. The seventh column shows whether the difference in consumer buying behavior towards online shopping with respect to the given factor among customers of Raipur and Bilaspur is significant or not. If the p-value obtained is less than 0.05, it is said that there is significant difference in buying behavior of consumers in terms of that particular factor. The p-value obtained in case of all the factors representing buying behavior of Raipur and Bilaspur customers regarding online shopping is found to be more than the alpha value of 0.05 ($p>0.05$), which states that there is no significant difference in buying behavior of consumers. Hence the hypothesis, "there is no significant difference in buying behavior of consumers from Raipur and Bilaspur with regards to online shopping" is **accepted**.

VI. FINDINGS

➢ It is observed that respondents up to the age of 30 years were major part of the respondents and they are found to be more inclined towards e-commerce. The first grouping belongs to age group of <20 years having a total number of 72 respondents which represents 20.57% of respondents out of total, the second grouping belongs to the group from 21 to 30 years having a total number of 104 respondents which represents 29.71% of respondents. There is equilibrium in the structure of respondents regarding gender. The total number of respondents of questionnaire is 350. Out of which male respondents have a strength of 220 representing 62.86% of respondents whereas female respondents has a total number of 130 representing 37.14% of respondents as shown above.

➢ Most of the respondents are from Graduates categoey have also participated in the process of study. They occupy 53.43% of respondents of the total respondents. Post graduates were also taken into account for the purpose of study. They have a total number of 57respondents respectively. This category of education profile shows 16.29% of respondents. This shows that around 70% of the respondents are highly educated and again their inclinaton towards online shopping is found to be high.

➢ Student and Service class respondents were major part of this research as they are more inclined towards e-commerce. 138 respondents out of 350 are service class respondents which contributes 39.43% of respondents of total sample and 92 are students which contributes 26.29% of the total sample size. Majority of the respondents i.e. 91 (26%) are found to be having income between 1,50,001 to 3 lacs. The next income grouping is the income bracket of 3,00,001 to 4.5 lacs, which constitutes 24% of respondents of total respondents.

➢ Internet has become integral part of everyone's life as it's not limited to emails, knowledge or communication. It has really given power to do whatever a person can imagine. It is also very important to understand the usage pattern to draw insights and extract key findings for research. Respondents were inquired where they primarily use the internet, out of 350 repondents, 72 respondents which is 20.57% of respondents of respondents use internet at home. A major percent that is 39.14% of respondents of repondents use internet at work.

➢ It is very important to understand since how long people are using internet. Out of 350 respondents, 57 respondents are using internet from up to 5 years but 6 - 10 years which contributes to 25.14% of respondents. Another 25.71% of respondents are using internet from 11 - 15 years, and remaining 32.8% of respondents are using internet from more than 15 years, so 32.86% of respondents have very long internet usage history.

VII. CONCLUSION

The present research study concludes that Internet has become integral part of everyone's life as it's not limited to emails, knowledge or communication. It has really given power to do whatever a person can imagine. People are even going online for social networking. There are many websites which are connecting people and making influence on buying behavior Social networking is keeping people engaged. In India social network penetration is moving upward very rapidly, Facebook and YouTube are being the leading social network platform followed by whatsapp messenger and Instagram. No Doubt, Online shopping saves time. As customer need not to travel for online shopping, it helps in avoiding the parking time, it also prevent the long billing queue but consumers spend lot of time in researching each aspect of product from the value to performance. Online checking involves several steps right from signing up, to filling our address, billing information and lot more. This makes online shopping burdensome as well as time consuming.

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