



A Study on Online Purchase behavior of Working Professionals

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ABSTRACT

Online shopping, a type of e-commerce, empowers customers to buy products or services directly from sellers through the internet using web browsers. The increasing trend of online shopping is driven by customers seeking products, market insights, and even entertainment. This phenomenon aids in scrutinizing consumer behaviour among various occupational groups like students, professionals, self-employed individuals, and those with regular jobs. Purchase choices are influenced by factors such as gender, age, and demographics. By sourcing data from respondents and employing strategic tools, these influences are analysed. Online shopping not only saves time but also facilitates price and feature comparisons. Notably, one's occupation and purchase frequency exhibit a noteworthy correlation. The surge in online sales underscores the promising future of e-commerce, reflecting evolving customer purchase inclinations.

I. INTRODUCTION

Online shopping has become significantly more prevalent over the past five years in developed countries, with India also joining the trend as it encompasses 120 million internet users out of a global total of 1 billion across 30 emerging nations (McKinsey & Company, 2012). The Asia Pacific region holds the largest share of the worldwide internet audience at 41%, followed by Europe (27%), North America (14%), Middle East Africa (9%), and Latin America (9%) (ComScore, 2013). Shoppers find the internet an excellent platform for seeking deals, with products often available at lower prices than physical stores. Beyond cost savings, convenience is a major attraction, as surveys reveal many prefer online shopping due to the stress of crowded physical stores. This transition from traditional brick-and-mortar shops to accessible internet stores has been facilitated by information-rich virtual shops, offering details such as product specifications, cost comparisons, ads, discounts, and reviews. With the rise of digital media, online shopping provides opportunities for more extensive content, reviews, multimedia, and interactivity. The internet has become a potent source of rapid information dissemination, significantly impacting users. In India, the internet user base is rapidly expanding, leading to fierce competition in the online market. E-commerce platforms present the latest products and services, often accompanied by appealing offers. Online shopping also saves time compared to in-person retail visits.

II. REVIVEW OF LITERATURE

Vidya, M., & Selvamani, P. (2019) analysed the consumer behaviour towards online shopping with due considerations with the product related dimensions. The sample size comprised was 412 which involve 188 samples from Erode territory and 224 samples from Trichy territory. Data were examined applying SPSS and tools like Chi-square, ANOVA and Correlation were applied. The results indicated that the online shoppers are satisfied with all the product dimensions and the variables like educational qualification, knowledge of online shopping, frequency of online purchases and preferred mode of payment had a significant relationship with the awareness level on online shopping.

Rahman, MA., et al. (2018) the study attempted the behaviour of online customer through a self- composed questionnaire of 160 participants from Dhaka city. The research indicates that shoppers shop online to save time, and for accessible diversity of products and services. Both genders have the same type of behaviour towards liking and disliking components; they like home delivery skill and dislike inability to touch and feel the product most. They acquire online shopping knowledge from websites particularly from the social network and purchase apparels, accessories mostly through cash on delivery method of payment. The most of the customers are concern about the security of the payment system, and their overall online buying satisfaction is mixed.

Kavitha, T (2017) analysed the shopping behaviour of consumer towards online Shopping and examined the problems of customer while preferring Online Shopping. The study is analytical in nature. The study collected data from respondents through well-structured interview schedule method. The sample size of the study was 100 respondents and was chosen based on random sampling technique. The study found that timesaving, reasonable price and convenient and easy buying are the major important factor that motivates the customers to go for online shopping. In addition, they felt highly

satisfied with the discount offered by online retailers. It also revealed that the poor quality, lack of touch and feel of product, receiving wrong or damaged products are the major problems faced by them through online shopping.

Lima, YJ., et al. (2016) determined the link between subjective norm, perceived usefulness and online buying behaviour while mediating variable of purchase plan of students in University Malaysia Perlis. The sample size of the study was 660 students. The study found that subjective norm and recognized usefulness positively affected online shopping plan but subjective norm have negative influence on shopping behaviour. It also indicates that buying intention significant positively impact online purchasing behaviour.

Akbar, S., &Paul, TJ., James (2014) understands the elements that may impact customer's attitude and behaviours towards online buying. The aim of the study was to examine the association between nine independent variables and responsiveness to online buying. The study shows that all independent variables had certain statistically significant influence to Internet users to accept online buying. According to independent t-test investigation for gender, there was a significant difference between means of genders perception towards online buying malls and Auctions websites aspects to responsiveness on online buying. The study indicated that its results not only contributed to a better comprehension on what and how strongly the factors are included in online shopper purchasing decisions but also provides e-retailer's standpoint such the effectively manage and suggestions.

III. ANALYSIS

Percentage analysis:

Table 1

Types of products typically purchased on online

PARTICULARS	FREQ	PER %
clothing and fashion accessories	38	38.0
electronics and gadgets	25	25.0
home appliances	12	12.0
book, movies and music	9	9.0
beauty and personal care product	10	10.0
groceries and household essentials	2	2.0
furniture and home decor	4	4.0
Total	100	100.0

Inference:

As the table shows that most of the respondent's preference on clothing and fashion accessories product purchase in online with the percentage of 38% as show in the pie chart.

Table 2

Factors influence your decision to shop online

PARTICULARS	FREQ	PER %
conveniences of shipping from home or office	20	20.0
wide variety of product available	17	17.0
competitive prices and discounts	15	15.0
reviews and ratings of product	8	8.0
free or discounted shipping options	4	4.0
easy return and exchange policies	9	9.0
all the above	27	27.0
Total	100	100.0

Inference:

As the table shows that most of the respondent's decision to shop online for conveniences of shopping from home or office with the percentage of 20% as show in the pie chart.

Table 3

Responses preference on make payment for your online purchases

PARTICULARS	FREQ	PER %
credit / debit card	14	14.0
online payment platforms (e.g., PayPal, Venmo)	14	14.0
cash on delivery	40	40.0
mobile payment apps (e.g., gpay, phonepe, paytm)	32	32.0
Total	100	100.0

Inference:

As the table shows that most of the respondent's chose cash on delivery with the percentage of 40% as show in the pie chart.

Table 4

Read product reviews before making a purchase

PARTICULARS	FREQ	PER %
extremely important	30	30.0
very important	30	30.0
moderately important	26	26.0
slightly important	7	7.0
not important at all	7	7.0
Total	100	100.0

Inference:

As the table shows that most of the respondent's prefers to read product reviews before making a purchase is extremely important with the percentage of 30% as show in the pie chart.

Table 5

PARTICULARS	FREQ	PER %
not concerned	26	26.0
very concerned	36	36.0
somewhat concerned	17	17.0
neutral	21	21.0
Total	100	100.0

Inference:

As the table shows that most of the respondents are very concerned about the security of the personal information with the percentage of 36% as show in the pie chart.

Correlations Analysis:

A correlation hypothesis typically predicts the direction and strength of the relationship between the variables. Here Correlation is used here to give the relationship on product typically purchase on online and factors influence for taking decision to shop online.

Null Hypothesis:

There is no Correlation between types of product and factors influence to decision for shop online.

Correlations			
		What types of products do you typically purchase online?	What factors influence your decision to shop online?
What types of products do you typically purchase online?	Pearson Correlation	1	.032
	Sig. (2-tailed)		.753
	N	100	100
What factors influence your decision to shop online?	Pearson Correlation	.032	1
	Sig. (2-tailed)	.753	
	N	100	100

Alternative Hypothesis:

There is Correlation between types of product and factors influence to decision for shop online.

Inference:

From above table, we find that the significant value is 0.753, which is greater than the table value 0.05, so the Null hypothesis is accepted and alternative hypothesis is rejected.

Therefore, there is no relationship between types of products and the factors influence to decision for shop online.

Anova Analysis:

ANOVA is used to compare means among two or more groups to determine if there are statistically significant differences between them. Anova is used here to compare Percentage of income and payment method.

Null Hypothesis:

There is no significant difference between percentage of income and the payment method.

Alternative Hypothesis:

There is significance difference between percentage of income and payment method.

ANOVA					
How do you make payment for your online purchases?					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.620	4	1.155	1.139	.343
Within Groups	96.380	95	1.015		
Total	101.000	99			

INFERENCE:

From the above table, we find that the significant value is 0.343, which is greater than table value 0.05, so the Null hypothesis is accepted and Alternative hypothesis is rejected.

Therefore, there is no significant difference between the percentage of income and the payment method.

CHI-SQUARE TEST:

The chi-square test is used to determine if there is a significant association or difference between categorical variables. Chi-Square Analysis is done between age of respondent and the read product reviews.

Null Hypothesis:

There is no significant association between age of people and read the product reviews.

Alternative Hypothesis:

There is significant association between age of people and read the product reviews.

Test Statistics		
	Age	How important is it for you to read product reviews before making a purchase?
Chi-Square	198.480 ^a	28.700 ^b
df	3	4
Asymp. Sig.	<.001	<.001

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.

Inference:

From the above table, we find that the significant value is <.001, which is less than table value 0.05, so the Null hypothesis is rejected and Alternative hypothesis is accepted.

There is no significant association between to Invest in share market and the factors considered before Investing.

IV. Findings:

Each and every research's base will be findings and the suggestions. Every researcher who does the research will have their own opinion and the suggestions likewise some of the findings form this study are

- It is absorbed the majority of the respondent's 38% preference on clothing and fashion accessories product.
- It is absorbed the majority of the respondent's decision to shop online for conveniences of shopping from home or office with the percentage of 20%.
- It is found that majority of the respondent's 40% from the group of cash on delivery.
- It is absorbed the majority of the respondents 36% from the group of very concerned about the security of the personal information.
- It is absorbed the majority of the respondent's 30% from the group of read product reviews before making a purchase is extremely important.

V. SUGGESTIONS:

- Assuring middle-aged consumers of safe and reliable payment Methods.
- Retail and wholesale shops maintain a positive reputation for credibility in the market.
- Implement loyalty programs and reward for repeat purchase, for membership customers.
- Expand marketing beyond festival and mega discounts.
- Provide detailed product information and responsive support.
- Familiarize yourself with the return policies of the online stores you frequent in case you need to return an item.
- Keep track of your online shopping expenses to stay within your budget and identify any overspending patterns.
- Plan your online shopping around seasons like black Friday, cyber-Monday, other major holidays.

VI. Conclusion:

In conclusion, the study on online shopping habits of working professionals reveals a significant shift towards digital commerce as a preferred method of purchasing. The convenience and flexibility offered by online platforms have led to a notable increase in the adoption of this mode of shopping. The findings also highlight the influence of factors such as product variety, pricing, and user reviews in shaping purchasing decisions. As the trend continues to evolve, businesses should focus on enhancing user experience, ensuring secure transactions, and leveraging data-driven insights to tailor their offerings to the preferences and needs of the modern working professional. Understanding these habits is crucial for businesses aiming to thrive in the dynamic landscape of e-commerce.

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