

CONSUMERS' ATTITUDE TOWARDS ONLINE SHOPPING OF APPARELS IN BENGALURU CITY

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ABSTRACT

Online shopping provides a good example of the business revolution. In Bengaluru, e-commerce is currently experiencing a period of rapid development; the large number of Internet users provides a good foundation for the expansion of the online shopping market. In this study, perceived benefits and perceived risks were used for analysis of attitude of customers towards online shopping. This research was conducted by using the primary data source, and the survey method was employed in the research. This research found that there were relationships between the perceived benefits and perceived risks towards consumers' attitude for adopting online shopping in Bengaluru. However, Shopping Convenience and security risks were found to significantly influence consumers' attitude to adopt online shopping. The findings help us in understanding consumers' online purchase Attitude.

Keywords: Online shopping, consumer attitude, perceived benefits, shopping convenience.

INTRODUCTION

The Indian retail industry has risen as one of the foremost energetic and fast-paced businesses due to the entry of several new players. Add up to utilization use is anticipated to reach about US\$ 3,600 billion by 2020 from US\$ 1,824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the business. India is the world's fifth-largest worldwide destination within the retail space. The present domestic textile industry is estimated at US\$ 33.23 billion and unstitched garments comprise US\$ 8.307 billion. The industry is a significant contributor to the economy, both in terms of its domestic share and exports. It accounts for a phenomenal 14 per cent of total industrial production; around 4.78 per cent share in the country's total exports in 2013-14. It is very important to monitor the performance of Indian Textile sector in the future as it is a livelihood for more than 100 million people and key factor in deciding the national development. With changing socioeconomics and an increase in the quality of life of urban individuals, the Indian retail segment is poised for a boom. As of now evaluated at \$500 billion, it is estimate to reach \$1 trillion in 2020. Be that as it may, with 0.1% penetration, the online market directly constitutes only \$500 million of the overall retail market, but is anticipated to grow 140 times and reach \$70 billion by 2020, much appreciated to the demand from the so-called Generation Z.

While there are existing studies focused on online shopping round the world, several of those studies conclude that there's still a need for closer examination of the online searching intention, very much because of the fact of cultural variations and therefore the prior imperfection of technology acceptance relationships of variable consumer markets (**Bobbit & Dabholkar, 2001; Goldsmith, 2002; Salisbury, et al., 2001**). Considering that online searching continues to be at the first stage of development, very little is understood regarding consumers' behaviour in adopting this new shopping channel and therefore the factors that influence this behaviour (**Haque, et al., 2006**). This study makes an attempt to fill in this gap by examining how shoppers type their attitudes and make online searching intentions.

REVIEW OF LITERATURE

For case, **Bellman, Lohse and Johnson (1999)** look at the relationship among demographics, personal characteristics, and attitudes towards online shopping. These creators discover that individuals who have a more wired lifestyle and who are more time constrained tend to purchase online more regularly, i.e., those who utilize the

Web as a routine tool and/or those who are more time starved lean toward shopping on the Web. **Bhatnagar, Misra and Rao (2000)** measure how demographics, vender/service/ product characteristics, and website quality impact the consumer attitude towards online shopping and thus their online buying behavior. They report that the comfort the Internet manages and the risk seen by the buyers are related to the two subordinate factors (**attitudes and behavior**) emphatically and adversely, individually.

Jarvenpaa, Tractinsky, and Vitale (2000) examine how consumers perceived store size and reputation impact their believe in the store, risk perception, states of mind, and eagerness to purchase at the particular store. They find that there's a positive relationship between customer believe in Web stores and the stores seen notoriety and measure. Higher customer trust too reduces perceived dangers related with Web shopping and produces more favorable states of mind towards shopping at a specific store, which in turn increments eagerness to buy from that store. **Jahng, Jain, and Ramamurthy (2001)** propose and approve a Technology/Product Fit Demonstrate to portray and foresee the relationship between item characteristics, e-commerce environment characteristics, and client results. They classify items sold on the Web as having a place to four categories based on social and product presence necessities: simple, experiential, complex, or social. **Li and colleagues (1999)** found that clients who buy Internet stores more regularly are more convenience-oriented and less experience-oriented. These shoppers respect comfort amid shopping as the foremost imperative calculate in buy decisions, because they are time-constrained and don't intellect buying items without touching or feeling them in case they can spare time in this way. Potential customers are frequently anticipated from shopping online by their concern for security (**Han et al. 2001**). However, perceived risk can be diminished by information, ability, and involvement on the Web, computer, and online shopping (**Ratchford et al. 2001; Senecal 2000; Sukpanich and Chen 1999; Ha et al. 2001**). In another consider, **Bellman and colleagues (1999)** propose that people living a wired way of life patronize e-stores suddenly. These shoppers use the Web as a schedule device to get and send emails, to do their work, to perused news, to look data, or for recreational purposes.

RESEARCH QUESTIONS

In the previous section, the issues of online shopping were illustrated. As the whole process of online buy is through the Internet, within the virtual environment, there are numerous questionable variables that are troublesome for online customers to control, such as online security, security assurance, and after-sales benefit. A few individuals accept that these issues may straightforwardly impact their state of mind in adopting online shopping. Numerous individuals accept that it is as well complicated to handle online shopping which it is inconceivable to physically check the quality of the merchandise. Hence, the research questions of this think about are appeared as follows:

- i. What is the level of consumers' attitude towards online shopping?
- ii. What are the factors that could influence consumers' attitude to adopting online shopping in Bengaluru?

PURPOSE AND SIGNIFICANCE OF THE STUDY

The main purpose of this study is to identify the consumers' attitude towards online shopping in Bengaluru. In this study, the drivers that contribute to influence the consumers' online purchasing will be examined. The objectives of this research are:

- i. To identify the various factors influencing customers' attitude towards online shopping in Bengaluru.
- ii. To investigate the factors of Perceived benefit and risks that could influence the consumers' attitude to adopting online shopping in Bengaluru.

CONSUMERS' ATTITUDE ON ONLINE SHOPPING

DEFINITION

Consumers' attitude may be a straightforwardly impacted figure that influences the consumers' buying willingness. Fishbein and Ajzen (1975) portray attitude towards a conduct as a person's assessment of a indicated conduct including an protest or outcome. For case, a individual may hate to utilize a computer to play a web game where utilizing the computer to play the online game is the conduct and the individual's feeling is the attitude.

Attitude towards a conduct has been found to be emphatically related to a specific conduct (Ajzen and Fishbein, 1980). There's a demonstrate of attitudes and shopping deliberate towards online shopping that was created by Jarvenpaa and Todd (1997). This show incorporates various pointers that can be categorized into four classifications: the value of the item, the shopping experience, the quality of service given by e-shop and the risk perceptions of online retail shopping. Vellido, Lisboa and Meehan (2000) summarized very some components relating to consumers' perception of online shopping. The components of hazard perception of clients, comfort of online shopping, control over, affordability of merchandise, ease of utilize of the shopping location, and customer benefit were included.

FACTORS AFFECTING CONSUMERS' ONLINE SHOPPING ATTITUDE

Previous studies have summarized several significant factors that could influence consumers' attitude towards online shopping, such as perceived Benefits and Perceived Risks.

PERCEIVED BENEFIT

Usability alludes to the degree to which web site encourages users to utilize its capacities effectively and fittingly (Calisir, Bayraktaroglu, Gumussoy, Topcu, and Mutlu, 2009). Web ease of use can be characterized as making the plan straightforward sufficient so that customers, who by nature tend to be goal-driven, can finish their task as rapidly and easily as conceivable (www.webcredible.com). Online shopping is based on the Internet and the site is the fundamental stage of online exchange. Subsequently, site convenience features a noteworthy affect on online consumers' perceptions and e-shop success. Various past analysts have summarized a few components as a benchmark to degree the convenience of websites, such as ease of utilize, reaction time, navigation, interaction, plan, comfort, learnability, effectiveness, site findability and accessibility.

PERCEIVED RISKS

In regard of the definition of risk, personal information is continuously of great concern. A common definition of personal data is "information not something else accessible by means of open sources" (Beatty, 1996). Online protection concerns regularly emerge through website operator's collection and dispersal of by and by identifiable data around an person buyer who has gone by a specific site (Hatch,2000). Smith et al. (1996) distinguished four components of online security: unauthorized auxiliary utilize of individual data, dishonorable get to of carefully put away individual data, collection of individual data, and mistakes in collected individual data. Metzger and Docter (2003) considered online security concerns to incorporate interruption, observation, and independence. In entirety, there are numerous components that are difficult to control in ensuring consumers' security within the virtual environment which is perceived to be of greatest risk. Hence, in comparing with conventional offline security, online security is more troublesome to Protect.

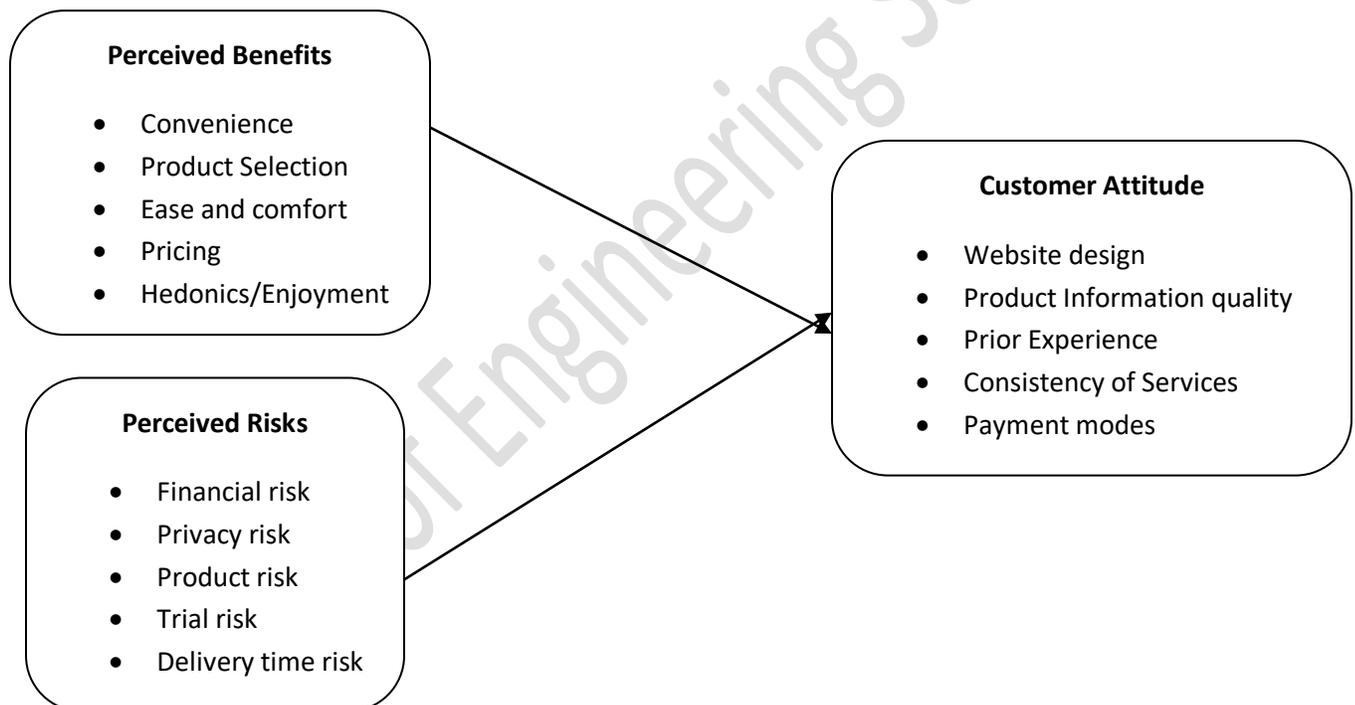
METHODOLOGY

RESEARCH MODEL AND HYPOTHESES DEVELOPMENT

A few studies have found that convenience is an critical component in deciding e-store success. In the event that a user finds a location troublesome to utilize (convenience), at that point, regularly, they will not “stick around” to decide on the off chance that the substance (convenience) meets their necessities (Pearson, Pearson and Green 2007). More noteworthy convenience may give a comfortable environment that satisfies shoppers and makes them willing to shop online. Without a doubt, site usability makes a difference to create data clear, upgrades communication and interaction between the parties, streamlines the exchange prepare, and permits clients to find what they are trying to find at any given minute in a basic way (Corritore, Kracher, and Wiedenbeck, 2003). In this manner, in this consider, seen convenience and attitude to receiving online shopping are considered to be emphatically connected.

H1: There is a significant relationship between perceived benefit factors and attitude towards online shopping of apparels.

H2: There is a significant relationship between perceived risk factors and attitude towards online shopping of apparels.



QUESTIONNAIRE DEVELOPMENT AND MEASUREMENT

The questionnaire was used to elicit response. However around 631 respondents were contacted through personal survey to collect the data, which consisted of 74 questions. The respondents were required to provide their rating on their perception using a five-point Likert Scale measurement that ranged from 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. The questionnaire was intended to identify the consumers’ attitude towards online shopping as well as demographic information such as gender, marital status, age, level of education, occupation, and annual income level.

SAMPLES AND DATA COLLECTION PROCEDURES

The probability sampling, simple random sampling technique was used for collecting the data in the research study. In this study, the questionnaire was given to the respondents personally by the researcher to the respondents. The target respondents of this survey were adults whose age was above twenty years and those who had experience of online shopping. When the questionnaire was completed, the respondents returned it to the researcher personally.

RESEARCH FINDINGS

The behavior of online consumers is changing dramatically. The availability of high speed data at lower rates, cheap smart phones and the use of technology has opened doors and opportunities that enable for a more convenient lifestyle today. Competitive prices, anytime, anywhere availability, variety, choices, convenience, quick and better services, offers and discounts are some of the significant reasons that influenced Bengaluru customers to prefer online shopping.

DEMOGRAPHIC PROFILE OF ONLINE SHOPPERS

This study has examined the demographic profile of online shoppers in Bengaluru and has found many interesting facts out of 631 respondents.

Variable	Frequency	Percentage (%)
Gender		
Male	361	57.2
Female	270	42.8
Age		
20-30 yrs	433	68.6
30-40 yrs	120	19.0
40-50 yrs	63	10.0
Above 50 yrs	15	2.4
Education		
Higher secondary	55	8.7
Graduate	255	40.4
Post graduate	309	49.0
Doctorate	12	1.9
Occupation		
Student	376	59.6
Salaried	180	28.5
Business	36	5.7
Homemaker	39	6.2
Annual Income		
Less than Rs 200000 per annum	249	39.5
Rs 2 to Rs 5 Lakh per annum	272	43.1
Rs 5 to Rs 8 lakh per annum	83	13.2
Rs 8 lakh to Rs 10 lakh per annum	18	2.9
More than Rs 10 lakh per annum	9	1.4
Marital Status		
Single	442	70.0
Married	186	29.5
Widowed	3	.5
Family Type		
Joint Family	150	23.8

Nuclear family	481	76.2
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Fig: Tabular View of Demographic Data

MULTIPLE REGRESSION ANALYSIS

The purpose of multiple regression analysis is to investigate the relationship between the independent variables and the dependent variable.

H1: There is a significant relationship between perceived risk factors and attitude towards online shopping of apparels.

Dependent variable : **Attitude(Y)**
 Independent variable : **Perceived risk factors**

1. Financial risk(X₁)
2. Privacy risk(X₂)
3. Product risk(X₃)
4. Dimensional risk/trial risk(X₄)
5. Convenience risk(X₅)

Multiple R Value : 0.227
 R square Value : 0.051
 F value : 6.760
 P value : 0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	3.470	.137		25.311	.000
Financial risk	.024	.034	.036	.718	.473
Privacy risk	.070	.023	.123	3.027	.003
Product risk	-.081	.027	-.142	-2.995	.003
Dimensional risk	-.029	.033	-.043	-.876	.381
Convenience risk	.073	.026	.124	2.819	.005

a. Dependent Variable: Customers attitude

The regression analysis between attitude(Y) and Perceived risk factors(X) implies that linear combination of Perceived risk factors like Financial risk(X₁), Privacy risk(X₂), Product risk(X₃), Dimensional risk(X₄) and Convenience risk(X₅) with the coefficient value of 0.227 indicates that the relation between attitude and the independent variables is quite strong and positive with respect to financial risk, privacy risk and convenience risk

and negative towards product risk and dimensional risk. Based on standardized coefficient privacy risk (.123), product risk (-0.142) and convenience risk (.124) are the most important factors to extract attitude towards online shopping of apparels. Financial risk and dimensional risk contributes less compared to other factors to the attitude towards online shopping of apparels. The dependent variable is attitude

H2: There is a significant relationship between perceived benefit factors and attitude towards online shopping of apparels.

Dependent variable : **Attitude(Y)**
 Independent variable : **Perceived benefit factors**
 1. Shopping convenience(X₁)
 2. Product Selection(X₂)
 3. Ease and Comfort of shopping(X₃)
 4. Pricing(X₄)
 5. Hedonics/Enjoyment(X₅)

Multiple R Value : 0.487
 R square Value : 0.237
 F value : 38.787
 P value : 0.00

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.768	.162		10.932	.000
Shopping Convenience	.034	.028	.047	1.231	.219
Product selection	.145	.032	.176	4.519	.000
Ease comfort shopping	.029	.029	.037	1.001	.317
Pricing	.188	.024	.294	7.755	.000
Hedonics/Enjoyment	.102	.023	.173	4.502	.000

a. Dependent Variable: Customers attitude

The regression analysis between attitude(Y) and Perceived benefit factors(X) implies that linear combination of Perceived benefit factors like Shopping Convenience (X₁), Product Selection (X₂), Ease of Comfort of shopping (X₃), Pricing (X₄), Hedonics/Enjoyment (X₅), with the coefficient value of 0.487 indicates that the relation between attitude and the independent variables is quite strong and positive with respect to Shopping Convenience, Product Selection, Ease of Comfort of shopping, Pricing, Hedonics/Enjoyment. Based on standardized coefficient Product selection (.176), Pricing (0.294) and Hedonics/Enjoyment (.173) are the most important factors to extract attitude towards online shopping of apparels. Shopping Convenience and Ease comfort shopping contributes less compared to other factors to the attitude towards online shopping of apparels.

CONCLUSION AND DISCUSSION

From the results, able to summarize that the independent factors such as product variety and pricing have a more prominent impact on consumers' attitude towards online shopping than the other independent factors. Whereas on the negative front, online shoppers are afraid of privacy risks associated with online shopping. Over talk clearly demonstrate that online shopping has gotten to be a normal portion of our lives, basically since it is so helpful. Each day, millions of individuals go online to do inquire about items and make buys from thousands of diverse online shippers. The internet permits customers to comparison shop for the most excellent deals and find items that might something else be troublesome to discover. But whereas online shopping gives with a high level of comfort, it moreover gives openings to cyber criminals to take shopper's cash and data through different online tricks. That's why it is so important for customers to know how to remain secure whereas shopping online. Thus, online shopping may be a fun and helpful way to find hard-to-find things, to form buys and find deals, but moreover with a few level of chance. Online shopping can be simple and agreeable with a few safety measures. India's online showcase is at an early arranged but is anticipated to see gigantic development over the next four to five years of time.

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