



## A STUDY ON ATTITUDE OF STUDENTS TOWARDS ONLINE PURCHASING

**Dr. N. Meeran Mydheen<sup>1</sup>**

<sup>1</sup>Associate Professor, Dr. G. R. Damodaran College of Science, Coimbatore, Tamil Nadu, India

### ABSTRACT

**E**commerce is a emerging format of retail sectors in India. The companies doing manufacturing and production also want to reach the consumers directly. Consumers of online retailer are scattered in different segment, but students segment is one of the emerging segment which influence sales growth of online sales. This study focus on attitude of the students towards online purchasing finding that comparing the product, discount and offer and anytime purchase facility is strength of the online purchasing. Student having higher qualification from urban area are using online shopping.

**KEYWORDS:** Ecommerce, retail sectors, broadband Internet, 3G internet, online purchasing

### INTRODUCTION

Evolution of e-commerce becomes wide choice for the consumers who seek product and price variety. It provides easy and comparatively inexpensive access to digital information. Many online retailer are coming up to tap the requirement of customer and thrust of the business to grow and expand their market. The e-commerce industry valued at Rs. 1,08,167 crores and it was expected to be growing at a compounded annual growth rate of about 35 percent each year, and also it is projected to be the Rs. 6,36,281 crores in next five years. Growing number of people using broadband Internet, 3G internet users, and a recent introduction of 4G across the country are the important factors for growth of such e-commerce sector. Similarly growth of Smartphone users, aggressive merchandising and discounting from flash sales and daily deals, more online loyalty programmes and usage of tablet computers among consumers, are the key factors for success of e-commerce. Due to availability of many online retailers, Consumer has many choices for their purchase. The online terms and brands have changed online consumer behavior, advertising and

branding. Online organizations are looking for more answers and solution as to how to understand consumer behavior so that they can maximize their customer's experience to help instill brand loyalty. Especially the students nowadays seek more variety of products at fewer prices. Life style of the students have more technological oriented and fashionable. They are more informative about latest upgrading of their product used by them like mobile, dress, accessories of computer and laptop, vehicle and etc., This study focus on attitude of the students toward their online purchasing. Whether this purchasing through online is providing satisfying their expectation and what are the factors are influence on their online purchasing.

### STATEMENT OF THE PROBLEMS

Nowadays many online retailers play vital role in retail sectors. They design their online store with lot of product and services options. These facilities are utilized by various people from different walks of life. Students segment have chances of utilization technology, seek more information and new product. But at the same time their buying behavior are influenced various aspects like

dependability, income, experiences and taking decision on eagerness of new. This study focus on the problem of what are the factors influence their purchasing behavior, level of satisfaction over their purchase experience, and what kind of expectation they have.

### **OBJECTIVE**

- ✧ To know the attitude of students towards online purchasing
- ✧ To know the factors that influence on selecting of online retailers

### **RESEARCH METHODOLOGY**

It is an exploratory research design well structure questionnaire prepared with data from previous studies and secondary data. The questionnaire has three section that relate to the demographic information of students, students' attitude and factors influence in selection of online purchase were collected with five point Likert scale start from Strongly agree to Strongly disagree. The survey was conducted in various colleges of Coimbatore city and the samples of respondents include students with age group of 17 – 30 years. Such respondents were selected as they are the most prominent user of internet in Coimbatore. In this research study a convenience sampling method of non probability sampling has been adopted and samples have been drawn 120 respondent. The primary data with the help of self administered questionnaire. 15 students were selected randomly from each selected colleges in Coimbatore city. Totally 98 Arts and science colleges are affiliated to Bharathiar University. Out of them 10 Arts and Science Colleges in Coimbatore city were selected convenient samplings. Fifteen students are selected from each college randomly. Totally one hundred and fifty questionnaires were distributed, but 27 questionnaires were not properly filled up and returned 123 questionnaire. Finally by round off 120 questionnaires were chosen for analyses.

### **REVIEWS OF LITERATURE**

Deborah H. Lestera, Andrew M. Formanb & Dolly Loyd (2005), the finding of the study shows that over 95% of the college-age market uses the Internet and over 91% of that group completes online purchases. Close to a quarter of the buyers are spending over \$500 per year on Internet merchandise and they are making those purchases with their own credit cards. They are purchasing banking service, concert tickets, apparel and

entertainment products. These young adults are also buying cars, mortgages and appliances over the Internet, but in smaller numbers. Vipul Patel and A.K.Asthana(2012), findings suggests that utilitarian orientations and perceived benefits are an important determinant of consumer's attitude toward online shopping. Nidhi Vishnoi Sharma, Varsha Khattri (2013), his study concluded that the deals and discount websites must concentrate their marketing effort towards building trust in the consumer, mostly about the financial transactions. Also, a variety of payment options must be provided to the consumer in this case and technically the payment gateways must be strong enough to avoid any security breach. Rahul ArghaSen(2014) findings of the study showed that the cost factor, convenience factor, product factor and seller related factor are the four important factors influencing the online purchase of products. Kolkata.Preeti Khitoliya(2014)the study finds that online shopping is majorly done by post graduate respondents. Male and female respondent had shown similar trend in online shopping behavior. Majority of the respondents in all age group shop online for convenience followed by wide variety and discount deal and least under peer influence. R. Abdul Muthalif (2014) in his study suggests that online shoppers should be configured security systems and firewalls to the highest security consistent with the level of protection according to customer necessities. The online consumer should reduce the shipping cost for online shopping the online consumer should reduce risk for slow of delivery, wrong/damaged products, cyber thieves, feel of hacking and refund rules for more risky for faced online shopping. Shopping sites should avoid selling harmful or dangerous products and fake counterfeit products. To assured exchanges, money back policies, online consumer complained to resolve the problem quickly. Mutaz M. Al-Debei , Maroon N. Akroush , Mohamed Ibrahiem Ashour (2015),findings of this study indicate that consumer attitudes toward online shopping is determined by trust and perceived benefits. Perceived web quality was found to be a direct predictor of trust, and the former positively and significantly influences perceived benefits.

Table 1 shows that the respondent generated on the basis of age, place of students, gender, education, family income. It can be understood through frequency table.

**Table 1 Respondent Profile**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Age of student</b>	18-20	23	19.2	19.2	19.2
	21-25	97	80.8	80.8	100.0
	Total	120	100.0	100.0	
<b>Place of student</b>	Rural	23	19.2	19.2	19.2
	Urban	97	80.8	80.8	100.0
	Total	120	100.0	100.0	
<b>Gender</b>	Male	63	52.5	52.5	52.5
	Female	57	47.5	47.5	100.0
	Total	120	100.0	100.0	
<b>Education</b>	under graduate	28	23.3	23.3	23.3
	post graduate	88	73.3	73.3	96.7
	Research scholar	4	3.3	3.3	100.0
<b>Family income</b>	Below Rs. 5000	2	1.7	1.7	1.7
	5001-10000	17	14.2	14.2	15.8
	10001-20000	18	15.0	15.0	30.8
	20001-35000	17	14.2	14.2	45.0
	35001-50000	37	30.8	30.8	75.8
	Above 50000	29	24.2	24.2	100.0
	Total	120	100.0	100.0	

Table 1 shows that majority of students (80.8 %) comes under the age group of 21-25 are using online purchasing. Majority of the students (80.8 %) living in urban areas are buying through online. Majority of the

students (52.5 %) are male category when compare with female students. Majority of the students (73.3 %) are post graduate in online buying. Majority of students comes under the income group of Rs. 35,001-Rs. 50,000.

**Table 2. Mode of payment and Purpose of online purchase**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Mode of payment</b>	credit card	7	5.8	5.8	5.8
	Personal	6	5.0	5.0	10.8
	Cheque	6	5.0	5.0	15.8
	fund transfer	12	10.0	10.0	25.8
	cash on delivery	89	74.2	74.2	100.0
	Total	120	100.0	100.0	
<b>Purpose of online purchase</b>	Home consumption	13	10.8	10.8	10.8
	Gift	12	10.0	10.0	20.8
	Festivals	10	8.3	8.3	29.2
	Birthday	1	.8	.8	30.0
	Regular usage	72	60.0	60.0	90.0
	Other	12	10.0	10.0	100.0
Total	120	100.0	100.0		

Table 2 Shows that the mode of payment through which the online purchases are done by students and purpose for which the products are purchased through

online mode. Most of the students purchase the product through cash on delivery basis. Students regularly use the online purchase for all kind of needs regularly

**Table 3. Search and Shopping through Online**

	N	Minimum	Maximum	Mean	Std. Deviation
Search product through online	120	1	4	2.79	.721
shopping through online	120	1	4	2.49	.789
Valid N (list wise)	120				

Table 3 infer that students' habit of searching product and shopping through online was measured through four point scale which is structured as Never, occasionally, often and very often. The point vary from 1 to 4 as Never to Very often. The Means score of habit of

search product through online is 2.79 which is close to 'Often'. The mean score of habit of shopping through online method is 2.49 which is falls between 'occasionally' and 'often'.

**Table 4. Level of Satisfaction towards the online purchasing**

	N	Minimum	Maximum	Mean	Std. Deviation
detail of product & service	120	1	5	3.77	.645
save time	120	2	5	3.87	.543
save money	120	1	5	3.61	.737
relax shopping	120	1	5	3.88	.842
safe shopping	120	1	5	3.32	.710
on-time delivery	120	2	5	3.59	.750
Web design	120	2	5	3.88	.602
compare product	120	2	5	3.90	.571
Name & brand identity	120	2	6	3.83	.726
Valid N (list wise)	120				

Table 4 infers that the satisfaction level of students towards the online purchasing by descriptive analysis. The various elements of satisfaction towards online was measured through five point scale which structured as Strong disagree, disagree, Neutral, agree and Strongly Agree. Mean value of 'compare product' is close to Agree. Every component of satisfaction level falls between 3 to 4 which indicate that services of online purchase is more or less satisfied.

The Table 5 Deals that the measuring the factors which influencing on selection of online retailer. Because the consumers consider various aspect of elements and evaluate very element for selection of online stores. The online retailer should understand the expectation of consumers so that they can strengthen their marketing strategies. It has been analysed through descriptive analysis method by using five point scale with Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree.

**Table 5. Factors influencing on selection of online retailer**

	N	Minimum	Maximum	Mean	Std. Deviation
price & product quality	120	2	5	3.73	.777
Display of product	120	1	5	3.83	.806
discount & offer	120	2	5	3.93	.811
Advertisement about online company	120	2	5	3.57	.669
Rating of other customer	120	1	5	3.53	.916
availability of goods	120	2	5	3.88	.801
safe and secure shopping	120	1	5	3.38	.800
speed & safety delivery	120	1	5	3.62	.832
simplicity of buying process	120	1	5	3.90	.715
privacy of consumer detail	120	2	5	3.76	.745
comparison of product	120	2	5	3.93	.764
anytime buying	120	2	5	3.95	.887
credit facility	120	1	5	3.56	.986
easy payment	120	2	5	3.86	.843
coverage of area	120	1	5	3.31	.994
service after sales	120	1	5	2.78	1.055
Valid N (list wise)	120				

The mean score in Table 5 shows that 'any time purchasing'(3.95), 'discount and offer'(3.93) and 'Comparison the product'(3.93) are highest influential factor on selection of online site.

Relationship between family income and payment method opt for online purchase has been tested through chi square test. There are many purchasing choices such as cash payment, debit/credit card, EMI and fund transfer. To opt this method customers should have bank

account, internet banking facility and adequate income, etc., To understand the relationship between choosing of payment method and family income, chi-square test has been adopted.

#### **HYPOTHESIS:**

**The null hypothesis:  $H_0$ :** Family income is not associated with payment method

**Alternative Hypothesis:  $H_1$ :** Family income is associated with Payment method.

**Table 6. Chi-Square Analysis for Relationship between family income and method of payment**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.299 <sup>a</sup>	20	.019
Likelihood Ratio	42.989	20	.002
Linear-by-Linear Association	1.253	1	.263
N of Valid Cases	120		

a. 25 cells (83.3%) have expected count less than 5. The minimum expected count is .10.

From the Table 6, it is inferred that p value 0.19 which is less than 0.05, ( $p < 0.05$ ) so null hypothesis is rejected. From this it shows that family income significantly associate with method of payment by the students. Because income decide the purchasing capacity and payment preference.

#### **FINDINGS**

This study has been conducted to know about the attitude of college students towards online purchasing. This study found that majority of students comes under

the age group of 21-25 from urban areas. Mostly they are male category students and post graduate students belonging to the income group of Rs. 35,001-Rs. 50,000. Most of the students purchase the product through cash on delivery basis. Students regularly use the online purchase for all kind of needs regularly. Students are often use the online for searching the product and occasionally and often for shopping the goods. 'Compare product, any time purchasing, and discount and offer are the satisfactory element through online purchasing.

'Comparison the product' is highest influential factor on selection of online site. family income significantly associate with method of payment by the students.

### SUGGESTION

Now students population considerably reach higher while compare with other group of people. They are the trend setter for any kind of product. Therefore the online retailer should add some more product line for their consumption. The online retail store should strengthen the payment method which encourage students to buy more variety of products because students belonging to certain income group only the user of benefit of online purchasing.

### CONCLUSION

This study has identified the attitude of students over their purchase through online purchasing. It suggests that inclusion of more variety of product is key component for motivating the students for online purchase. The offer and discount should be more for student segment so that they can overcome the price barriers. The online retailers should consider the students segment for the increasing their marketing share.

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