



Consumers Opinion Towards Online Purchase In Sivagangai District

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Abstract:

Consumers attitude towards online shopping refers to their psychological state in terms of making purchases over the internet. Online shopping behaviour process refers to the products purchased online. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lower prices. Both primary and secondary data has been used for the study. The proportionate sampling technique were used. The sample size for the study is 514 by using structured questionnaire. The findings of the study shows that the important factors influencing the consumers to purchase through online are convenient, reducing waiting time, product features, Discounts & Coupons. The above variables are highly motivating factors for the consumers to purchase through online.

Key words:

Online shopping, Purchases, Products, Internet.

1.1 Introduction:

The growth of modern technology offers in the business world, goods and services opportunities to the vendor to reach the consumer or public in quick and easily manner. Online business is evolving very fast in contemporary years. In recent years the online technology grips the attention of retail trading. Millions and millions of people shop through online. On the other hand, the buying of goods from traditional method market is current years. The consumer bought goods offline market, so as to physical checking the goods and hold the tenure of that goods just after made the payment for the goods. In modern world public constancy depends upon the steady capability to deliver quality, value and satisfaction. Somebody go for online and many go for both mode of shopping. This study is hub on the public attitude to shop on online or at the

traditional market, the information gaining period. Though internet shopping is easier for the people and less price than the traditional marketing. While taking any decision depend on goods bought by consumer should identify which mode is better for acquiring whether online trading or the offline marketing. public should adopt the channel for them which can best acceptable and trustable to their requisite and desires and which can satisfy consumers. In real world race of business how consumer should take correct decide for the precise channel for purchase behavior activity.

1.2 Review of literature:

Selvakumar (2014) concentrated on consumer's perception of the product sold online and the issues considered important to online shopping. This study was conducted among the online shoppers at Coimbatore which is in Tamil Nadu state. It is to analyze the impact of consumer opinion and the attitude. Questionnaire was made to collect the data from the population; these questionnaires were given to college going students. The total sample size is 150 respondents. The finding of this study shows that improvement and accessibility influence the customer's intention to shop online.

Lakshmi. S (2015) in her study "Consumer buying behaviour towards online shopping" identified that the young generation such as students, professionals are well known for online shopping. But others of the public they will improve the idea of online shopping than offline shopping. She was also reviewed that the factors affecting of online shopping such as price, confidence, security, convenience, time factor and web designing.

Geetha Velusamy and Kalyani Rangarajan (2015) "A Conceptual Framework for Perceived Risk in Consumer Online Shopping" their research conclusion is to found the risk in online shopping. Most of young generation are prone to bought goods through online, moreover female consumers perceived more risk than male consumers. Finally, they viewed their study perceived risks are multi- dimensional in context. The consumers will understand fully online shopping to improve the e- business environment.

1.3 Objective of the study:

The main objective of the study is to analyze the consumer opinion towards online purchase.

1.4 Research Methodology:

The main purpose of the study is to analyze the public attitude towards online business and offline business. Both primary and secondary data have been used for the study. The primary data were collected from public. The data were collected from Sivagangai Districts of Tamil Nadu. Sampling design is a framework for a study adopted by a researcher for selecting a sample from a population. It is a pre - planned technique for a data collection. For this study, the researcher used the standardized sampling design technique to collect a sample from the population. The sample design includes sample unit, sample size and the sampling process.

1.4.1 Sample Size:

Sample size refers to the number of elements to be included in the study. The population of the study is 1,546,081. Based on this, the sample size has been derived as 384 by using the given formula. But for the purpose of sampling adequacy of the results of the study and offering the error free result further 30 percentage of samples, that is 130 have been added. Hence the total sample size of the consumers is 514. After pre-testing the samples were taken as 504.

1.4.2 Sampling Technique:

The sampling method adopted for the data collection is probability method. Since for selecting the consumers the proportionate stratified random sampling method has been adopted for the study.

Table 1.1 Samples drawn from Sivagangai District

S.No	Taluks	Total Population	Proportion Method	Sample Taken
1	Devakottai	157631	10.19	51.4
2	Ilayangudi	109267	7.06	36.2
3	Karaikudi	300527	19.43	99.7
4	Manamadurai	207223	13.4	68.8
5	Sivagangai	288674	18.67	95.6
6	Thiruppathur	275779	17.83	91.4
7	Thiruppuvanam	118928	7.69	35.9
8	Kalayarkovil	118149	7.64	35
9	Singampunari	245682	15.89	77
	Total population	1,546,081	100	514

1.5 Data Analysis & Interpretation:

1.5.1 Demographic Profile of the Consumers:

In order to understand the demographic profile of the consumers, percentage analysis was used to identify the personal information like gender, age, marital status, residential status, education, monthly income, monthly savings, and family members engaged. The Table 5.1 shows the demographic profile of the consumers.

Table 1.2 Demographic profile of the consumers

Demographic Profile of the farmers	Options	Frequency	Percent
Gender	Male	158	31.3
	Female	346	68.7
	Total	504	100
Age	Up to 25 years	138	27.4
	25 to 35 years	232	46.0
	35 to 45 years	71	14.1
	45 to 55 years	45	8.7
	More than 55 years	18	3.5
	Total	504	100
Marital status	Married	408	81
	Unmarried	92	19
	Total	504	100
Educational Qualification	Professional Degree	85	16.9
	Post-Graduation	114	22.6
	Under Graduation	209	41.5
	Diploma	67	13.3
	Schooling	29	5.8
	Total	504	100
Members of family	Up to 2 members	140	27.8
	3 – 4 members	327	64.9
	5 – 6 members	18	3.6
	7 – 8 members	8	1.6
	More than 8 members	11	2.2
	Total	504	100
Occupation Level	Government Employee	21	5
	Private Employee	237	47.0
	Self Employee	63	12.3
	Home maker	180	35.7
	Total	504	100
Monthly Income	Up to Rs.5000	-	-
	Rs.5000 to Rs.10000	95	18.8
	Rs.10000 to Rs.20000	161	31.9

	Rs.20000 to Rs.30000	167	33.1
	Above Rs.30000	81	16.1
	Total	504	100
Monthly Savings	No Savings	95	18.8
	Less than Rs.5000	107	21.2
	Rs.5000 to 10000	149	29.6
	Rs.10000 to 20000	79	15.7
	Above Rs.20,000	74	14.7
	Total	504	100

Source: Primary Data

Gender: Among 504 respondents considered for the study, 158 respondents (31.3%) are males and 346 respondents (68.7%) are females. It is observed that majority of the respondents are females.

Age: Age of the consumers plays a major role in while using online purchasing. Age is one of the most important factors for a human being and age also serves as a yard stick to participate or discontinue in any occupation or profession. Among 504 respondents considered for the study; 138 respondents (27.4%) were less than 25 years, 232 respondents (46%) were in the age group of 25 to 35 years, 71 respondents (14.1%) were in the age group of 35 to 45 years, 45 respondents (8.7%) belongs to the age group between 45 to 55 years and 18 respondents (3.5%) were above 55 years. Thus, majority of the consumers contacted are in the age group of 25 to 35 years. Therefore, the middle aged people are using online purchasing.

Marital status: Marital status gives a person social recognition. It increases the responsibility of a person in the society and in his family. Among 504 respondents considered for the study, 408 respondents (81%) are married and 92 respondents (19%) are not married. Hence, majority of the respondents contacted for the study are married.

Educational Qualification: Education is one of the most important factors that influences a person in the society to a large extent. So an attempt is made to analyze the level of education of consumers. Among 504 respondents considered for the study, 85 respondents (16.9%) are qualified with professional degree, 114 respondents (22.6%) have completed their post-graduation, 209 respondents (41.5%) are qualified with under graduation, 67 respondents (13.3%) are Diploma and 29 respondents (5.8%) are categorized as belonging to schooling group. Therefore, majority of the consumers are completed their graduation degree.

Members of Family: The role of family members' is significant in purchasing commodities for the usage of home or either personal usage. The researcher has classified the family members into different categories such as up to 2 members, 3-4 members, 5-6 members, 7-8 members and more than 8 members. Among 504 respondents considered for the study, 140 respondents (27.8%) are have their family upto 2 members, 327

respondents (64.9%) are have their family 3 - 4 members, 18 respondents (3.6%) are have their family 5 - 6 members, 8 respondents (1.6%) are have their family 7-8 members and 11 respondents (22%) are have their family more than 8 members. Therefore, majority of them have family 3 -4 members.

Occupation of the Consumers: he role of occupation plays major role to earn income. Among 504 respondents, 21 respondents (5%) have occupied as government employee, 237 respondents (47%) have occupied as Private employee, 63 respondents (12.3%) have occupied as self-employee, 180 respondents (35.7%) occupied as home maker. Therefore, majority of them occupied as self-employee and they are using more online shopping.

Monthly Income: Among 504 respondents considered for the study, 95 respondents'(18%) monthly income between Rs.5,000 to Rs.10000, 161 respondents'(32%) monthly income is between Rs.20,001 to Rs.30,000, 75 respondents'(15%) monthly income is between Rs.20,001 to Rs.30,000 and 80 respondents'(16%) monthly income is above Rs. 30,001. It shows that majority of the farmers' monthly income is less than Rs. 20,000.

Monthly Savings: Among 504 respondents considered for the study, 95 respondents' (18.8%) there is no monthly savings, 107 respondents' (21.25%) monthly savings is less than Rs.5000, 149 respondents'(29.6%) monthly savings is between Rs.5001 to Rs.10000, 79 respondents' (15.7%) monthly savings is between Rs.10001 to Rs.20000 and 74 respondents '(14.7%) monthly savings is Above Rs.20,000. It shows that majority of them savings between Rs.5000 to Rs.10000.

1.5.2 Consumers' opinion towards e-purchase – Mean score analysis:-

The rank analysis was performed on the mean score variables to identify which is the most influencing variable among the consumers opinion towards e-purchase. The Table 1.3 depicts the consumers' opinion towards e-purchase by using rank analysis.

Table 1.3 Consumers opinion towards e-purchase– Rank Analysis

S.No	Factors	Mean	Rank
1	Discounts & coupons	4.451	4
2	Customer Reviews	4.116	8
3	Advertising	4.154	7
4	Special day offers	4.214	6
5	Diversity of products	3.726	10
6	Product features	4.543	3
7	Product characteristics	3.654	11
8	Information about Product updates	4.372	5
9	Comparative analysis of prices	3.841	9

10	Temporal dynamics of commodity price changes	2.721	18
11	24/7 customer service	2.236	20
12	Easy replacement	3.742	12
13	Easy return policy	3.146	17
14	Simplicity	3.462	15
15	Convenient	4.894	1
16	Reducing waiting time	4.781	2
17	Prompt delivery	3.681	13
18	Packaging	3.542	14
19	Information about the methods and shipping costs	3.464	15
20	Ratings of online stores	3.284	16
21	Logistics intermediaries	2.894	17
22	No cost EMI (Equated Monthly Installment)	2.542	19

Source: Primary Data

From the rank analysis performed using the overall mean score on factors, the following factors are found to be important factors influencing the consumers to purchase through online; it is inferred from the table that out of 22 Variables the high mean scored variables are convenient (4.894), reducing waiting time (4.781), product features (4.453), Discounts & Coupons (4.451), Information about product updates(4.372) and Special day offers (4.214). The above variables are highly motivating factors for the consumers to purchase through online.

1.5.3 Consumers opinion towards e-purchase – Factor Analysis:

Consumers attitude towards online shopping refers to their psychological state in terms of making purchases over the internet. Online shopping behaviour process refers to the products purchased online. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lower prices. There are different variables of considered for the consumer's opinion towards e-purchase. So, the present study has identified twenty-two variables on consumers' opinion towards online purchase. The respondents were asked to give their opinion in the form of five-point scaling technique such as strongly agree, Agree, Neutral, Disagree, and Strongly disagree. Factor analysis is a multivariable statistical technique that explains the inert relationship among the total set of observed variables. Factor analysis is also a way of grouping variables based on the criteria of common characteristics, which would serve as a common denominator for such a classification. It is an analytical tool, which can aid in the preliminary investigation and the interpretation of the relationship among a large number of inter-related and inter-dependent variables. The primary purpose of factor analysis is the resolution of a set of observed variables in terms of new categories called factors.

This test can be applied only after finding out the suitability of the data. So, Kaiser – Mayer – Olkin (KMO) is used to check the adequacy and suitability of the data for factor analysis. The test measures the sampling adequacy for each variable in the analysis. The sample size is always more than the data which is appropriate for the factor analysis. There are twenty-two identified as the consumers' opinion towards online purchase. All these variables are correlated with each other. To group the related variables, the researcher has decided to use the factor analysis. Before grouping the variables, the normality has to be ascertained. In order to ascertain the normality, KMO is used. The (KMO) measures of sampling adequacy index are used to examine whether the data are appropriate for factor analysis. The values range between 0.5 and 1.0 which indicates that the factor analysis is appropriate. The value below 0.5 implies that the factor analysis is not appropriate, either to collect more data or to rethink which variables to include. If the KMO value lies between 0.7 and 0.8, it is good for factorization. Bartlett's test of sphericity is a test of statistics used to examine the shape of normal distribution and also to verify the smoothness of the curve. The Table 1.4 explains that the two tests are Kaiser – Mayer – Olkin (KMO) measures of sampling adequacy and Bartlett's test of sphericity. It gives the statistics of KMO, Bartlett's test of sphericity, and chi-square analysis of association, degrees of freedom, and the probability value.

Table 1.4 Consumers opinion towards e-purchase – KMO and Bartlett's test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	7356.214
	Df	321
	Sig.	.000

Source: Primary Data

The Table 1.4 shows that the KMO Value is 0.782, which indicates that the degree of common variance among the variables is quite high. Hence it could be concluded that factor analysis can be conducted.

1.5.4 Consumers opinion towards e-purchase -Principal Component Analysis:

The principal component analysis was administered for grouping the variables for consumers' opinion towards e-purchase. It is a method of data reduction. The proportion of the variance of a particular item due to common factor is called communality. The initial value of the communality in a principal component analysis is '1'. The consumers' opinion towards e-purchase is involved in the component column. The extraction communalities estimate the variance in each variable accounted for the factors in the factor solution. If the value is less than 0.5 it indicates that the variables do not fit well with the factor solution and it should possibly be dropped from the analysis. The **Table 1.5** shows the extraction value of the consumers' opinion towards e-purchase.

Table 1.5 Consumers opinion towards e-purchase– Principal Component Analysis

Communalities		
Variables	Initial	Extraction
Discounts & coupons	1.000	.784
Customer Reviews	1.000	.942
Advertising	1.000	.681
Special day offers	1.000	.536
Diversity of products	1.000	.721
Product features	1.000	.536
Product characteristics	1.000	.654
Information about Product updates	1.000	.645
Comparative analysis of prices	1.000	.821
Temporal dynamics of commodity price changes	1.000	.736
24/7 customer service	1.000	.811
Easy replacement	1.000	.854
Easy return policy	1.000	.836
Simplicity	1.000	.661
Convenient	1.000	.652
Reducing waiting time	1.000	.631
Prompt delivery	1.000	.589
Packaging	1.000	.712
Information about the methods and shipping costs	1.000	.734
Ratings of online stores	1.000	.754
Logistics intermediaries	1.000	.636
No cost EMI (Equated Monthly Installment)	1.000	.681
Extraction Method: Principal Component Analysis.		

Source: Primary Data

The Table 1.5 shows the variance of the variables ranging from .500 to 0.911. It shows that the twenty-two variables exhibit the considerable variance from 50 percent to 90 percent. Hence it is concluded that all these variables are capable of segmenting themselves with respect to the consumer's opinion towards online purchase.

1.5.6 Consumers opinion towards e-purchase –Total Variance Explained

The total variance analysis is important to know the rotated sum of square value. The rotated six factors are determined based on the total Eigen value and the Eigen value should be greater than one. The total cumulative variance is explained by the total percentage of variance by each retained four factors. The Table 1.6 gives the individual variance of the predominant factors which emerged out of 22 factors.

Table 1.6 Consumers opinion towards e-purchase -Total Variance Explained

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.047	21.343	18.251	7.605	31.689	31.689	1.173	12.534	12.367
2	2.367	24.786	17.364	2.685	11.188	42.877	2.026	14.634	28.871
3	1.754	12.831	20.582	1.496	6.233	49.111	4.034	16.689	32.567
4	1.542	11.231	24.361	1.406	5.859	54.970	1.010	11.421	62.342
5	1.210	9.042	27.451	1.400	5.834	60.804	1.675	12.246	73.863
6	1.026	7.832	29.371	1.090	4.542	65.346	1.521	9.452	83.315
7	0.908	5.044	36.369						
8	0.676	3.631	48.209						
9	0.671	4.352	56.341						
10	0.518	3.451	62.341						
11	0.439	2.990	61.450						
12	0.361	2.610	73.456						
13	0.354	2.544	76.581						
14	0.214	1.584	80.590						
15	0.209	1.456	84.321						
16	0.115	0.765	89.240						
17	.049	0.329	94.900						
18	.572	0.578	96.710						
19	.643	0.961	97.906						
20	.781	0.732	98.671						
21	.657	1.478	99.000						
22	.445	2.233	100.00						

Extraction Method: Principal Component Analysis.

Source: Primary Data

The Table 1.6, shows that the twenty-two variables are reduced into six predominant factors with the individual variances of 12.367, 28.871, 32.567, 62.342, 73.863 and 83.315 respectively. Cumulative variable of the twenty-two variables is 83.315 percent. The value of the cumulative variable is more than the benchmark of the variant which is 50 percent. Hence, it confirms that the factor segment is meaningful.

1.5.7 Consumers opinion towards e-purchase –Rotated Component Matrix

The rotated sum of square value indicates that the cumulative percentage of variances is 69.576. So the factorization is much suitable for the reasons for non- repayment of agriculture credit. The Table 1.7 explains the value of rotated component matrix for the consumers’ opinion towards e-purchase.

Table 1.7 Consumers opinion towards e-purchase -Rotated Component Matrix

Rotated Component Matrix						
Opinion	1	2	3	4	5	6
Discounts & Coupons	.821					
Advertising	.756					
Special Day offer	.734					
Customer Reviews		.854				
Diversity of products		.794				
Product Features		.741				
Product Characteristics		.736				
Information about product updates		.864				
24/7 Customer service			.756			
Reducing waiting time			.891			
Packaging			.723			
Convenient				.936		
Simplicity				.821		
Easy replacement				.756		
Easy return policy				.784		
Prompt delivery				.654		
Information about the methods and shipping costs					.854	
Ratings of online stores					.756	
Logistics Intermediaries					.931	
No cost EMI					.654	
Comparative analysis of prices						.726
Temporal dynamics of commodity price changes						.654
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.						

Source: Primary Data

[1] Publicity:

Out of six factors the first factor consists of three variables namely Discounts & Coupons (.821), Advertising (.756) and special day offers (.734) all these variables are termed as **publicity**.

[2] Product update:

The Second factor consists of four variables namely customer services (.854), Diversity of products (.794), product features (.741) product characteristics (.736) and Information about product update (.864) all these factors are termed as product update.

[3] Promotion:

Factor three consists of three variables namely 24/7 customer service (.756), Reducing waiting time (.891) and packaging (.723). All these factors are termed as Promotion.

[4] Quick service:

Factor four consists of five variables namely simplicity (.821), convenient (.821), easy replacement (.756), easy return policy (.784) and prompt delivery (.654) all these five variables are termed as quick service.

[5] Transport charges:

Factor five consists of four variables namely Information about the methods and shipping costs (.854), rating of online stores (.756), Logistics intermediaries (.931) and No cost EMI (.654) all these factors are termed as transport charges.

[6] Price Variation:

Factor six consists of two variables namely comparative analysis of prices (.726) and Temporal dynamics of commodity price changes (.654). Both of these factors are termed as price variation.

1.6 Conclusion:

Nowadays we say that customers are mind blowing while go for an online buying for the reason that the broad range of internet facilities in the digital era. So, the study is tried to understand the antecedents behind the online shopping and that too in India the precedence of spend money among the Indian population has changed the recent years. People are most preferred product of online buying are books, Electronic items and Apparels; remains the least preferred choice of online shoppers. Online shoppers seek for clear information about product and services, convenience, time saving, security and delivery on time are the entire important factor for online shopping. It is concluded that saving time and convenient are the most influencing factor in online shopping of sivagangai district. And also now a day's online buyers are increasing day by day in the world because they are receiving influence by the digital technology.

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