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ONLINE BUYING BEHAVIOUR: A STUDY OF MIZORAM UNIVERSITY STUDENTS

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SCHOOL OF ECONOMICS, MANAGEMENT AND INFORMATION SCIENCE

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2018

DECLARATION

I, **Shri Albert Nuntharmawia**, hereby declare that the subject matter of this dissertation entitled '**Online Buying Behaviour: A Study of Mizoram University**' is the record of work done by me, and the content of this dissertation did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the dissertation has not been submitted by me for any research degree in any other University / Institute.

This is being submitted to the Mizoram University for the degree of Master of Philosophy in Management.

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CERTIFICATE

This is to certify that "Online Buying Behaviour: A study of Mizoram University Students" by Albert Nuntharmawia has been written under my supervision.

He has fulfilled all the required norms laid down under the M.Phil. regulations of Mizoram University. The dissertation is the result of his own investigation. Neither the dissertation as a whole nor any part of it was ever submitted to any University for any research degree.

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Preface

With the growing era of communication via online/internet, customers now view advertisements of different brands. It is quickly catching up with the buying behaviour of consumers and is a major source of publicity of niche segments and for established brands.

Consumer behaviour includes the investigation of people and the technique they utilize to pick, use, and set out items and administrations to satisfy their needs and the impact that these strategy have on the buyer and the general public all in all. Online buying behaviour refers to the way toward obtaining products or services by means of the Internet.

This study concerns with analysis of online buying behaviour of students on the different means or factors such as linkage of buying behaviour with internet access, motivational factors for online purchase decision and problems related to online purchase.

Chapter one consist of main introduction of online marketing, consumer buying behaviour, online buying behaviour, profile of the respondents etc. Chapter two consist of the literature review in which segments of literature from online buying behaviour, motivational factors for online purchase, problems in online shopping and research gaps are included. Chapter three consist of the research methodology in which the type of research method used, population size, sampling, objectives, research questions and problems of the study are included. Chapter four includes the data analysis part in which data are analysed as percentage into various tables. Chapter five consist of the different findings, conclusions as well as suggestions.

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Abbreviations

CNP	Card not Present
COD	Cash on Delivery
CPA	Consumer Protection Act
E-commerce	Electronic commerce
E- retailer/ E-tailer	Electronic Retailer
EMI	Equated Monthly Instalment
EKB Model	Engel, Blackwell and Kollat model
FAQ	Frequently asked questions
IAMAI	Internet and Mobile Association of India
ICT	Information and Communication Technology
IT Act	Information Technology Act
IIT	Indian Institutes of technology
MZU	Mizoram University
NAAC	National Assessment and Accreditation Council
PUC	Pachhunga University College
GC	University Grants Commission
www	world wide web

1.1 Introduction

Shopping is a repeating theme that ties every one of us. It is an affair that we as a whole offer and is a type of self-articulation that characterizes our identity. Our mentality, qualities, belonging and obtained items together makes explanation about what we are. Individuals think about shopping as a chance to browse, imagine, fantasize, entertain and socialize. For a few, shopping is a time consuming, exhausting and demoralizing activity while for others; it is a feeling of achievement. With these love-hate connections among the people and the demonstration of shopping, understanding the shopping behaviour is essential to research how advertisers can secure a sheltered place in the brains of customers. Advanced youthful grown-ups, particularly College and University students constitute a critical customers' portion because of their own spending power, impact on their folks' spending and the potential spending in future. They are considered to adjust quicker to new changes because of the absence of any established habits and behaviour.

There is a growing literature on the importance of consumer behavior in the field of marketing (Andersone,2008). In today's era of the ever changing business environment, many firms strive hard for their sustenance and their stake in the market. With the growing advancement of technology, the growing globalization, increasing socioeconomic involvement of businesses in foreign countries and the rising political interference in corporate world, it is becoming very challenging for organizations to manage and develop their business (Aaker,1970). They come up with several strategies to make optimum utilization of their resources. They also make every effort to minimize their costs and generate maximum revenue. However, organizations cannot accomplish their objectives if they have scrawny 'marketing strategies'. And when it comes to marketing strategies, the customer is always bound to be the 'core'. Customers have a very crucial role in the success of any organization since they are the people who generate revenue for the organization by

buying, using and influencing others to buy their products and services(Gajjar,2013). Hence, companies always want to know what makes the customer buy or not to buy their products and services (Clopton,1984). The perspective of marketing is about creating demand for the organization's products and services and also fulfilling their customer needs – present or future. For this reason, it is imperative that marketing professionals recognize the manner in which the consumers react when they are exposed to 'N' number of available options varying in price, payment mode, and purchasing and delivering method. Consumers do not purchase a product and service only because of its actual utility, but also because of its perceived worth. There are several reasons for why an individual purchases a particular thing, for example; he/she actually needs it, or perhaps he/she just wants to try it out, or he/she buys it just to honor someone who recommended that product (Garbarino and Strahilevtiz, 2004).

The beginning of Internet era in India can be cited back to 1986 with the introduction of ERNET project startup email exchange program between national centre for software technology, Bombay and IIT Bombay Rao and Manzar (2011). Since then India saw several levels of up-gradation, modifications and installation and different organizations set up their own website. ICICI bank became the first of its kind to launch online banking site in 1997, (Murali,2011) .The visible presence of subscription base websites can be made from the subscription sites of thenewspapertoday.com and NaiDunia.com in 2001. Similarly in 2003, Air Deccan launched India's first online air ticketing site (Team CCDS).

India now has 3rd largest Internet population in the world with 150 million Internet users, after China (at 575m) and the US (at 275m). At 150 million total Internet users, the Internet penetration in India remains at 12 per cent vs. 43 per cent in China and 80 per cent in the US. India has nearly 950 million mobile subscribers and close to 50 million or fewer than 6 per cent of these mobile subscribers access Internet via mobile handsets Aggarwal (2013).Thus India has a huge prospect of online banking due to massive number of internet users.

The year 1960-1982 seen the ascent of electronic business with the advancement of EDI (Electronic Data Interchange).EDI replaced traditional mailing and faxing of documents with a digital transfer of data from one computer to another. Trading partners could transfer orders, invoices and other business transactions with EDI Merchant (2011). Later in 1979 English inventor and entrepreneur Michael Aldrich invented online shopping, or teleshopping, to enable online transaction processing between consumers and businesses, or from business to business. Online shopping or E-shopping or online retailing is a form of electronic commerce allowing consumers to directly buy goods or services from a seller over the Internet without an intermediary service Jusoh and Ling (2012). Aldrich's technique later became known as e-commerce; it did not become economically viable until the Internet(Norman, 2014).In 1982-1990, it was evident that B2B online shopping was commercially lucrative but B2C was successful until the later widespread use of PCs and World Wide Web Merchant (2011).

Since the beginning of the Internet, individuals have shown interest to the Internet. According to Internet World Stats' statistics (2012) today more than two billion people linked to the Internet. This number shows that 30 percent of the world population uses the Internet. Consequently, the Internet can be used for the competitive advantage by organisations and actually it is a powerful source to use Hamill (1997). The Internet have been using for several different purposes. Besides that, it has also brought a different dimension to commercial activities. The Internet has created a new market for both customers and organizations, and has been an alternative market to the traditional market. Web sites provide a chance to search information about products/services, place a comment or give orders Hoffman and Novak (1996).

Today, with the ascent of the innovative technology, noteworthy bit of business exercises occur over the Web. Since commercial activities' fundamental objective is to sale, sale can be

acknowledged by the buy of an alternate gathering, as we probably are aware clients. Consequently, for electronic business exercises, it is critical to examine online customers' behaviour. Moreover, with a specific end goal to create and apply powerful showcasing systems the elements that influence customer practices ought to be examined. Online retailers can better comprehend client needs and needs by specifically breaking down the association between a client and the online shop. Business promoting has changed with the rise of online marketing. There has been a quick ascent in the quantity of online marketing undertakings offering different products. Organizations getting ready for the development of online market require dependable assessments of the development of online shopping. Information about online customer buying conduct is likewise expected to enable organizations to characterize their online retail techniques for Web architecture, internet publicizing, showcase division, item assortment, and stock holding. Many of these companies are engaging in this business. "Since the advent of Internet enabled e-commerce, online sales had attracted an increasing share of overall sales revenues" Vander Meer et al (2012). An increasing number of consumers are engaging in online retailing interactions Chiu (2012). In 2011, 43% of individuals in Europe made an online purchase and 71% of US consumers reported use of online shopping Zickuhr and Smith (2012); Eurosta (2012). The introduction of online marketing makes it easier for many people, thus developing convenience for customers. A lot of customers prefer online shopping as it is more convenient, has better price, more variety to choose, price comparison and most of all no crowds. As lots of customers are engaging in online shopping, some researchers have also developed the buying decisions of customers engaging in online shopping. In fact, Trifts & Häubl (2000) developed a process on how consumers make a decision on purchase: First, the consumer screens a large set of relevant products and identifies a subset that includes the most promising alternatives. Subsequently, they evaluate the latter in more depth, perform relative comparisons across products on

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important attributes, and make a purchase decision. Given the different tasks to be performed in the course of such a two stage process, interactive tools that provide support to consumers in the following two respects are particularly valuable: (i) the initial screening of available products to determine which ones are worth considering further and (ii) the in depth comparison of selected products before making the actual purchase decision.

Internet shopping has turned into another pattern of shopping these days and is rapidly turning into an important piece of way of life. Because of far reaching web access by individuals and internet business utilization by traders, online shopping has seen a great development as of late.

Today, it is relatively difficult to consider buyers without thinking about their online behaviour. A look at ongoing daily paper articles, reports and academic research papers demonstrates that customers depend upon online platforms during at least one phases of their buying decision process. With rapid technological advancement and development, online platforms are only a touch far from purchasers. The innovation has changed the cutting edge purchaser conduct. This has prompted an expanded enthusiasm among specialists and experts to study online consumer behaviour. As observed by Grewal and Levy (2007), the research in the context of online consumer behaviour has matured in the recent past covering a wide range of research interests such as factors influencing online consumer behaviour; impact of website design, online retailing, and online trust.

1.2 Evolution and growth of E-Business or Online Business

Online buying is growing exponentially throughout the world. UK is biggest online shopping nation in the world followed Denmark, Norway and Korea. In Nigeria and other African countries, the number of users is still far below the world average which is around 30% (telegraph.co.uk, 2012). Now-a-days due to the availability of faster internet networks E-

commerce activities are expanding at a faster rate in Nigeria, South Africa and Kenya. In South Africa, 51% of individuals with internet access shop online whereas, in Kenya, only 18-24% makes online purchases. In Nigeria approximately 28% of the population has internet access according to ITU figure. According to the study the swiftness of online shopping in Pakistan is slugging as compared to India and other countries (Sajjad & Arsalan, 2012).

The total value of E-Commerce activities in India has surpassed Rs.5.7 billion during 2004-05 and Rs.23 billion by the year 2006-07.According to RajanAnandan, VP & Managing Director of Google India(yourstory.in,2013), with approximately 8 million Indians shopping online in 2012, online shopping industry in India is growing rapidly and will continue to see exponential growth. According to a survey conducted by IMRB International and IAMAI (business-standard.com,2012), there was an estimate of 137 million Internet users in the country as of June 2012. Of which, 99 million were from urban parts of the country, the remaining 38 million were from rural India. So, online shopping is flourishing not only in metros and urban areas but also in rural areas. Of which Hyderabad sits a big hit (articles.timesofindia.indiatimes). Online shopping in China topped 59.4 billion Yuan in 2005, more than 90 per cent from previous years (articles.economictimes.indiatimes)

The first phase of E-business evolution began in the mid and late 1990s that focused on transaction-oriented E-commerce than E-business. It focused only on online trading of goods and services. During this phase, dotcom companies focused on having better search, graphical product display, user-friendly domains and payment processing capabilities. In the second phase of E-business evolution, companies shifted their focus from transaction oriented E-commerce to customer centric E-business. E-commerce has become one of the essential parts of internet after the popularization of World Wide Web (WWW) in the mid-1990s. According to University of California, Los Angeles's centre of communication policy (2001), online shopping or E-commerce has become the third most popular activity on the internet,

after e-mail and web browsing. In popularity, it has even surpassed entertainment, information and news-the most common activities people do when they are online. When compared to the western countries, India is still in its nascent stage of development but in the recent years, due to the low cost of personal computers, smart phones and growing usage of the internet in India has shown a tremendous growth in E-commerce.

Several factors have contributed to the growth of the Internet market, some connected to technological advances, some related the way the corporate world has changed its perceptions, and some related to changing lifestyles of consumers. The increasing number of company that offer Internet access are providing consumers with a convenient and inexpensive way to become members of the Internet community. The proliferation of online shopping has stimulated considerable research examining consumer acceptance of the internet as a shopping channel Childers et al. (2001). The development of better navigation software and search engines are making Internet visits a more pleasant and exciting experience. The increase in the quantity and quality of the available information on the Internet and the presence of well-known corporations and brands on the Internet are also generating higher interest among consumers. In addition, the developments of secure system that allow secure monetary transactions are accelerating Internet shopping. The increased globalization of the world economies has created many opportunities for marketers. At the same time, this has also intensified competition among businesses so that many companies are looking towards unconventional forms of marketing.

1.3 The Role of Internet in Transforming Marketing

During recent years, globalization and computerization have reclassified the business, legal issues, culture, and social request. Globalization alludes to eventually incorporate financial and social foundations. This incorporation happens because of the utilization of data

innovation. The innovative insurgency assumes worldwide automated systems and the free development of products, data, and people groups crosswise over national boundaries. Hence, the Internet and global computer networks make possible globalization by producing a technological infrastructure for the global economy. Computerized networks, satellite-communication systems, software and hardware link together and facilitate the global economy (Douglas, 2002).

Using Information and Communication Technology (ICT) facilitates the production of goods in a short time with the help of computerized information systems, and services are quick and effective (Miles, 2001). Information and Communication Technology known as ICT technology has become the main tool in business activities in the modern world (Dimovski & Škerlavaj, 2004). Internet is winding up some portion of regular daily life for the entire world. As of late electronic business has created in an important business discipline."E" as the last letter in Internet use has accepted extraordinary significance not just in the world of information and communication technology yet additionally in organizations or business. It has turned into an imperative part for large number of research. So we can specify: electronic marketing, electronic trade, electronic finance, electronic business, electronic learning, gadgets markets and others. The Internet represents a technological innovation, whose effects range from communication to interaction; however, its potential has not been fully explored and studied (Hoffman, Novak & Peterson, 1997).

In its initial years, numerous observers expected that the Internet was 'just another communication medium'. Be that as it may, the parallel advancement of other digital networks has empowered it to end up something beyond a communication medium. As Information and Communication Technology (ICT) progressed, people and companies' habits and practices changed with more and more use of online services. Traditional marketers found that their clients have undeniably control over the communication that they get. Rowan

(2002) identified three significant changes due to the advent of online buying and selling that altered customers' influence both online and offline- First, the physical location of sellers disappeared from the decision-making process. Second, digital brands (or communication) became as important in building perception of organizations as their products and services. And the third alteration- understanding of privacy changed irreversibly.

1.3.1 Consumer Protection Laws and E-Commerce

The Consumer Protection Act, 1986 (CPA) guarantees and protects the rights of consumers vis-à-vis providers of goods and services in India. The applicability of CPA to online transactions was cleared in a written reply by the Minister of State for Consumer Affairs, Food and Public Distribution wherein it was stated that all business transactions by consumers, whether online or otherwise, is covered under the CPA and complainants can approach various consumer for provided under the CPA for resolution of their grievances. A new law as envisaged in the Consumer Protection (Amendment) Bill, 2016 has been introduced to address the growing complexity of the business landscape with the expansion of e-business across India. The Consumer Protection (Amendment) Bill, 2016 seeks to replace the 30-year-old CPA and proposes to set up a regulatory authority which will have powers to recall products and initiate class action suit against defaulting companies, including e-tailers.

1.3.2 Privacy and Data Protection

As a feature of online exchanges, online shopping firms unavoidably increase direct or indirect access to client or user information. In India, the right to privacy is not particularly perceived under any legislation, and is just perceived judicially. So far as data protection is concerned, Section 43A of the Information Technology Act, 2000, (IT Act) provides for award of compensation for failure to protect data. Further, Information Technology Rules,

2011 lay down the legal framework framed there under impose civil criminal liability on persons if they are in breach of privacy and confidentiality. Privacy is an emerging and for separate privacy legislation, the Government of India has introduced a draft privacy bill in 2011. In its most current form, the draft bill proposes an overhaul of the data privacy framework in India, whereby the collection, storage, processing and transfer of data would be assessed for compliance through the lens of privacy principles, with enhanced penalties for any violations of privacy Prasad et al.(2016). Another critical business and legitimate pre-requirements for successful tasks of any internet business organization is to have secure payment gateways for electronic transactions. An installment entryway affirms and courses portion purposes of enthusiasm for a sheltered circumstance between various gatherings and related banks. While trying to conquer the powerlessness of venders in confirming if the genuine card holder is the client making the buy in web based business exchanges (and related dangers, for example, misrepresentation), RBI has presented a double validation process for online exchanges in India. It has ordered, initially, that all "Card not Present" (CNP) exchanges ought to be moreover validated in light of data not accessible on the card and an online alarm be sent to the cardholder for such exchanges, and furthermore, that this extra verification prerequisite would apply to all CNP installments made for buy of merchandise sold and benefits gave inside India, and such exchanges ought to be settled in Indian cash and the securing of such exchanges ought to be through a bank in India, Prasad et al.(2016).

1.4 Overview of Online Retailing in India

Internet retailing in India has registered steady double-digit growth in 2016. In a country specific report on Internet Retailing in India published by Euro monitor International (2017) identifies reasons for the steady growth as the increased efforts of government of India to educate consumers, especially the country's rural population, regarding the use of the Internet

and Smartphone. Furthermore, the availability of the majority of the country's most popular brands online has enabled online retailers to attract a high proportion of the consumer base for the channel as consumers are not always physically close enough for consumers to visit their stores Euro monitor (2017). According to a report, -commerce market was worth about US $3.8 billion in 2009, it went up to US $17 billion in 2014 and to US $23 billion in 2015. ASSOCHAM-Forrester study estimated that this figure would jump from $26 billion in 2016 to $103 billion in 2020 BusinessWire_India (2016). India has seen the fastest growth in the retail E-Commerce section among the Asia-Pacific countries, growing 133.8% in 2014 and 129.5% in 2015. e-Marketer, a consulting firm, also forecasts that this growth will stabilize to 23.9% in 2019, compared with an Asia-Pacific projected average growth of 23.5%.

1.4.1 Advantages and Disadvantages of Online Shopping

Online shopping offers numerous particular points of interest over physical stores. To start with, it offers a lot of comfort. Online shopping gives a chance to shop 24 x 7, no group or shopping lines and no compelling reason to movement. It spares purchasers' opportunity, fuel and vitality and offers protection. Second, online shopping offers simple value correlations. Clients can without much of a stretch think about the costs from numerous sellers. There are even correlation shopping destinations accessible for simple examinations on different parameters, for example, value, quality and offers. Third, online shopping gives boundless decision. As rack space is constrained in physical stores, assortment of stock is restricted. Be that as it may, in online stores, decisions are plentiful. Shopping on the web enables clients to discover an assortment of items that generally impractical in a physical store. Physical stores regularly make it hard to purchase certain things. For instance, provocative unmentionables, strange trimmings, grown-up toys and so on. Fourth, online shopping enables simple access to buyer audits which makes clients more educated buyers. Finally, clients feel less forced in internet shopping. Frequently, clients have griped about offering weight that may have

constrained them to purchase things which were not looked for. Clients shop online on account of every one of these advantages. Some other points include -

i.   Internet gives you a wide access of your potential customers. It has been stated that billions of people in world use the Internet, and more people are aware of Internet day to day. So, marketing your business to such a large group of people is only possible through Internet.

ii.   The only channel that can cross geographic and national borders and boundaries is the internet.

iii.   The amount and cost of promoting and raising your business on the Internet or e - business is way cheaper than other means of marketing. Thus, it makes it very easy for small and mid-sized businesses to advertise their products.

iv.   Internet enables the capacity to remain associated with clients consistently. On the off chance that any markdown going on, at that point it is less demanding to send an email to clients and they can purchase the item in a flash. Internet additionally permits to send numerous messages in the meantime, which spares the monotonous assignment of sending a newsletter to each customer. Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.

v.   Internet marketing spares a great deal of time and exertion. Rather than having a client benefit delegate to answer the inquiries of clients, one can put all the data about the item or administration on the Web with the goal that clients can experience it. The most widely recognized method for doing it is to have an area committed to much of the frequently asked questions (FAQs) about the item or product with the goal that clients get all the required data about the product or the administration. Internet marketing allows your business to be available 24/7, which means increased sales and profits.

Some of the disadvantages of Online Marketing include -

i.   Although, Internet marketing permits a more extensive achieve, the start-up expenses of a site can be high. This incorporates the cost of the required programming and equipment, and upkeep costs.

ii.   There are still a great deal of clients who utilize the Internet only to have more data about an item and like to get it face to face. For instance, Web showcasing enables a client to see how a telephone looks like and its specialized determinations, however clients lean toward observing the telephone in the store to get a hands-on involvement.

iii.   There are considerable measures of clients who are not capable in utilizing the Internet and concentrating exclusively on Internet marketing can make you lose these customers.

iv.   The standards of the exchange change quickly in Internet marketing, and it requires consistent consideration and observing to guarantee that your advertising system does not watch outdated.

v.   The greatest impediment of Internet marketing is its powerlessness to deceitful exercises. There are considerable measures of ill-conceived sites out there which seem to be like unique sites and burglarize the clients of their cash. Spamming is likewise one of the greatest difficulties for Internet marketing and classified information can be effortlessly stolen by programmers.

vi.   Internet marketing does not have the human touch that is included when a client purchases an item from a businessperson. This hampers the possibilities of relationship building which has a critical impact in rehash deals and verbal reputation.

vii.   Internet marketing depends vigorously on innovation, which is powerless against specialized deficiencies. For instance, if a client taps on your notice however because of a specialized glitch, can't purchase the item, he may effectively end up furious and take his business elsewhere.

In spite of the fact that, there are a few difficulties engaged with Internet marketing, it can be securely said that Internet marketing has prompted expanded straightforwardness and simplicity of purchasing items. The need of great importance is to counter the difficulties with the goal that Internet marketing turns out to be really useful for all.

1.4.2 Risks Associated with Shopping Online

Many studies have explored customer perceived risks associated with shopping online. These risks are mainly due to lack of personal touch, inability to try the products before purchase and privacy and security issues. Anthony, Fernandez (2006) categorized the perceived risks into six categories, namely-privacy, system security, security, inconvenience of online shopping, no concerns and miscellaneous Miyazaki, Fernandez (2001). Garver (2012) in his article written for Forbes lists 5 dangers online shopping. They are, fake online reviews, lack of full cost disclosure, counterfeit goods, order never arrives and identity theft Garver (2012). In another research article, Sandra, Bo Shi (2003) identified six types of perceived risks. They are: financial, product performance, social, psychological, physical, and time/convenience loss.

1.4.3 Types of Online Shoppers

Nielsen (2014) identified four types of online shoppers: Shopaholics, researchers, savers and sceptic. Shopaholics view online shopping as convenient and fun. They like getting email notifications from retailers and use mobile apps. For researchers, knowledge is prime who

like to read online reviews prior to purchasing product. They spend considerable amount of time in researching about products. They use social media for seeking information and arrive at purchase decision. Savers are a type of customers who hunt for the lowest prices. They find deals that are better than those offered in other online and offline stores. Skeptics are those customers who worry more about privacy and security issues. They feel wary of giving their credit or debit card information online Nielsen (2014). Ah KengKau et al.(2003) in their paper classified online shoppers into six categories: On-off shopper, comparison shopper, traditional shopper, dual shopper, e-Laggard and information surfer. On-off shoppers are the ones who browse the web and collect information of a product but choose an offline retail shop. Comparison shoppers are those who compare product features, prices and brands before making purchase decisions. Traditional shoppers are those who buy from brick-and-mortar store. Dual shoppers are more likely to compare brands and product features and rely on internet for information gathering. They are not particularly deal prone. E-Laggards are those who show less interest in seeking information from internet. Information surfers are those who love banner advertisements and clicks on them often. An information surfer also looks out for promotional offers and has online purchase experience (Kau, Tang, &Ghose, 2003).

1.4.4 Major Online Retailers in India

Amazon.in, Snapdeal.com, Jabong.com, Myntra.com, Homeshop18 and Infibeam.com are some of the major online retailers in India which sell different brands including fashion. Flipkart.com, Snapdeal.com and Shopclues.com are among the 177 start-up companies across the world that has entered the Unicorn group. A unicorn company is a start-up company valued over USD 1 billion. (business.mapsofindia.com). Some of the details of these major online retailers are:

i.   Flipkart: This one needs to start things out no doubt. The whole nation is totally subject to Flipkart for almost the entirety of their shopping needs. Flipkart offers everything from blessing vouchers to gadgets to home machines. Truth be told, measurements assert that there are a larger number of things on flipkart than in a shopping center. Henceforth, Indians are vigorously dependent on flipkart for all their shopping needs.

ii.   Amazon: A substantial number of individuals from India swear by the administrations of amazon. Amazon and flipkart are dependably at war with each other and are dependably at close foot rear areas. Amazon has a similarly huge number of items as flipkart. Actually, Amazon evidently offers more than flipkart. Since amazon is an American organization, it does not have the desi taste that would be favored by an Indian. It is savvy to Indians its Indian space. It would then be a moment hit among the majority.

iii.   Snapdeal: is a totally Indian site and is frequently favored by the majority for its shoddy rates. It offers items at extremely low costs and thus, is a most loved of the majority. It is a smart thought to purchase from Snapdeal on the off chance that you are searching at totally modest costs. In any case, there have been times when customers have grumbled of the results of Snapdeal and thus, some of them avoid Snapdeal.

iv.   Myntra: A similarly expansive number of ladies support myntra over jabong. Myntra likewise has countless and garments on its online entryway. It has countless also and one can purchase from a classification of their decisions. From western to ethnic to conventional, a wide range of garments are sold on myntra.

v.   Shopclues: Shopclues is renowned for their intensely reduced best shopping bargains. Shopclues is outstanding amongst other online stores that offers a wide assortment of cameras, Computer frill, Mobile, Gift, Jewelry, Cosmetics, toys, garments, books and pack.

1.4.5 Key Growth Drivers of Online Retailing in India

According to estimates by e-commerce executives, investors and research firms, online retail amounted to $14-14.5 billion in 2016 RedSeer Consulting (2016). Indian online retail is expected to grow from 1.2 percent of the total retail market in 2015 to 4 percent to 6 percent of total retail by 2020. This growth will be driven by four important key growth drivers- growth of digital penetration, limitation of brick-and-mortar store formats, growth of internet habitual customers and improved supply side.

1.4.6 Growth of Digital penetration

Smart phones and internet penetration are boosting online retail industry. The Internet and Mobile Association of India (IAMAI) report that the internet penetration in 2015 is estimated to be 25 percent and is expected to reach 43 percent by 2020.

1.4.7 Limitation of Retail (Brick-and-Mortar) Store Formats

In an innovation driven world, a customary business with a physical nearness can at present be a reasonable choice for maturing business visionaries. Called brick-and-mortar business, the stores/business are stand-alone structures, or located within larger shopping complexes or malls. There are numerous upsides to this kind of business structure, including attracting (potential) clients utilizing their feeling of smell, taste, hearing and contact. Also, loads of individuals still want to manage individuals face to face when making buys. Nonetheless, disadvantages of running a brick-and-mortar business. The majority of these include costs. The factors include - Rent, Employee Cost, Start-up and overhead cost, and Locale limitations.

1.4.8 Supply Side Improvements

Online retailing India has been witnessing plethora innovations and improvements from supply side. Some of them are the availability of discounts & promotions, cash on delivery, wider product range, better product details, easy returns, faster delivery, option for EMIs and mass media campaigns & events have contributed towards further penetration of online marketing.

1.5 Consumer Buying Behaviour

Consumer Buyer behaviour has been defined as "a process, which through inputs and their use though process and actions leads to satisfaction of needs and wants" (Enis,1974). Alternatively, consumer buying behaviour "refers to the buying behaviour of final consumers, both individuals and households, who buy goods and services for personal consumption" Kumar (2010). The definition formed by Solomon et al (1995) describes consumer buying behaviour as a process of choosing, purchasing, using and disposing of products or services by the individuals and groups in order to satisfy their needs and wants. Similar definition of consumer buying behaviour is offered by Schiffman et al.(2007) in which they describe it as behaviour that consumers express when they select and purchase the products or services using their available resources in order to satisfy their needs and desires.

Consumer behavior includes the investigation of people and the technique they utilize to pick, use, and set out items and administrations to satisfy their needs and the impact that these strategy have on the buyer and the general public all in all. Consumer behavior refers to all the idea, feelings and activities that an individual has or takes previously or while purchasing any item, service or idea. Consumer behavior is the idea which answers what, why, how, when, and where an individual makes purchase. Accordingly, the result of buyer behavior is the buyer's decision.

Consumer buying behaviour has become one of the most important and complex task for the organisations. In order to gain a competitive advantage over its competitor's huge amount of money and time is devoted to understand the nature of consumer buying process. Kotler and Keller (2011) state that consumer buying behaviour is the study of the ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants.

The Buying Behaviour of a Consumer is inclined with the Consumer Decision Process. The standard Consumer Decision Process which were first introduced by Engel, Blackwell and Kollat in 1968 (which is also known as EKB Model) consists of a methodical and structured process – Problem or need recognition; Information Search; Evaluation of Alternatives; Choice Selection; and Post-Purchase Outcomes. Thus, the study of buying behaviour of consumers involves the understanding of diverse concepts and practices.

1.5.1 Online Buying Behaviour

Online buying behaviour refers to the way toward obtaining products or services by means of the Internet. Depending upon their experience, skill or social foundation, buyers are probably going to confirm differing perceptions, attitudes and behaviour in online settings.

In the typical online shopping process, when potential purchasers perceive a requirement for some product or service, they go to the Internet and search for require related data. However, instead of looking effectively, on occasion potential buyers are pulled in by data about items or administrations related with the felt require. They at that point assess options and pick the one that best fits their criteria for meeting the felt require. Online buying behaviour is likewise characterized as the procedure where a shopper takes so as to buy an administration or item finished the web. At the end of the day, a purchaser may at his or her extra time purchase from the simplicity of their own home items from an online store. Purchaser state of

mind in term of online shopping is characterized as shopper's sure or negative mindset when they are going to settle on the buying decision. Consumer attitudes are affected by their purchasing intention. The relationship between intention and behaviour is based on the assumption that consumers' effort to make rational decisions based on information available to them. Therefore, an individual's behavioural intention to perform or not to perform certain behaviour is the immediate determinant of that person's actual behaviour Fishbein, Ajzen (1975). Monsuwé et al.(2004) stated that customers' attitudes toward online shopping was not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like customer personality, situational factors, product uniqueness, earlier online shopping experiences, and confidence in online shopping. The online shopping environment enables consumers to reduce their decision-making efforts by providing vast selection, information screening, reliability, and product comparison Alba et al., (1997). Since the Internet provides screened and comparison information for alternatives, consumers may reduce the cost of information search and the effort in making purchasing decisions. In any case, since online customers basically communicate with the Web-based computer system and cannot physically contact or feel actual items, they settle on choices for the most part with data gave electronically by the online store. There are additionally factors which impact clients to shop online which are - comfort; Information; accessible items; cost and time efficiency; As contradict to this, there are likewise factors that drives the customers to shop online – Security; Intangibility of Online Product; Social Contact; Dissatisfaction with online store.

1.5.2 Consumer buying process

A consumer decision-making process is by and large clarified as a procedure comprises of a few consecutive advances/stages. This demonstrate incorporates five stages, beginning from need recognition and problem mindfulness identified with the product and looking through

the information of the same took after by alternative assessment, settling on the purchase decision lastly post purchase evaluation..

Stages of Consumer buying process -

I. Need Recognition / Problem Awareness

The initial step of the buying process is the recognition of need of a customer. The purchase decision of a client or customer is altogether reliant on need recognition by a customer. This recognition happens when there is an error between the buyer's real circumstance and the and the desired one. This disparity emerges because of changes either into real or wanted circumstance of a client/customer. The buyer or consumer will then work to evacuate this hole actual and desired circumstance in the event that he/she gives an abnormal state of significance to the need recognized. It can be said as in the event that the need is extremely essential to be satisfied then purchaser takes will move forward for the buy of item generally not. In any case, it isn't the situation continuously.

II. Information Search

The information search process begins with acknowledgment of the issue by the buyers. The consumer presently will accumulate data/information about potential item decisions that may address the issues recognized. The gathered data involves data significantly identifying with item includes, brand, merchant and cost are the real subjects. Wellsprings of data for the most part are print media, radio, TV, and Internet promoting. This data gets gathered as a primary concern of the purchaser either from its prior involvement with item or brand and supposition about it as a main priority. For the most part, inner sources are the premise of taking a choice with respect to the buy of the regular item. Be that as it may, when the shopper doesn't have much data about the item or brand then he/she needs to change to another source i.e. Outer

sources incorporates data gathered from companions or family, customers reviews or taking a gander at limited time advertisements on various media or by conversing with salespersons.

III. Evaluation of Alternative

Subsequent to distinguishing the need and gathering the information from different sources the purchaser currently has numerous elective answers for look over for fulfilling the need. Presently the consumer assesses diverse alternatives and tries to pick the one he/she supposes is the best answer for fulfilling his need. At the same time, two viewpoints are utilized to evaluate every one of the options. One of the perspectives is identified with the goal qualities, (for example, the highlights and usefulness of the item) and the other is related with subjective characters (recognition and saw estimation of the brand by the buyer or its notoriety).

Consumer's level of contribution in assessment process and significance of procurement choice for the customer are two criteria which choose what number of contrasting option to be considered. On the other hand, the quantity of considered solutions will be significantly smaller for an ordinary item or a standard purchase.

IV. Post Purchase Behaviour

The consumer decision-making process closes with post-purchase evaluation. At the point when a purchaser or consumer begins utilizing an item one next to the other he continues assessing it. The shopper or consumer may feel fulfilled or disappointed relying on the execution level of the item bought. This assessment will affect customer's future purchasing choice. In the event that the item encounter is fulfilling it will bring about minimization of data inquiry and elective assessment organize if there should be an occurrence of repurchase made by the client for fulfilling a similar kind of need. A definitive result will pick up of a

steadfast client by the dealer or brand. A alternative to it the customer needs to repeat each progression of buying process if his/her experience is normal or disappointing. Post purchase evaluation is additionally associated with verbal publicity. The whole buyer purchasing process isn't something which works in disengagement. There are parcel numerous elements which influence customer purchasing process at a few phases. It is exceptionally fundamental for advertisers to think about these variables for changing over a forthcoming purchaser into a real purchaser.

1.6 Problems in Online Shopping

Online shopping enables individuals to purchase things from their homes comfortably. The online business has absolutely changed the way we look to improve things. In any case, such as everything else, the world of online shopping is not all positive. In spite of the considerable number of endeavors of internet business organizations to alleviate them, there are a couple of issues or problems that customer faces while shopping online. Six of these problems are listed below -

i. Quality issues - The most serious issue while purchasing things online is that you have no certification or guarantee of a product's quality. Reviews are not generally dependable and all the research cannot guarantee you of an item's quality; false sellers who deliberately mislead customers to expand deals are the prime purpose behind defective products being sold on the web. With the volume of e-commerce companies' handle nowadays, it can be very troublesome for them to lead quality checks every single one of the products they're offering.

ii. Delivery & Logistic problem - One thing that always turns up while shopping on the web is the point at which the order will be delivered. While e-commerce sites have arranges order tracking systems for their customers, they are not generally exact or accurate. Delivery boy regularly turn up at our homes when we're grinding away or out some place as there's no real

way to settle a specific schedule opening for the delivery to happen. This same issue exists while returning products.

iii. Digital Payment Failures - Regardless of whether a customer is paying by credit/debit card, net-banking, or one of the few digital wallets that exist today, the failure of digital payments dependably looms overhead while making online transactions. A faltering internet connection or a some glitch regularly brings about the payable sum being debited from a customer's record without being credited to the selling party. More from that, recovering this amount is definitely not a easy and quick procedure.

iv. Additional Charges - There sometimes happen when we came across a great deal or offer on a product and when we are about to purchase that product, we have noticed some additional charges like tax and shipping costs. This is a common thing for majority of online shopping sites if the price of your order amount is not high enough to offer for the free shipping. To make matter more worst, sometimes these shipping charges are added on each individual or particular product even though when we order it on multiple or collective orders.

v. Unclear return and guarantee policies - Since you have no clue about product's quality until the point that you hold it, returning things purchased online is very normal. Unless you're purchasing from one of the built up e-commerce companies, it is critical to experience the return policy while making a purchase. In any case, most sites have vague return policies that can abandon you with a low-quality item and no real way to return it. The same applies for guarantees, as most sites do not clearly mention or specify what the policy is for a product and after that decline to complete replacements in the event that you get a damaged product.

vi. Lack of Security - Digital security, or all the more precisely its absence, is a noteworthy issue on the internet today. E-commerce sites record vital customer information like name,

telephone number, address, and bank details. In the event that these sites do not actualize stringent digital safety efforts, your information is in danger of falling into the wrong hands who would then be able to wreak destruction on your bank account. The vast majority of the enormous players in online shopping positively have the best-in-class security measures to ensure their customers' details or information, yet the same cannot be said in regards to the countless smaller sites that might not have the skill to do as such.

Apart from these problems, there are also problems of perceived risk as well as trust issues. These two factors also constitute on the field that when shopping online, various customer face a certain risk on whether their order will be safe, matched with the sites displayed, authentic product etc., these arise a problem for several of customers. And for trust issue, most customers always face a problem in trusting the shopping sites, especially when it comes to small shopping websites, as decrease in trust arise on payment options, cash transfer, delivery and product quality. Also, loss of trust exists when a shopping site usually lacks the payment of Cash on Delivery (COD). To furthermore expand the concept of perceived risk and trust, there are various definitions and statements -

Perceived risk is an important concept in consumer behaviour in online shopping. It impedes the adopting online shopping. Perceived risk can be defined as the subjective belief of consumer suffering a loss in search of a desired outcome. It has stronger correlation with willingness to shop online than convenience Zhou et al., (2007). Li, Zhang (2002) mentioned perceived risk is an important element of consumer attitude towards online shopping behaviour. The issue of payment security affects not only new internet shoppers but also existing internet shoppers Kwon, Lee (2003). Some existing internet shoppers avoid to shop online because of payment security issue. And they can influence the people around them. While end users use internet on regular basis, because of security and privacy issues they abstain from internet shopping Lian, Lin (2008). When consumers trust a company, they

know that this company is able to fulfill their needs and wants and eventually, they become committed to the company. The importance of trust in human interactions cannot be over emphasized and there have been numerous researches on the concept of trust. As a result, trust has varying definitions depending on the context of use and fields of application. Mayer et al. (1995) simply defined trust as a "willingness to be vulnerable to another party". Gefen et al. (2003) define trust as "one's belief that the other party will behave in a dependable, ethical, and socially appropriate manner". Pavlou (2003) also describes trust "as the belief that the other party will behave in a socially responsible manner, and, by so doing, will fulfill the trusting party's expectations without taking advantage of its vulnerabilities". From these definitions of trust from researchers, it can be deduced that trust is vital for interaction and relationship building between parties involved.

1.7 Profile of Mizoram University

According to the Mizoram University Annual Report (2015-16), Mizoram University was established by an Act of Parliament in the year 2000 and started functioning in the year 2001.It was accredited 'A Grade' by NAAC in the year 2014. There are 33 functioning academic departments under 8 schools of studies in the main campus, 1 constituent college and 27 affiliated colleges. Out of 27 affiliated colleges, 25 of them are recognised under UGC Acts having 2(f) and 12(B) status and 20 of them were assessed and accredited by NAAC and the remaining colleges have applied for their accreditation.

A total of 1954 students have been enrolled during the year of report. The total enrolment includes 1591 post graduate students and 343 undergraduate students in the main campus. Of the total enrolment, gender disparity is hardly significant among the Schedule Tribe category (877 males and 796 females), whereas gender disparity is seen in the other categories such as

Schedule Caste (39 males and 7 females), other backward classes (71 males and 21 females), General (103 males and 40 females) and Person with Disability (1 male and no female).

1.8 Profile of Pachhunga University College

According to the Pachhunga University College website, Pachhunga University College (PUC) is a constituent college of Mizoram University, a central university established by an Act of Parliament of India. Founded in 1958, it is the oldest and the most premier college in the entire state of Mizoram, India. It is situated in College Veng, a locality located at the eastern side of Aizawl city. It remains the only institute of higher education in Mizoram to manage undergraduate courses in three disciplines, namely arts, science and commerce. There are 104 permanent teachers, including the Principal. 60.57% of them possess PhD and 12% MPhil in their respective fields. There is 1 Professor, 23 of them are Associate Professors, and 80 are Assistant Professors. Prof J.V. Hluna is the first Professor under UGC in Mizoram. There are 71 supporting staff including Assistant Registrar, Section Officer, clerks, peons, drivers and cleaners. There are also 25 technical staff including laboratory assistants, mechanic, electrician and carpenters. Average number of enrolment of students is 1350 for the past five years, with approximately 600 fresh admissions every year. According to the Mizoram University Annual Report (2015-16), Pachhunga University College has a total number of 2172 students with 23 departments.

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2.1 Introduction

The literature review portrays, abridges and assesses the various researches which are as of now completed in the areas of online purchaser conduct by and large with a special emphasis on online shopping problems studies. Literature review helps in distinguishing the research gap and offers course for this study. For the present study, relevant articles published in refereed journals, reports published by various agencies, conference proceedings, case studies, theses, newspaper articles etc. were selected for review. Academicians and professionals regularly utilize journals for procuring data, spreading new discoveries and diaries hence speak to the largest amount of research (Nord and Nord, 1995). The literature review are portrayed and classified as online buying behaviour, motivational factor for online purchase, and problem factors.

2.2 Online Buying Behaviour

Christy M.K, Cheung et al. (2003) battled that there are important complexities among separated and customer conduct that require a perceiving conceptualization. A review of online buyer literature reveals that the degree of conveyed research is largely separated. For example, pros, for instance, Goldsmith (2000) and Limayem et al. (2000) exhibited that individual creativity is a key personality quality in client online purchase point.

The effect of web design and feature, presentation and course structure of thing things on assignment of internet shopping was examined by Chau et al (2000). Jarvenpaa et al. (1999) assumed that trust in an Internet store is a fundamental determinant in electronic shopping. Client trust and buyer satisfaction were the key precursors of continued with purchases was included in think about drove by Lee (2001). From these varied nature of studies, it can be fought that solitary couple of studies have attempted to intentionally consider online buyer

lead perspectives, for instance, online trust and risk acknowledgments in Indian setting and exhibit particularly.

Turkyilmaza C. A. et. al. (2015) directed their research with two concentration territories .In one bit creators' have analyzes the impacts of website quality (outer factor) on online drive purchasing. The outcome demonstrated that three highlights of site I. e. convenience, helpfulness, amusement in a similar request were observed to be most compelling in influencing on the web drive purchasing conduct. The measurement convenience included simplicity of understanding, natural tasks identifying with site. The convenience measurement was clarified by reaction time, instructive fit to assignment, custom fitted correspondences of the site alongside trust of the purchasers to the site. The third element of site i.e. excitement of the site was depicted by the visual and passionate interest of the site. In next concentration zone of paper creators have considered the how identity trait (internal factor) impacts the online motivation purchasing. As indicated by the outcomes extraversion, receptiveness to change and appropriateness have constructive outcomes; honesty and neuroticism effects online drive purchasing. The following essential aftereffect of the investigation is connected with the identity attributes of the shoppers who shop on the web. To finish up, creators have recommended that to increment online motivation purchasing both site quality measurements and identity characteristics ought to be thought about by online retailers.

Ariff M. S. M. et. al. (2013) directed their research to know the part of electronic factor towards the online purchasing conduct of college understudies of Malaysia. A online shopping site is a vital component in whole procedure of E-Commerce buy. Plan of a site is taken as solid prescient of client judgments of nature of and demeanors toward the site. Measurably Exploratory factor examination and numerous relapses are connected to determine consequence of this work. The Exploratory factor investigation demonstrated that

five components influencing on the web buy conduct are Data Quality, Fulfillment/Reliability of Customer Service, Website looks and design, Fast and efficient details, and Privacy/Safety. The consequence of Multiple Regression Analysis demonstrated that Data Quality, Fast and efficient details, and Privacy/Safety influence decidedly online buy conduct. This examination occurred on 310 college understudies from Malaysia.

Kim C. et. al. (2012) in their paper have endeavored to discover the variables which impact the web shopping worth and repurchase intension of online customers. In his paper three autonomous factors were taken – framework quality, benefit quality and data quality. Framework quality incorporates security and openness of the framework. Administration quality incorporates ease in position of request and sitting tight time for receipt of reaction to shopper dissensions. Data quality alludes to capacity of a site to give the refreshed and right data which is of material utilize. Two sorts of web shopping esteems have been said in this paper utilitarian shopping vale and hedonic shopping esteem. This examination was led with respondents of two sorts just i.e. benefit class individuals and understudies. Results demonstrated that utilitarian shopping esteem was impacted more by framework and administration characteristics though hedonic shopping esteem was observed to be connected with data and administration characteristics. Discoveries additionally recommended that administration quality is a factor which influences both utilitarian and hedonic shopping esteems. One of the aftereffects of study was that the relationship between quality variables and Internet shopping esteems and ensuing repurchase aim changes with variety in wage of gatherings.

Ganguly B. et. al. (2010) explained the interceding part of trust and directing part of culture on internet purchasing expectation of respondents from Indian, Canadian and American culture. The main arrangement of speculation proposed in the investigation is identified with positive connection amongst trust and buy goal, negative connection amongst trust and

hazard recognition and negative connection between chance discernment and buy expectation. For connection amongst trust and buy goal, community was taken as directing variable though if there should arise an occurrence of trust and hazard observation, vulnerability shirking nature of clients was taken as directing variable. The following arrangement of theory was for connection amongst trust and web architecture factor with manliness, vulnerability shirking nature of clients, community taken as directing variable. Web composition incorporates data outline, data plan and visual outline. Moreover investigation of positive connection between web composition and buy aim with trust as intervening element is likewise incorporated into domain of this examination. Trust is likewise tried for its interceding impact on negative connection between web composition and saw chance. The aftereffect of the investigation was inferred utilizing corroborative examination. The outcomes demonstrated that data outline, visual plan and route configuration are noteworthy indicators of trust in online stores. Data outline of the site was considered to the most imperative factor for creating trust, trailed by visual plan and route plan. Trust was additionally observed to be a huge indicator of procurement goal and saw hazard. The proposed mediators manliness, cooperation and vulnerability evasion were observed to be noteworthy indicators of trust.

Blanca H. et. al. (2009) clarified the fundamental factors that must be considered when planning a business site. The outcome concentrated on a portion of the realities. Right off the bat, it ought to be remembered that passage to for all intents and purposes distant markets is smoothened by web notoriety and internet searcher situating. Furthermore, the navigational properties of site geta program agreeable and secure position which spurs a program to finish its exchange till end. Finally, most extreme care ought to be given to the way that precise and up and coming data ought to be given on the site coordinating to clients' necessities.

Kala S. and Sharma R.K. (2015) explored the impression of client towards online shopping among male and female administration understudies of Jaipur Rajasthan. With the end goal of this investigation an example of 50 guys and 50 females sanctuary taken and autonomous example test is connected to draw the outcome. Discoveries of the investigation showed that there is no noteworthy distinction in client recognition towards online shopping among male and female understudies seeking after graduation.

Rajayogan K. and Muthumani S. (2015) dealt with factors behind goal of purchasers to buy on the web. Particularly the autonomous factors of the examination are diverse statistic factors like sexual orientation, age, month to month salary, occupation. Creator has concentrated on discovering connection between previously mentioned statistic factors and expectation to purchase items on the web. Real discoveries of the work proposed that out of every one of these factors with the exception of sexual orientation every one of the factors impact internet purchasing aim of purchasers. Other than this by mean of chi square relationship amongst age and individual security subtle elements shared on site is tried alongside relationship amongst pay and regularly scheduled payment. Findings recommend that there exists no relationship amongst age and data shared on site. For another situation it was discovered that there is a noteworthy relationship amongst pay and the installment technique. Since the high pay individuals are more daring people than low salary gathering.

Venkateswaran T.S. and Sudhahar J.C. (2015) like different creators considered the effect of statistic factors like sex, age, training and occupation on demeanor towards online purchasing conduct of clients. Alongside this scientists have additionally examined the effect of Internet surfing, viewing on the web commercials on state of mind towards online purchasing conduct. The one of a kind component of this paper is another autonomous variable i.e. effect of viewing on the web commercials on online purchasing conduct .Anova examination is utilized for conduct of above say analysis. Friedman's Test is additionally utilized as a

part of this paper on different kind of issues related with online ads. The test outcomes demonstrated that negligible online commercial at times makes hazardous circumstance before clients while making buy from web. Age, sex and training are found to impact state of mind of clients towards online purchasing.

Hardia A. and Sharma K. (2013) have made an endeavor to think about the effect of statistic components of online purchasing conduct of young people. The examination was directed among adolescents up to the age of 26 long periods of Indore and close-by city. Four statistic factors have been taken i.e. age, sexual orientation, instructive foundation and pocket cash of respondents. Alongside this a few elements related with online shopping like Internet Facility, Ease of Process, Security of Website, Timely Delivery are taken for the investigation. The result of study recommends that female shop more from online technique. Out of all elements related with online shopping taken in this investigation convenient conveyance of items is observed to be factor influencing the online purchasing conduct of purchasers regardless of age, sexual orientation, instructive foundation and pocket cash.

Nagra G. and Gopal R. (2013) in their paper have considered the effect of statistic factor particularly age, sexual orientation, salary and occupation on online shopping parameters of buyers. Shopping parameters which creator have considered are ownership of web, recurrence of online buy, inspiration drives for online buy. The consequence of this investigation was age ,sex, wage do found to have effect on online shopping parameters of customers particularly ownership of web, recurrence of online buy and wage is the main statistic factor which influences inspiration drive for online shopping alongside ownership of web, recurrence of online buy. This investigation was led in India.

Jusoh Z. M. &Ling G.H. (2012) led on online purchasers of Ipoh, Malaysia to discover factors influencing purchaser's state of mind towards E-Commerce buy. In this examination

they researched how demographic statistic (age, wage and occupation), example of online purchasing (sorts of merchandise, online market experience and hours use on web) and buy observation (item discernment, customers' administration and customers' hazard) influence buyers' disposition towards online shopping. By methods for one-way ANOVA it has been featured that there is no critical distinction in state of mind towards internet shopping among age gatherings and occupation gatherings yet there is a huge contrast in demeanor towards online shopping among pay gatherings and kinds of products gathering. The autonomous variable of the investigation were age, salary, occupation and example of internet purchasing (sort of products) and dependent variable was disposition towards online shopping. Moreover by utilizing Pearson's connection the investigation have demonstrated that there is a noteworthy connection between internet business encounter, item discernment and clients' administration and mentality towards online shopping.

Haq Z.U. (2008) in his paper took a shot at two concentration regions .Firstly creator has attempted to follow out the statistic profile of the customers and its effect on the online purchasing. Also creators have attempted to discover the variables influencing the impression of Indian online purchasers. The information for the investigation was accumulated through an organized survey from respondents from two urban areas of Hyderabad and Secunderabad in India. The consequence of study demonstrated that the prospect of online consumer is free or independent of their age and sexual orientation and not free of their capability and sex and wage and sex. The diagnostic consequence of the examination display critical connections between shoppers' impression of the client administration, responsibility and web security of online obtaining with their online purchasing goal.

Sorce P., Perotti V. and Widrick S. (2005) in their paper have examined the effect of state of mind and time of online customers on their online shopping conduct. Under online shopping conduct creator have included both conduct to look and in addition conduct to buy item on

the web. The consequence of the investigation have demonstrated that more youthful clients look more for the item online than the more established ones however they didn't purchase more on the web. It has additionally been discovered that more youthful clients are influencing buy of items to like music though more seasoned ones are purchasing items like garden instruments and so forth. Likewise more youthful clients discovered online shopping helpful than the more seasoned ones. .Attitudinal variables indicated more difference in foreseeing internet looking and purchasing conduct than age factor.

Gurvinder S. S. and Chen Z. (2005) in their paper have attempted to discover the effect of different site related factors in moldings the purchasing conduct of purchasers towards online shopping. Creators have taken four site related variables – web architecture factor, site unwavering quality/satisfaction factor, site client benefit factor and site protection/security factor. Creators have likewise taken four diverse kind of online customers for directing this investigation. The four sorts of online New Zealand purchasers are trial, periodic, incessant and customary online purchasers. These purchasers have distinctive assessments of web composition and site unwavering quality/satisfaction yet comparative analysis/evaluation of site security/privacy problems and issues, which suggest that security/privacy problems and issues are important to most online purchasers.

A research of the examples on online shopping in India by Kiran et al. (2008), points out that there is a creating cognizance of getting more information through locales. There is an extending example of using Internet for booking tickets, buying books and music yet the scene has not changed definitely if there ought to emerge an event of India. A direct change is clear in the more energetic age gathering (21-35 years) where the responsiveness and natural destinations give them more opportunities to adjusted things. Regardless of the way that a larger piece of Internet customers look for information on changed thing arrangements on the web, a for the most part humbler fragment of them truly buy on the web.

Khare and Rakesh (2011), in their research on "Antecedents of Online Shopping Behavior in India: An Examination", found that Indian understudies' intend to purchase online is affected by utilitarian regard, perspective toward web shopping, openness of information, and great characteristics.

An examination by Singh (2015) was to choose internet shopping behavior of purchasers. The examination perceives the issues looked by clients while shopping on the web and to improve the customer experience. The examination comes to fruition show that females had inspiring perspectives to purchase online clothing when appeared differently in relation to folks. Also comes to fruition indicates working females had more inclined towards electronic shopping when appeared differently in relation to working folks. The results similarly shows respondents of more energetic age amass between 20-30 years both male and female purchased clothing on the web as appear differently in relation to male and female of 30-40 years, 40-50 years and 50 or more. The examination furthermore shows that higher wage social occasions of female were more arranged towards visit online market when stood out from male accomplices.

An research on customers conduct titled "A purchase essential initiative process model of online purchasers and its effective factor a cross part examination" by Karimi (2013), explores the online purchase fundamental administration direct of buyers by exhibiting a broad approach that spreads two extraordinary points of view: a) solitary level lead and b) feature level lead. Particular level directs enhances our understanding of how purchase essential initiative structures spread out and whether they differentiate for different individuals. The outcomes revealed that dealing with a record locales are preliminary gone to for using online sparing cash organizations; regardless of the high fragment of visitors, the energy of research in these destinations is low.

2.3 Problems faced while online shopping

The exploration done by Sivanesan (2017) measure issues looked by clients in online shopping. It clarifies the connection between consumer loyalty and customer satisfaction and how it identifies with maintenance. Researchers discovered why customers deferral or falter to settle on choice for shopping on the web. It breaks down the different issues looked by the clients on online shopping. It sorts the reasons and gave the proposals for the issues looked by the clients. Additionally it gave recommendations on approaches to beat the issues looked by clients. The examination has uncovered that the vast majority of the clients have great state of mind towards online shopping and furthermore larger part of the clients endure because of pointless deferral. So they should take care to enhance their condition to stay away from delay.

Vanitha et al. (2016) distinguishes the different issues looked by the customers and know the explanations behind the issues while directing internet shopping. The outcomes and discoveries was to make mindfulness among online shopping and to think about the client assessments with respect to online shopping. The recommendation additionally included that the items ought to be checked before conveyance and the conveyance of phony item ought to be lessened.

Sinha (2010), in his investigation did in India suggested that Socio-mental variables and framework have been discovered powerful factors while the apparent hazard shockingly was not critical all in all but rather at sex level there was huge contrast between the online conduct of male and female because of hazard discernment.

In the research done in India by P. UshaVaidehi (2014), it was uncovered that male understudies are keener on obtaining online products when contrasted with study of female. This investigation displays that the Factors, for example, shopping on the internet spares

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time, accessibility of the item for less value, advancements that E-Retailers are giving, ease in installment are the persuading drives to urge understudies to shop more on the web. Anyway both male and female respondents liked to purchase products on the internet and they were more desire to purchase attire, electronic items and books through on the internet market.

Sreya R. and Raveendran P. T. (2016) led this examination with a target to investigate the measurements of hazard apparent by customers while acquiring anything on the web. The aftereffect of factor examination have uncovered that there are five sort of hazard apparent by purchasers to be specific 'Installment and Transaction Risk', 'Danger of shrouded charges', 'Item Risk', 'Protection Risk' and 'Time chance'. The paper likewise gives some of techniques to online retailers to lessen the apparent hazard related with their business. A couple of them are retailers can go in for inventive strategies, for example, versatile installments and so on. Retailers should be particular in regards to their assurance and guarantee approaches on item portrayals must be clear.

Urvashi (2016) in her paper took a shot at measurements influencing buyer's basic leadership process. There are numerous measurements influencing the procedure yet the concentration region of this paper is shopper's apparent hazard during the time spent settling on online buy choice. Creator has directed this investigation in Haryana territory of India. Creator has gone for broke five measurements of saw chance for think about. They are money related hazard, time chance; source chance, mental hazard, and execution chance. Not at all like alternate investigations saw execution chance is observed to be most huge measurement of hazard influencing on the web buy choice of online customers. Creator have additionally proposed that e-advertisers can influence internet shopping to understanding of e customer less dangerous by knowing about purchasers past e shopping background and kinds of hazard recognitions they have.

Arshad A. and et. al. (2015) considered how online conduct of a shopper is impacted by two noteworthy kind of saw dangers i.e. natural and conduct hazard. Social hazard incorporates item chances which can be clarified as time issues identified with conveyance of item, and accommodation chance and mental dangers. In this examination creator under the natural hazard has included money related hazard and security chance. With the end goal of this investigation an example of 100 respondents were taken of adolescent to grown-up from Karachi, Pakistan. By methods for one way ANOVA, relapse and relationship technique consequence of study have been inferred measurably. Results have demonstrated that apparent hazard and online purchasing conduct were emphatically related. Lower apparent hazard gives a sign of positive internet purchasing conduct. Out of the entire hazard specified in this investigation, time and comfort chance is found to impact internet purchasing conduct generally noticeably.

Sharma S. and Sitlani M. (2015) with a target to give a few procedures to diminish the problems related with online shopping. Their research have recognized five hazard related elements − chance identifying with item, financial problems, chance identifying with merchandise exchange, social problems and data chance related with online purchasing. This examination was led in Indore city of India. Researchers have recommended a portion of the procedures to conquer chance impression of purchaser for advertisers in the paper too. A couple of them are E-rears which ought to guarantee conveyance of guaranteed products and ventures, make accessible a simple merchandise return process, endeavor to limit money related dangers and build up a very much secured system of online business innovation for diminishing danger related with online purchasing.

Dai B. and et. al. (2014) analyzed the relations between online shopping background and impression of product, money related, and security issues related with online shopping, and how both problem recognitions and experience affect online buy aims. For this research, an

example of 336 understudies drawn through comfort testing strategy from south eastern college, USA was taken and SEM was connected to determine the outcomes. The relationship was tried for two diverse item classifications – advanced and non-computerized items. The outcomes showed that online shopping background is a solid positive indicator of online customers' buy goals for the two item classifications (i.e. non computerized and advanced items) inspected. The discoveries demonstrated that if there should arise an occurrence of procurement of non-advanced items on the web, customers' earlier e shopping knowledge decreases their view of all kind of hazard related with online attire shopping. If there should arise an occurrence of advanced items customers' past online shopping background decreases their impression of item, and budgetary dangers related with internet shopping yet related knowledge have no effect in view of security hazard in the event of computerized and in addition non computerized items. The outcomes additionally demonstrated that for the two classes of items, past online shopping background impact online customers' buy aim regardless of effect of apparent item and money related dangers.

Masoud E. Y. (2013) directed to examine the repercussion of saw dangers (monetary hazard, item chance, time chance, conveyance chance, social hazard and data security chance) on online shopping conduct in Jordan. The view of budgetary hazard was clarified by danger of losing cash and odds of divulgence of MasterCard data, the hazard observation related with item alludes to the trouble looked in judging the nature of item acquired over Internet, or contacting and inspecting the real item finished Internet, the conveyance chance was depicted as doubt in regards to non-conveyance of the item. The example for the investigation was spoken to by 395 online customers who already acquired on the web and for the most part from the mainstream online stores in Jordan. The examination uncovered that their existed a negative connection between money related hazard, item chance, conveyance hazard, and data security chance and online shopping conduct. The outcomes likewise demonstrated that

the other two measurements, saw time chance, and saw social hazard were inadequate in affecting conduct with respect to internet shopping. For coming to come about organized condition demonstrating technique was embraced.

Javadi M. H. M. and et. al. (2012) concentrated on examining the variables influencing internet shopping conduct of customers in Iran. This mission or aim has been trailed by utilizing a model inspecting the effect of apparent dangers, infrastructural factors and merchandise exchange on state of mind toward online shopping conduct and subjective standards, saw social control, area particular inventiveness and demeanor on online shopping conduct as the speculations of study. The examination recognized that monetary dangers and non-conveyance chance adversely influenced state of mind toward internet shopping out of all other hazard specified in the investigation. Results likewise showed that existed a positive connection between space particular imaginativeness, subjective standards and online shopping conduct. Space particular inventiveness alludes to early appropriation of innovation and items. Subjective standards discuss the impact of relative and companions understanding on online shopping conduct of buyers. Moreover, it is watched that mentality toward internet shopping emphatically influences online shopping conduct of customers.

Suresh A. M. and Shashikala R. (2011) endeavored to discover the determinants putting an effect on clients chance discernment related with electronic shopping. The land zone of study was Bangalore city of India and overview strategy was utilized to accumulate information. Research device was in type of 17 things scale containing every single real region of concerns. Exploratory factor investigation was applies on information gathered through research instrument and it removed 6 factors. The variables are seller related, mental hazard, fiscal hazard, execution chance, time related hazard and social hazard. Based on mean scores of elements, money related hazard was observed to be on first position among the entire hazard apparent by purchasers while shopping on the web. Promote one example T test was

connected to guarantee the huge effect of all elements extricated on online shopping conduct. A few techniques are additionally proposed to beat these dangers in the examination.

Fulfillment, trust and responsibility were found to have huge effect on understudy faithfulness toward online shopping, in the examination completed in Indonesia by Pratminingsihet al. (2013). According to the examination led in US by Lester et al. (2005), finding "hard to discover stock," can shop online whenever of the day, aggressive costs, capacity to analyze costs, secure website, wide variety of stock, and protection were among the most vital purposes behind acquiring stock on the Internet. Of slightest significance were stay away from business people, tax-exempt things and fun. The understudies frequently recognized absence of security in transmitting charge card data, can't attempt on stock, bother to return stock, can't see the stock, staggering expense of transportation, and moderate conveyance time of stock as the most vital detriments of online buying.

Crafted by George et al. (2015) in Nigeria demonstrates that since online sellers are the purchaser's principle center while executing on the web, trust is assembled in view of impression of the merchants. They likewise inspected apparent helpfulness and saw convenience of online shopping to know whether the Nigeria people see a requirement for internet shopping or even online business. A portion of the apparent hazard distinguished incorporates chance are budgetary, item execution, social, mental and time/accommodation misfortune. Their discoveries uncovers that the nearness of saw chance contrarily influences confide in internet shopping and that apparent handiness of online shopping positively affects genuine use of online shopping.

Vos et al.(2014) have an examination on how trust is influencing the purchasers commitment to online business, with a specific end goal to finish up in which safety efforts ought to be taken keeping in mind the end goal to moderate apparent dangers. They had additionally built

up a structure so as to recognize the causal connections between electronic administration quality and e-reliability, e-fulfillment and e-trust.

Chen and Barnes (2007), in their investigation of understudies directed in Taiwan on "Starting trust and online purchaser conduct" in Taiwan, found that apparent handiness, saw security, saw protection, saw great notoriety, and eagerness to redo are the vital precursors to online introductory trust. It is likewise found that distinctive levels of trust penchant direct observations toward the site and online as for online beginning trust, including apparent handiness, saw security, saw protection, saw great notoriety, and eagerness to tweak. Both online introductory trust and recognition with online buying positively affect buy aim.

From the investigation led in Finland and US by Comegyset al. (2006), it was uncovered that internet shopping has expanded in prevalence among both male and female segments of the objective gatherings in Finland, and all the more so in the USA. The web additionally has expanded in prevalence as an instrument used to add to and aid the purchasing procedure. Disregarding the expansion in the two sexual orientations, it appears that in Finland, men have a tendency to perceive all the more needs on the web and utilize the web for data hunt and assessment more than ladies. Finnish men additionally demonstrated a higher recurrence in online buy choices and post-buy conduct. In the USA, there was no such sex hole, demonstrating that the online shopping introduction amongst people did not contrast altogether.

Lakshmi (2016), examines how factors, for example, individual, mental, social, social qualities and client devotion, trust influences the internet purchasing conduct of clients. She discovers that if there is a decent shoppers past experience, if purchaser is happy with items and administrations, and if there is chance at least level at that point, a client will purchase

more later on, which implies he will be faithful. Website architecture and conveyance time are not critical for buyers while doing online shopping.

2.4 Motivational factors for purchasing online product

Smith and Rupp (2003) have inspected and distinguish the elements in their work that influences the conduct of shoppers. These issues have been distinguished with respect to the advertising effort, socio-cultural impact, psychological factor, the emotional variables and security factors, to the experience, the purchase and post-purchase behaviour. They likewise demonstrate that purchasers are influenced by different mental components, for example, motivation, attitude, personality, perception and feelings/emotions.

A research by Seock and Bailey (2008), on students of two eastern US colleges demonstrated that members' shopping introductions were essentially identified with their looks for data about and buys of clothing things on the internet. Seven shopping introduction builds were recognized: shopping enjoyment, brand/fashion consciousness, price consciousness, shopping confidence, convenience/time consciousness, in-home shopping tendency and brand/store loyalty.

Bauboniene Z. &Guleviciute G. (2015) led a study on online purchasers of Lithuania with a reason for picking up knowledge into the variables affecting the online purchaser for shopping through online channels. The exact discoveries of this examination showed that the empowering factors for online shopping are accommodation, straightforwardness and better cost related with virtual shopping system. Among the advantages of framework the most gainful factor was distinguished as a probability to compare prices and purchase at a lower cost. Socio demographically it was discovered that explanations for Women going for online shopping brings down cost while men are impacted by speedier and more advantageous shopping.

Ganapathi R. (2015) studied 300 clients of Chennai to discover the elements influencing online shopping behaviour of purchasers. Keeping in mind the end goal to reach to discoveries the researcher have connected factor examination which extricated four elements in charge of purchasing conduct of online customers. These Factors are convenience, website highlights or feature, security and efficient. Later on,researchers have connected different direct relapses to inspect the impact of components influencing internet shopping conduct on buying choice of customers. The components influencing online shopping conduct are considered as free factors and the buying decision is considered as needy variable. The outcomes show that convenience, security, site highlights and efficient are decidedly and essentially affecting the obtaining choice of purchasers of Chennai.

Adnan H. (2014) led the examination to look out the determinants affecting the acquiring examples of shoppers through online mode in the Pakistan. The autonomous factors incorporated into the examination were seen focal points, perceived risks, hedonic inspirations, web designs and features and in conclusion, psychological factors indicated by trust and security factors. The investigation reasoned that apparent dangers saw points of interest and mental elements were discovered noteworthy in affecting the purchasing conduct while making buy through online mode. Notwithstanding this it was demonstrated in ponder that apparent dangers impacts shopper purchasing conduct in an opposite way. Mental components were found to have the most astounding relationship with online shopping conduct, consequently it was inferred that trust towards online merchants and security issues are the most imperative in deciding online buying examples of Pakistani customers. The two immaterial factors found in the examination were web architecture and hedonic inspiration. This investigation was led with 100 respondents from Lahore, Pakistan.

Khanh N.T.V. and Gim G.(2014) by methods for factor analysis and regression analysis directed an exact research among respondents of Vietnam. Their goal was to discover the

components which influence the internet purchasing conduct of Vietnam customers. For this examination creators have set six theories to follow connection between autonomous factors and online purchasing conduct. After use of measurable instrument it was watched Perceived of financial advantages (PEB), Perceived of stock (PM), and Perceived installment benefits (PPB) altogether influences purchasers conduct of reception of online shopping. Perceived usability saw hazard in setting of online exchange and saw chance with item/benefit exchange were not observed to be critical in influencing online buying behaviour of Vietnam purchasers.

Rahaman M. M. (2014) led a study with respondents from Bangladesh to explore thee-business patterns among them. The example for think about was spoken to by college understudies in Sylhet area. The significant finding of the paper spins around general discernments and inclinations of the internet shopping including items and site determination. Discoveries inferred based on graphic measurements showed that vast quantities of the college understudies with lion's share of male understudies were doing their obtaining through web. Male respondents of the investigation were found in driving position than that of the female respondents regarding on the web buy recurrence, number of buys made and comfort discernment in internet shopping. In the investigation a portion of the reasons were additionally featured which were found to pull in respondents towards it. They were efficient, security, advantageous and ease of the framework. The discoveries demonstrated that most obtained classes incorporate programming and books, sports things, music, blessings and toys .With reference to security, respondents revealed that they feel secure while buying through online mode. A considerable lot of the respondents revealed that online shopping from surely understood e-rears like Cell bazaar brings about abnormal state solace and fulfillment.

Sen R. A. (2014) led his work with aim to demonstrate the components which impact the purchase of items through virtual medium in Kolkata. Discoveries of the examination have

featured cost as most noteworthy determinant affecting the online buy of items in Kolkata city of India. After the cost, it is accommodation which impacts the online buy of results of respondents from Kolkata. Respondents detailed that shopping through virtual shops is substantially more advantageous for them as they for this situation they don't need to leave their home for shopping and furthermore along these lines their chance is likewise spared. The third factor was item factor. The assortments of items and brands offered through e shops was discovered pulling respondents towards internet shopping. The correct advancement of the dealer and items and brands offered by it, ell in time after deal administration and venders input was additionally one of the concentration zone discovered affecting purchasing conduct of purchasers through virtual customer facing facade.

Nazir S. et. al. (2012) in their paper has attempted to discover different variables which draw in understudies and overall population of Pakistan towards making their purchase from internet shopping framework. Alongside this creator have endeavored to center around reasons in view of which individuals delay to go for online shopping. Among the elements which were discovered related with virtual shopping were social variables enthusiastic elements, mental elements, and the protection factors. The components which were found to pull in buyers included value, security, accommodation, certainty, time, after deal benefit and reduced offers. Out of this whole cost was thought to be the most intense factor affecting conduct. Weakness with reference to electronic installment and exchanges were found as two reasons in light of which purchasers falter to shop on the web.

Sinha J. and Kim J. (2012) attempted to discover factors that fortify Indian buyers to shop on the internet. The researchers in this work have concentrated on hidden elements with reference to hazard impression of online shoppers. Alongside factors endorsed from before think about creators have taken a few India particular elements like concerns related with conveyance of an arranged item and digital laws, shipping expenses, and after administration

for examination in this investigation. General consequence of the investigation have uncovered that noteworthy variables influencing disposition incorporate issues identifying with conveyance of item, social and saw conduct control. Relapse examination was likewise connected to know inclination of hazard sexual orientation astute. Discoveries of relapse investigation featured that if there should arise an occurrence of guys factors influencing apparent dangers incorporate item, comfort, money related, and non-conveyance and innovation particular ingenuity while in the event of females, accommodation hazard and disposition towards online shopping were observed to be huge components. This investigation was directed in Delhi district of India.

Wang, C. C., Chen, C. A., Jiang, J. C., (2009) keeping in mind the end goal to examined the relationship among the expectation to go shopping on the internet, confide in online shopping, and information directed this exploration work. The outcomes uncovered that there exist a straight connection between information trust and online shopping exercises. It can be clarified as individuals who have abnormal state of learning about virtual shopping will have abnormal state of trust in it and in this way will shop more through virtual mode. Seen respectability and trust inclination are another free factor which was tried for their impact on trust towards online shopping framework. Seen respectability alludes to the purchasers trust in an internet shopping site. The more the level of certainty, the lesser is the view of hazard. Trust affinity alludes to trust created based on introductory experience of online shopping. Among these two factors apparent trustworthiness was observed to be critical in influencing the aim to go shopping on the web.

Alam S. S. et. al. (2008) led an exact examination to discover the connection between four free factors web composition, dependability with reference to conveyance of item, client administrations and trust and ward variable online shopping aim. Other than that this investigation additionally inspected whether there are any distinctions in online shopping by

various races in Malaysia. Discoveries of study demonstrated that Malaysian youthful buyers who were perusing Internet saw unwavering quality of a site, administrations gave by an e rear and trust are the factor which altogether influences the online purchasing conduct. The main factor which is more averse to impact the online purchasing conduct is web composition. With reference to next working territory of paper it was watched measurably that there was no critical contrast in internet shopping among various races in Malaysia. Different Regression and ANOVA are the measurable instruments used to test theories of the investigation.

Nili M. et. al. (2013) attempted to discover connection amongst gluttonous and utilitarian qualities and future buys expectation. With the end goal of this examination inclination for online retailer was taken as interceding variable. Organized condition demonstrating was utilized to ponder this relationship. The aftereffect of the work demonstrated that their wins a noteworthy connection between both sort of shopping esteems and inclinations for online retailer which thusly impacts the future shopping goals of purchasers. The example for think about was taken from Islamic Azad University, Tehran Science and Research branch and was comprise of 300 understudies.

Topaloglu C. (2012) directed the examination to investigate impact of various shopping esteems on online hunt and buy aims of customers of Turkey. Scientist have taken two kind of shopping esteems – hedonic and utilitarian alongside protection and security as free factors and concentrated their privilege impact on online hunt and goals to buy on customers. Theories for the investigation were tried by making utilization of factor examination and relapse analysis. As opposed to it hedonic esteem impacts both buyer expectations to look and to buy. Similarly it was likewise demonstrated that security issues related with electronic shopping do impact inquiry and buy goals, yet impact of protection factor is nil.

Sarkar A. (2011) in his paper has explored around two type of shopping inspiration – utilitarian and hedonic impacts the e customers view of advantage and hazard related with internet shopping framework. Keeping in mind the end goal to gather essential information, tests of 525 grown-ups were taken from various urban areas of India. Subordinate variable of the investigation were utilitarian and hedonic shopping inspiration and free factor are seen hazard and advantages of internet shopping framework. For coming to inferential consequence of study, creator has utilized factor investigation and numerous relapse. The general aftereffect of work proposes that clients with high utilitarian shopping esteems see more noteworthy advantages in internet shopping. Although, client with high utilitarian shopping esteem is likewise prone to see more serious dangers in online shopping.

Delafrooz N. et. al. (2010) embarks to analyze the components affecting understudies' dispositions towards online shopping in Malaysia. In this paper different free factors taken are identity (utilitarian and hedonic identity) and saw benefits (comfort, cost, and a more extensive choice, fun, client administration) and ward factor taken is state of mind toward internet shopping. The outcomes showed that utilitarian introduction, accommodation, cost, and a more extensive determination impacted customers' mentalities towards online shopping. The investigation was led with 370 understudies of Malaysia.

Hung H. J. and Chun Y. Y. (2010) examined connection between sexual orientation of youths' of Tiawan and online shopping inspirations. Two sorts of shopping inspirations are taken in this investigation - utilitarian and hedonic inspirations. Utilitarian inspirations was implied by accommodation, accessibility of data, decision, absence of sociality, and cost sparing, while, hedonic inspirations was appeared by experience, sociality, design, esteem and expert. The outcome showed that male youths hold essentially more uplifting demeanors toward online shopping on utilitarian inspirations (for instance, accommodation, absence of sociality and cost sparing) than the female young people though, female pre-adult put more

accentuation on hedonic inspirations (for instance, enterprise, sociality, mold and esteem) while shopping on the web. Other finding of the investigation was identified with positioning of things meaning shopping inspiration. Male teenagers have kept comfort, cost sparing and absence of sociality at initial three position among utilitarian qualities and in the event of hedonic esteem, enterprise, form and esteem were kept on the best. Female respondents evaluated form, experience and sociality identifying with hedonic qualities to finish everything and among utilitarian set accessibility of data, accommodation and decision were esteemed at first position. Subsequently it could be outlined that there lies sexual orientation contrasts in online shopping.

Kala S. and Sharma R.K. (2015) explored the impression of customer towards online shopping among male and female administration understudies of Jaipur Rajasthan. With the end goal of this investigation an example of 50 guys and 50 females sanctuary taken and autonomous example test is connected to draw the outcome. Discoveries of the investigation showed that there is no noteworthy distinction in client recognition towards online shopping among male and female understudies seeking after graduation.

Rajayogan K. and Muthumani S. (2015) dealt with factors behind goal of purchasers to buy on the web. Particularly the autonomous factors of the examination are diverse statistic factors like sexual orientation, age, month to month salary, occupation. Creator has concentrated on discovering connection between previously mentioned statistic factors and expectation to purchase items on the web. Real discoveries of the work proposed that out of every one of these factors with the exception of sexual orientation every one of the factors impact internet purchasing aim of purchasers. Other than this by mean of chi square relationship amongst age and individual security subtle elements shared on site is tried alongside relationship amongst pay and regularly scheduled payment. Findings recommends that there exists no relationship amongst age and data shared on site. For another situation it

was discovered that there is a noteworthy relationship amongst pay and the installment technique. Since the high pay individuals are more daring people than low salary gathering.

Venkateswaran T.S. and Sudhahar J.C. (2015) like different creators considered the effect of statistic factors like sex, age, training and occupation on demeanor towards online purchasing conduct of clients. Alongside this scientists have additionally examined the effect of Internet surfing, viewing on the web commercials on state of mind towards online purchasing conduct. The one of a kind component of this paper is another autonomous variable i.e. effect of viewing on the web commercials on online purchasing conduct .Anova examination is utilized for conduction of above say analysis. Friedman's Test is additionally utilized as a part of this paper on different kind of issues related with online ads. The test outcomes demonstrated that negligible online commercial at times makes hazardous circumstance before clients while making buy from web. Age, sex and training are found to impact state of mind of clients towards online purchasing.

Hardia A. and Sharma K. (2013) have made an endeavor to think about the effect of statistic components of online purchasing conduct of young people. The examination was directed among adolescents up to the age of 26 long periods of Indore and close-by city. Four statistic factors have been taken i.e. age, sexual orientation, instructive foundation and pocket cash of respondents. Alongside this a few elements related with online shopping like Internet Facility, Ease of Process, Security of Website, Timely Delivery are taken for the investigation. The discoveries of study recommend that female shop more from online technique. Out of all elements related with online shopping taken in this investigation convenient conveyance of items is observed to be factor influencing the online purchasing conduct of purchasers regardless of age, sexual orientation, instructive foundation and pocket cash.

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Jusoh Z. M. &Ling G.H. (2012) led on online purchasers of Ipoh, Malaysia to discover factors influencing purchaser's state of mind towards E-Commerce buy. In this examination they researched how socio-statistic (age, wage and occupation), example of online purchasing (sorts of merchandise, online business experience and hours use on web) and buy observation (item discernment, clients' administration and customers' hazard) influence buyers' disposition towards online shopping. The autonomous variable of the investigation were age, salary, occupation and example of internet purchasing (sort of products) and dependent variable was disposition towards online shopping. Moreover by utilizing Pearson's connection the investigation have demonstrated that there is a noteworthy connection between internet business encounter, item discernment and clients' administration and mentality towards online shopping.

Sorce P., Perotti V. and Widrick S. (2005) in their paper have examined the effect of state of mind and time of online customers on their online buying behaviour. Under online buying behaviour creator have included both conducts to look and in addition conduct to buy item on the web. The consequence of the investigation have demonstrated that more youthful clients look more for the item online than the more established ones however they didn't purchase more on the web. It has additionally been discovered that more youthful clients are

influencing buy of items to like music though more seasoned ones are purchasing items like garden instruments and so forth. Likewise more youthful clients discovered online shopping helpful than the more seasoned ones. Attitudinal variables indicated more difference in foreseeing internet looking and purchasing conduct than age factor.

2.5 Research Gap

In accordance with the review of literature, several researchers have studied the various approaches and factors on the buying decision process of online customers. Some have studied the different factors affecting the buying behaviour. Furthermore, it can also be viewed that some research are on the particular aim of studying the problems of online shopping or problems faced by customer on online shopping. Though there have an evident significant study for the various contents, these studies does not confined to a single or particular Institution rather it focuses on a some focus areas of groups residing on a same district, village etc. as well as on a random number of Institutions, nations or country. The study therefore focus on one Institution alone, it is also important on the context that students are usually non-worker or family dependent, therefore, their mode and process of online buying could differ from that of a normal working people. Thus, these mentioned gaps became the significant factors for the proposed study.

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3.1. Significance and Scope of the Study

This research studies the online buying behaviour of selected students, as such, it include insight and concept of internet marketing and its relation to buying behaviour. With the study being about consumer research, some studies have also shown the problems faced while shopping online which affects purchasing behaviour and its decision. It is also important to know the solution of smooth and safe online buying after identifying the major problems. This study also compares the buying behaviour and decision among the two Institutions i.e Mizoram University and Pachhunga University College. The various factors which motivate the consumer or students to purchase or have an interest in the product while shopping online is also an important factor in this study as online purchasing also relies on these factors. The present study is undertaken among the students of Mizoram University. For this purpose, the Mizoram University and its constituent college – Pachhunga University College has been selected. The Mizoram University itself being the largest University in the state of Mizoram is a suitable place for conducting the research. The selection of target population is among the students only and not including any teachers or faculty. Therefore, the term 'respondents', 'customers' and 'consumers' in this study refers to the students of Mizoram University and Pachhunga University College and is concern on their mode and process of online buying behaviour.

3.2 Research Design

The study employs the means of descriptive research design. Descriptive research explains the data/information traits or characteristics about the study of population or phenomenon.

a. Statement of the Problem

The study examine the extent to which other factors like brand consciousness, pricing concern; effects of referent group etc. have an effect on the purchase decision of students. The study also states the factors in which there are some motivational traits which make a customer pursue for online shopping. These driven factors lack the study in the area of Mizoram and in particular, Mizoram University. Moreover, there are also problems ocwhen a customer engages in online shopping. These problems are vital need for the study.

For problem related, because of the way that the online trade and exchange is directed in a virtual situation the directors of an e-organization or e-company should utilize privacy and safety efforts keeping in mind the end goal to guarantee organization's benefits and customer's delicate data from unapproved attack.

Customers could likewise feel that they have the control of their dispatched order, on the off chance that that they get receives message and information during the course. Thus, these measures strengthen the selection of online shopping, by making online customers to feel safe while he/she buys online products.

b. Objectives of the Study

The following are the objectives of the study:

i). To study the online buying behaviour of Mizoram University students on the factors that motivate or drive them to shop online.

ii). To compare and analyze the problems of online shopping by Mizoram University students. .

c. Research Questions

The following are the research questions to be answered:

i. What are the major factors which drive the students in making a purchase decision or affect their buying behaviour while shopping online?

ii. Do the students face any problems in online shopping, which in turn, may affect their purchase decision or employed less in online shopping?

iii. What can be done to improve shopping online and change the standard measure of online shopping?

d. Methodology

i. Population: The population of this study comprises of the students of Mizoram University and its constituent Pachhunga University College.

ii. Sample: The sample for the present study is the students of the concerned University and College i.e PUC. The study adopted a multi-stage sampling method. To ensure representation of all the departments of both the target institutions (Mizoram University and Pachhunga University College), stratified random sampling is applied to the various Departments and Schools (23 Departments from Pachhunga University College and 8 Schools from Mizoram University).The Sample size required for the study is calculated using Slovin's Formula. The sample size is denoted by 'n', Slovin's formula is expressed by,

$$n = \frac{N}{1 + Ne^2}$$

Where, N is the population size and, the margin of error is e. Thus, using this Formula, the required sample size is acquired. From the total population of

Mizoram University (1954) and Pachhunga University College (2172) (Mizoram University Annual Report 2016-17), the total population of both the Institutions is 4126 students. Therefore by using the defined formula and using 95% (0.05) as the confidence level from the total population of 4126, the required sample size shall be 365. However, 400 questionnaires are sent out to compensate for absence of returned and incomplete questionnaires. The students alone in these Institutions therefore are the target sources of respondents of the study.

iii.   **Data Collection**

The study used the survey method for primary data collection. The survey helps in meeting the objectives of the study as the method evaluates, analyses and describe a population based upon a sample from it. The instrument for data collection in this study was structured questionnaire including both factual and opinion related questions.

The secondary data available in the form of books, journals, reports, periodicals, research articles, and research work etc. are also used for the present study.

iv.   **Data Analysis**

The desired data are grouped into tables and analyzed using statistical tools like frequency, percentages etc.

3.3 Chapterisation

The present study is organized and presented in the following chapters:

Chapter I   -   Online Buying Behaviour: An Introduction
Chapter II   -   Literature review

Chapter III   -   Research methodology

Chapter IV   -   Analysis of Online Buying Behaviour of Mizoram University Students

Chapter V   -   Findings, Conclusion and Suggestions.

4.1 Introduction

Data Analysis is done for receiving the objectives outcome which are factors which drives the customer or in this case, the student to go and pursue online shopping and also to know and find the problems faced by customers which affects the purchase decision or buying behaviour. The major factors of motivation are listed on the tables or questions and these are product cost, ease of payment, efficient and time savings, comparison feature, referent groups and sources etc. On the other hand, the problems faced are studied on the basis of fixed question given on terms of safety of payment, quality service, quality of product received, and others. So, the analysis of these various factors are included in the questionnaire. The analysis uses percentage method as a tool and the also analysis compares the respondents of Pachhunga University which will be mentioned as PUC; and Mizoram University which also will be mentioned as MZU. Thus, it also analyses the total respondents of both MZU and PUC. The total number of respondents from PUC is 190 and a total respondent from MZU is 175.

The collected data which are obtained through primary sources of field survey are analyzed and processed in tables. The analysis shows several factors for the means and measure of the objectives of the study. It classifies the various traits and factors as socio-economic or demographic traits, consumer behaviour towards internet, motivational factors for purchase decision and problems faced while shopping online. Further, the study analyses the highest percentage of given particulars or characteristics as well as lowest particulars. The analysis of data is given below under several heads:

4.2 Demographic profile of the respondents

The analysis of data which is collected from the students was done to understand the demographic or socio-economic profile of students because the factors like age, education,

and marital status greatly affect the student's preference towards online buying of products and then later these traits were linked to various factors related to online shopping.

Table 4.1: Demographic profile of the Respondents

Traits		Distribution of the respondents				Total
		PUC		MZU		
		Male	Female	Male	Female	
Age (in years)	18-20	32 (32)	28 (31.11)	10 (11.11)	9 (10.85)	79 (21.64)
	20-22	39 (39)	32 (35.56)	33 (36.67)	29 (34.12)	133 (36.44)
	22-24	20 (20)	23 (25.55)	35 (38.89)	36 (42.35)	114 (31.23)
	24 and above	9 (9)	7 (7.78)	12 (13.33)	11 (12.94)	39 (10.68)
	Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**
Education	Graduate	89 (89)	84 (92.85)	7 (7.77)	5 (5.88)	185 (50.68)
	Post-Graduate	11 (11)	6 (7.14)	83 (92.22)	80 (94.12)	180 (49.31)
	Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**
Marital status	Single	94 (94)	66 (94.28)	80 (88.9)	78 (91.76)	318 (87.78)
	Married	10 (10)	4 (5.71)	10 (11.11)	7 (8.23)	31 (8.49)
	Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

i. **Age:** Table 4.1 shows that large number of the respondents (36.44 percent) was from the age group of 20 -22 years. About 31.23 percent of respondents belong to the age group of 22-24 years followed by 21.64 percent of respondents in the age group of 18-20 years. Only 10.68 percent of respondents were in the age group of 24 years and above.

Among PUC students, majority of the male respondents were between the age of 20-22 years which is 39 percent and majority of female respondents were between the ages of 20-22 years as well which is 35.56 percent. The least respondents among PUC students for male and female are the age of 24 and above which are 9 percent and 7.78 percent respectively.

Among the MZU students, majority of the male respondents were between the age of 20-22 years which is 36.67 percent and majority of female respondents were between the age of 20-22 years as well which is 34.12 percent. The least respondents

among MZU students for male and female are also the age of 24 and above which are 13.33 percent and 12.94 percent respectively.

ii. **Education level**:   Distribution of the respondents on the basis of their education revealed that 49.31 percent of respondents were post graduate, and 50.68 percent of respondents were graduates.

Respondents from PUC, male students who graduated are 89 percent and female is 92.85 percent. As masters degree is only offered on department which is the department of Commerce. PUC respondents have only 11 percent respondents from male and 7.14 percent respondents from female (post graduate).

MZU respondents have 92.22 percent of male respondents, 94.12 percent of female respondents from post graduate, and only 7.77 percent from male graduate respondents and 5.88 from female graduate respondents

iii. **Marital Status**:   The marital status of the total respondents elicited that majority (87.78 percent) respondents were single and only 8.49 percent of respondents were married. From MZU respondents, among male students - 88.9 percent were single and 11.11 percent were married; among the female students – 91.76 percent were single and 8.23 percent were married. Also from PUC respondents, among male students - 94 percent were single and 10 percent were married; among the female students – 94.28 percent were single and 5.71 percent were married.

4.3 Students' behavior towards Internet usage for online shopping

The following table show the various factors in which a customer behaves with the internet when employed in online shopping. A customer online shopping behaviour may differ on the varied basis of internet usage, familiarity to internet, process of using internet, duration of internet usage etc. Therefore, this affects the online buying behaviour of a customer.

Table 4.2: Access to internet

Duration of having internet	Distribution of respondents				
	PUC		MZU		Total
	Male	Female	Male	Female	
Less than one year	7 (7)	6 (6.67)	4 (4.44)	5 (5.88)	22 (6.03)
1-2 years	9 (9)	7 (7.79)	10 (11.11)	11 (9.41)	37 (10.14)
2-4 years	22 (22)	13 (14.44)	25 (27.79)	12 (14.11)	72 (19.73)
More than four years	62 (62)	64 (71.11)	51 (53.67)	57 (70.59)	234 (64.11)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From Table 4.2, it is clear that majority (53.67 percent and 70.59 percent) of male and female respondents from MZU were having access to internet for more than four years whereas the least respondents from male as well as female students have an access to the internet for less than one year only which are 7 percent and 6.67 percent respectively. Majority of PUC respondents from male (62 percent) and female (71.11 percent) were having access to internet for more than four years and the least respondents from PUC among male and female also goes to having internet for less than one year which are 7 percent and 6.67 percent respectively.

Also majority of both the respondents among PUC and MZU, have access to internet for more than four years which is 64.11 percent. Only 6.03 percent of PUC and MZU total respondents were having access to internet for less than one year and only 10.14 percent of PUC and MZU total respondents were having access to internet for 1-2 years

Table 4.3: Internet usage for online shopping

Usage frequency	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Very often	19 (19)	14 (15.56)	12 (13.33)	10 (11.76)	55 (15.06)
Often	45 (45)	42 (46.67)	38 (42.22)	34 (40)	159 (43.56)
Occasionally	36 (36)	34 (37.77)	40 (44.44)	41 (48.23)	151 (41.36)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

From Table 4.3, it can be observed that maximum number i.e. 45 percent of male students and 46.67 percent of female students among PUC respondents often used internet for online shopping followed by 36 percent of male and 37.77 percent of female who used internet occasionally for buying products; the least internet usage for online shopping are 19 percent from male and 15.56 percent from female which is very often.

On the other hand, among MZU respondents, 44.44 percent of male and 48.23 percent of female occasionally used internet (which is a majority) for online shopping followed by 42.22 percent of male and 40 percent of female who often used the internet for online shopping. The least internet usage for online shopping are 13.33 percent from male and 11.76 percent from female which is very often.

It shows that on an average majority of PUC students used internet often as compared to majority of MZU students who had used it occasionally for online shopping.

Among the total respondents of PUC and MZU, majority students (43.56 percent) have often used the internet for online shopping, and a few 15.06 percent of students have used it very often for online shopping.

Table 4.4: Usage of internet to search information of product

Usage of internet to search product information	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Very often	39 (39)	34 (37.78)	19 (21.11)	17 (20)	109 (29.86)
Often	37 (37)	31 (34.44)	34 (37.78)	33 (38.82)	135 (38.63)
Occasionally	20 (20)	23 (25.56)	33 (36.67)	31 (36.47)	116 (31.78)
Never	4 (4)	2 (2.22)	4 (4.44)	4 (4.44)	15 (4.10)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

The Table 4.4 shows that 37 percent of male and 34.44 percent of female PUC respondents and 37.78 percent of male and 38.82 percent of female PUC respondents who often used internet to search information of product. The total respondents of 135(38.63 percent) students, very often used internet to search information of product, which proves the majority of students used the internet very often to search information of a product.

There were 39 percent of male and 37.78 percent of female MZU respondents and 21.11 percent of male and 20 percent of female PUC respondents who very often used the internet to search information of a product. Thus, the total respondents of 109(29.86 percent) students, very often used internet to search information of product.

The least respondents from PUC among male and female students are 4 percent and 2.22 percent respectively, who have never use the internet to search information of product. Also, The least respondents from PUC is those who have never use the internet to search product information which are both 4.44 percent male and 4.44 percent of female students. Therefore, the least respondents are those students who never used the internet for searching information of productwhich is only 4.10 percent.

<div align="center">**Table 4.5: Main use of the internet**</div>

Main uses	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Information	18 (18)	13 (14.44)	16(17.78)	11(13)	58 (16)
Entertainment	20 (20)	16 (17.78)	17 (18.89)	17 (20)	70 (19)
Shopping	23 (23)	24 (26.67)	21 (23.33)	22 (26)	90 (25)
Finance	10 (10)	8 (8.88)	7 (7.78)	7 (8.23)	32 (9)
Communication	26 (26)	26 (29)	25 (27.78)	24 (28)	101 (28)
Others	3 (3)	3 (3.33)	4 (4.44)	4 (5)	14 (4)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

Table 4.5 indicates the main uses of internet from the respondent. The table indicates that among the total respondents of 365 students, majority of students choose communication and shopping for main use of the internet, which are 101 respondents(28 percent) from communication and 90 respondents(25 percent) from shopping, which also shows that most use of Internet among the two major selected is communication. Communication and shopping are followed by entertainment which also constitutes large which is 70 respondents (19 percent). Then, it is followed by information with 16 percent. Among male respondents of PUC, 26 percent of respondents, which is largest choose communication as their most preference followed by shopping with 23 percent, and least is from other uses which is only 3 percent,on the other hand, from female respondents of PUC, 29 percent of respondents (largest) choose communication as their most preference, followed by shopping of 26.67 percent, and the least being from other uses which is only 3.33 percent. Among male respondents of MZU, 27.78 percent of respondents, which is largest choose communication as their most preference and also followed by shopping with 23.33 percent, and least is from other uses which is only 4.44 percent,on the other hand, from female respondents of MZU, 28 percent of respondents (largest) choose communication as their most preference, followed by shopping of 26 percent, and the least being from other uses which is only 5 percent. Thus, it

shows that communication is the most preferred reason for using the internet among male respondents and female respondents, followed by shopping online.

Table 4.6: Amount spent on single purchase

Money spend on single purchase (Rs.)	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
100-1000	32 (32)	31 (34.44)	10 (11.11)	8 (11.11)	81 (22.19)
1000-1900	37 (37)	32 (35.56)	39 (43.33)	38 (44.70)	146 (40)
1900 and above	31 (31)	27 (30.00)	41 (45.56)	39 (45.88)	138 (37.81)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.6 specifies the amount spent by respondents on single purchase. It shows that majority of male (37 percent) and female (35.56 percent) of PUC respondents spent between Rs. 1000 - 1900 on single purchase whereas 43.33 percent of male and 44.70 percent of female MZU respondents spent between Rs. 1900 and above on single purchase. The total respondents of both PUC and MZU, who have spent between Rs. 1900 and above on a single purchase are 37.81 percent of respondents (students),there were only 15.78 percent of PUC respondents who spent Rs. 100-1000 on single purchase on other hand 34.85 percent of MZU respondents who spent between Rs. 100-1000 on single purchase. But from all these, 43.33 percent of PUC and 35.56 percent of MZU respondents spent Rs. 1000-1900 on single purchase. Therefore, among the total respondents of both PUC and MZU, majority of the students (38.63 percent) have spent between the amounts of 1000-1900 on a single purchase, in online shopping, while 24.93 percent of total respondents or students spent between 100-1000 on a single online purchase.

Table 4.7: Most preferred online shopping site

Shopping sites	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Amazon	23 (23)	24 (26.67)	21 (23.33)	15 (17.65)	83 (22.73)
Flipkart	26 (26)	16 (17.78)	25 (27.78)	20 (23.53)	88 (25)
Snapdeal	18(18)	13 (14.44)	16 (17.78)	10 (11.76)	57 (15.62)
Myntra	20 (20)	26 (29)	17 (18.89)	23 (27.06)	86 (23.56)
Shopclues	10 (10)	8 (8.88)	7 (7.78)	5 (5.88)	36 (10)
Others	2 (2)	3 (3.33)	4 (4.44)	2 (2.35)	18 (5)
Total	100 (100)	90 (100)	90 (100)	85 (100)	365 (100)

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.7 indicates the students most preferred online shopping sites. The table indicates that among the total respondents of 365 students, majority of students choose Flipkart and Myntra for shopping online, which are 88 respondents(25 percent) from Flipkart and 86 respondents(23.56 percent) from Myntra, which also shows that most preferred among the two major selected is Flipkart. Flipkart and Myntra are followed by Amazon which also constitutes large which is 83 respondents (22.73 percent). Then, which is followed by Snapdeal with 15.26 percent. The least preference is from other shopping sites which are specified by the students like Aliexpress, e-bay etc., sites which are mostly International sites or minor/entry level sites. Among male respondents of PUC, 26 percent of respondents, which is largest choose Flipkart as their most preference followed by Amazon with 23 percent, and least is from other sites which is only 2 percent,on the other hand, from female respondents of PUC, 29 percent of respondents (largest) choose Myntra as their most preference,followed by Amazon of 26.67 percent, and the least being from other sites which is only 3.33 percent. Among male respondents of MZU, 27.78 percent of respondents, which is largest choose Flipkart as their most preference followed by Amazon with 23.33 percent, and least is from other sites which is only 4.44 percent,on the other hand, from female respondents of MZU, 27.06 percent of respondents (largest) choose Myntra as their most preference, followed by Flipkart of 23.53 percent, and the least being from other sites which

is only 2.35 percent. Thus, it shows that Flipkart is the most preference among male respondents, whereas most preference from female is Myntra.

Table 4.8: Visiting offline retail stores before online shopping

Visit retail store before purchase	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Yes	36 (36)	38 (42.22)	43 (47.78)	35 (41.18)	152 (41.64)
No	64 (64)	52 (57.78)	47 (52.22)	50 (58.82)	213 (58.36)
Total	100 (100)	90 (100)	90 (100)	85 (100)	365 (100)

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.8 shows that (64 percent of male and 57.78 percent of female) of PUC respondents have not visited offline retail stores before online shopping. Among MZU respondents, 52.22 percent of male and 58.82 percent of female have not visited offline retail stores before online shopping. Table also shows that there were 36 percent of male and 38 percent of female from PUC respondents who visited retail store before final purchase from online store whereas, 47.78 percent of male and 41.18 percent of female of MZU respondents visited retail store before final purchase from online store. Also, from the table, among the total respondents of both PUC and MZU, more than half of the students (58.36 percent) have not visited offline retail stores before shopping online, while the other 41.64 percent students have visited offline retail stores before shopping online. Thus, it indicates that majority of the students do not prefer visiting offline retail store. Offline retail stores usually represents requires more time, energy and less convenience. Therefore, more students do not prefer this kind of traits when shopping online, as efficiency and time savings is more important to students.

<div align="center">**Table 4.9: Most preferred item/product**</div>

Items	Distribution of respondents				
	PUC		MZU		Total
	Male	Female	Male	Female	
Clothes, Apparel etc.	24 (23)	26 (29)	25 (27.78)	27 (32)	102 (28)
Electronic gadgets/items	22 (21)	23 (26)	24 (26.67)	22 (26)	91 (25)
Hotel/Travel booking	17 (16)	18 (20)	17 (18.89)	11 (13)	63 (17)
Books	10 (8)	11 (12)	9 (10)	7 (8)	37 (10)
Outdoor/sport items	20 (18)	8 (9)	11 (12)	10 (12)	49 (13)
Others	7 (5)	4 (4.44)	5 (5.56)	8 (9.41)	24 (7)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total

Table 4.9 reveals the most preferred items. The table indicates that among the total respondents of 365 students, majority of students choose clothes, apparels which is 28 percent followedby electronic gadgets/items which is 25 percent,as their most preferred item for shopping online. Clothes, apparels and by electronic gadgets/items are followed by hotel/travel bookingwhich also constitutes of 17 percent, followed by outdoor and sport items (13 percent). The least preferred items are other items which are varied items. Among male respondents of PUC, 23 percent of respondents, which is largest choose clothes, apparels as their most preference followed by electronic gadgets/items with 21 percent, and least is from other varied items which is only 5 percent,on the other hand, from female respondents of PUC, 29 percent of respondents (largest) choose clothes, apparels as their most preference, followed by electronic gadgets/items of 26 percent, and the least being from other varied items which is only 4.44 percent. Among male respondents of MZU, 27.78 percent of respondents, which is largest choose clothes, apparels as their most preference followed by electronic gadgets/items with 23.53 percent, and least is from other items which is only 5.56 percent,on the other hand, from female respondents of MZU, 32 percent of respondents (largest) choose clothes, apparel as their most preference, followed by electronic gadgets/items of 26percent, and the least being from books which is only 8 percent.

Table 4.10: Post purchase behavior

Behaviour after receiving product	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Discuss with friends/family	85 (85)	79 (87.78)	71 (78.89)	69 (81.18)	304 (83.28)
Write review about product	10 (10)	7 (7.78)	15 (16.67)	13 (15.29)	45 (12.33)
Contact seller for guidance	5 (5)	4 (4.44)	4 (4.44)	3 (3.53)	16 (4.38)
Total	100 (100)	90 (100)	90 (100)	85 (100)	365 (100)

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

Table 4.10 reveals the post purchase behaviour of respondents. It shows that majority (85 percent of male and 87.78 percent of female) of the PUC respondents discussed with their friends and family after receiving the product whereas (78.89 percent of male and 81.18 percent of female) of PUC respondents discussed with their family/friends. The table also shows that there were 10 percent of male respondents and 7.78 of female respondents from PUC and 16.67 percent of male respondents and 15.29 percent of female respondents from MZU who wrote review about product on online sites. It was also found that 5percent of male and 4.44 percent of femalefrom PUC respondents contact seller for guidance whereas 4.44 percent of male and 3.53 percent of femalefromMZU respondents contact seller for guidance. Therefore, among the total respondents of both PUC and MZU, majority of the students (83.28 percent) discussed with their friends and family after receiving the product and on the other hand, only few respondents i.e. 4.38 percent contact seller for guidance after purchasing. Thus, it mainly shows that after purchasing the product from online store, the studied students usually discuss with friends and family.

4.4 Motivational factors for purchase decision

The study concerns with the motivational factors or factors which drives the consumers (students) in their online purchase decision. These factors are the reason why a consumer (student) actually brought a product; the various factors may be the cost of product, process of payment, time efficiency, referent source or group, review of product quality, non-availability in offline retail stores, etc. Therefore, it measures the highest or major votes of the various traits of the factors.

Table 4.11: Different media of information used regarding online shopping

Different media	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Referred by friend/family	41 (41)	37 (41.11)	39 (43.33)	36 (42.35)	153 (41.92)
Online advertisement	54 (54)	50 (55.55)	44 (48.89)	40 (47.06)	188 (51.51)
Offline advertisement	5 (5)	3 (3.33)	7 (7.78)	9 (10.59)	24 (6.57)
Total	100 (100)	90 (100)	90 (100)	85 (100)	365 (100)

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From Table 4.11, it can be observed that maximum i.e. 48.89 percent of male and 47.06 percent of female MZU respondents used online advertisements as media of information regarding online shopping followed by 43.33 percent of male and 42.35 percent of female MZU respondents for whom media of information regarding online shopping was reference from friend/family. On the other hand, 54 percent of male and 55.55 percent of female PUC respondents used online advertisements as media of information regarding online shopping followed by 41 percent of male and 41.11 percent of female PUC respondents for whom media of information regarding online shopping was reference from friend/family. The table also shows that only 5 percent of male and 3.33 percent of female from PUC and 7.78 percent of male and 10.59 percent of female MZU respondents were informed from off-line advertisement to shop online.

Therefore, among the total respondents of both PUC and MZU, majority of the students which is 51.51 percent, used online advertisements as media of information regarding online shopping, and a only few (6.57 percent) acquired offline advertisement for media of information for online shopping.

Table 4.12: Acquiring specific information regarding products for online buying

Specific Information	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Product rating	12 (12)	9 (10)	8 (8.89)	6 (7.06)	35 (9.58)
Product reviews	40 (40)	35 (38.89)	43 (47.78)	40 (47.06)	158 (43.28)
Advice from offline store	10 (10)	8 (8.89)	6 (6.67)	5 (5.88)	29 (7.94)
Referred by peer group	13 (13)	9 (10)	12 (13.33)	15 (17.64)	49 (13.42)
Compare description &Price	25 (25)	29 (32.22)	21 (23.33)	19 (22.35)	94 (25.75)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.12 shows the media which was used by respondents to acquire specific information regarding products for online buying. It shows that majority (40 percent male and 38.89 percent female) of PUC respondents as well as MZU respondents (47.78 percent male and 47.06 percent female) acquire specific information regarding products through product reviews. It also shows that 25 percent of male and 32.22 percent of female respondents from PUC and 23.33 percent of male and 22.35 percent of female respondents from MZU respondents acquire specific information about products for online buying through comparative description and price followed by 13 percent of male and 10 percent of female respondents from PUC respondents and 13.33 percent of male and 17.64 percent of female respondents from MZU who acquired information referred by peer group. There were 12 percent of male and 10 percent of female respondents from PUC who acquired information regarding products for online buying through product rating followed by 10 percent of male and 8.89 percent of female respondents from PUC who acquire information about specific

product through advice from offline store. On other hand, 8.89 percent of male and 7.06 percent of female respondents from MZU acquired information regarding products for online buying through product rating and only 6.67 percent of male and 5.88 percent of female respondents through advice from offline store. Thus, among the total respondents of both PUC and MZU, majority of the students i.e 43.28 percent who shop online acquired specific information regarding products through product reviews and the least respondent percentage of students (7.94 percent) acquired information through advice from offline stores.

Table 4.13: Indicators used while online purchases

Indicators for purchase	Distribution of respondents				
	PUC		MZU		Total
	Male	Female	Male	Female	
Best price	40 (40.00)	36 (40.00)	37 (41.11)	33 (38.82)	146 (40)
Convenience and timing saving	10 (10)	11 (12.22)	25 (27.78)	23 (27.06)	69 (18.90)
Non-availability in local stores	17 (17)	15 (16.67)	10 (11.11)	8 (9.41)	50 (13.70)
Price comparison available	26 (26)	23 (25.56)	17 (18.89)	19 (22.35)	85 (23.29)
Product reviews available	7 (7)	5 (5.56)	1 (1.11)	2 (2.35)	15 (4.10)
Total	100(100)	90 (100)	90 (100)	85 (100)	365 (100)

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From the Table 4.13, it is clear from male students, that maximum number which is 41.11 percent of PUC and 40 percent of MZUrespondents used best price as an indicator while purchasing online products. Secondly, from male students, PUC respondents of 27.78 percent and 10 percent of MZU respondents purchase online products because of the convenience. From the male students again, 18.89 percent of PUC respondents and 26 percent of MZU respondents purchased online products because of price comparison available on online sites. But another 11.11 percent of male PUC respondents and 17 percent of male MZU respondents purchased those products which were not available in local stores. This shows that the male respondents go for unique products which are not available in local retail stores.

Whereas very few i.e. 1.11 percent of male PUC respondents and 7 percent of male MZU respondents used product reviews available on shopping site as an indicator for purchase.

From female respondents, 40 percent from PUC and 38.82 percent from MZU used best price as an indicator while purchasing online products, then, followed by 25.56 percent from PUC and 22.35 from MZU choose price comparison feature for purchase indicator. The least is, 5.56 percent from PUC and only 2.35 percent from MZU purchased products due to product review available. It can also be seen that both the students prefer those products which have best price (40 percent), secondly with price comparison (23.20)followed by convenience and time saving which is 18.90 percent. Thus, it can be concluded that majority of both the students use best price as purchase indicator while the least purchase indicator is product review available which goes to only 4.10 percent.

Table 4.14: Preference for the mode of payment during online shopping

Mode of payment	Distribution of respondents				Total
	PUC		MZU		
	Male	Female	Male	Female	
Debit card	20 (20)	16 (17.78)	15 (16.67)	17 (20)	68 (18.63)
Personal cheque	2 (2)	0 (0)	1 (1.11)	0 (0)	3 (0.82)
Cash on delivery	62 (62)	69 (76.67)	59 (65.55)	56 (65.89)	246 (67.40)
Credit card	11 (11)	4 (4.44)	9 (10)	9 (10.58)	33 (9.04)
Online banking	5 (5)	1 (1.11)	6 (6.67)	3 (3.53)	15 (4.11)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.14 specifies the mode of payments preferred during online shopping. It shows that maximum PUC and MZU respondents i.e. (62.10 percent and 81.71 percent) respectively preferred cash on delivery as mode of payment payments. On the other hand debit cards were preferred by 18.94 of the PUC respondents and 12.57 percent of MZU respondents. Also, only10 percent of PUC respondents and only 4.57 percent of MZU respondents who preferred credit card. From the table, we can also see that 0.52 percent of PUC respondents used personal cheque while there is no answer on MZU respondents. Respondents from PUC

which is 8.42 percent chose online banking for mode of payment while 1.14 percent of MZU respondents used online banking as mode of payment during online shopping. Among the total respondents of MZU and PUC students, 71.50 percent of students have picked Cash on Delivery for mode of payment while shopping online, and hence being the majority of vote. The least opted mode of payment for both of students is Personal Cheque which is only 0.27 percent. Thus, it can be concluded that for online shopping majority of both the students from MZU and PUC preferred cash on delivery as mode of payment followed by Debit card payment which is 15.89 percent of students.

4.5 Problems perceived and faced by customer while online shopping

The following tables measure the problems or barriers perceived by customer (student) in online shopping. It indicates the various traits of problems a customer (student) perceived when shopping online, by facing all these factors, a customer purchase decision can depend on the problem or barrier he/she faces while online shopping.

Table 4.15: Problems perceived during online purchases on basis of Gender

Main Barriers	Distribution of respondents				
	PUC		MZU		Total
	Male	Female	Male	Female	
Safety of payment	18 (18)	10 (11.11)	16 (17.78)	9 (10.59)	53 (14.52)
Low trust level	24 (24)	24 (26.67)	21 (23.33)	23 (27.06)	92 (25.20)
Value added tax	6 (6)	8 (8.89)	6 (6.67)	9 (10.59)	29 (7.94)
High shipping cost	21 (21)	27 (30)	19 (21.11)	20 (23.53)	87 (23.83)
Refund policy	9 (9)	9 (10)	8 (8.89)	10 (11.76)	36 (9.86)
Warranty and claims	19 (19)	12 (13.33)	18 (20)	11 (12.94)	60 (16.43)
Other reason	3 (3)	0 (0)	2 (2.22)	3 (3.53)	8 (2.19)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From the Table 4.15, from only male respondents of PUC and MZU, the highest or majority of the problem perceived is low trust level which is 24 percent from PUC and 23.33 percent from MZU, followed by high shipping cost which is 21 percent from PUC and 21.11 percent

from MZU, then again followed by warranty and claims which is 19 percent from PUC and 20 percent from MZU. The least problem perceived is other reasons which are not specified and only 3 percent from PUC and 2.22 percent from MZU.

From female respondents of PUC and MZU, the highest or majority of the problem perceived is also low trust level which is 26.67 percent from PUC and 27.06 percent from MZU, followed by high shipping cost which is 30 percent from PUC and 23.53 percent from MZU, then again also followed by warranty and claims which is 13.33 percent from PUC and 12.94 percent from MZU. The least problem perceived is also other reasons which are not specified and only 0 percent from PUC and 3.53 percent from MZU.

Among the total respondents of male and female from both PUC and MZU, low trust level is the major problem which is 25.20 percent, followed by high shipping cost which is 23.38 percent. The least problem perceived are other reasons which is only 2.10 percent

Table 4.16: Problems perceived during online purchases on basis of level of education

Main Barriers	Distribution of respondents				
	PUC		MZU		Total
	Graduate	Post Graduate	Graduate	Post Graduate	
Safety of payment	30 (17.34)	4 (23.53)	3 (25)	18 (11.04)	55 (14.52)
Low trust level	41 (23.70)	6 (35.29)	4 (33.33)	50 (30.67)	101 (25.20)
Value added tax	10 (5.78)	1 (5.88)	0 (0)	17 (10.42)	28 (7.67)
High shipping cost	39 (22.54)	3 (17.65)	2 (16.66)	39 (23.92)	83 (23)
Refund policy	15 (8.67)	1 (5.88)	1 (8.33)	19 (11.66)	36 (9.86)
Warranty and claims	33 (19)	2 (11.76)	1 (8.33)	20 (12.26)	56 (16)
Other reason	5 (2.89)	0 (0)	1 (8.33)	0 (0)	6 (1.64)
Total	**173 (100)**	**17 (100)**	**12 (100)**	**163 (100)**	**365 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From the Table 4.16, from only graduate respondents of PUC and MZU, the highest or majority of the problem perceived is low trust level which is 23.70 percent from PUC and 33.33 percent from MZU, followed by high shipping cost which is 22.54 percent from PUC

,but from MZU it is followed by safety of payment which 25 percent, then again followed by warranty and claims which is 19 percent from PUC, but again from MZU, this is followed by high shipping cost which is 16.66 percent. The least problem perceived for PUC graduate respondents is other reasons which is only 2.89 percent and least problem perceived for MZU graduate respondents is value added tax which is 0 percent or nobody pot for it.

From Post Graduate respondents of PUC and MZU, the highest or majority of the problem perceived is also low trust level which is 35.29 percent from PUC and 30.67 percent from MZU, followed by safety of payment from PUC which is 23.53 percent, and on the other hand from MZU, it is followed by high shipping cost which is 23.92 percent, then again also followed by high shipping cost which is 17.65 percent from PUC and warranty and claims from MZU which is 12.26 percent. The least problem perceived is also other reasons which are not specified and both are zero percent.

Among the total respondents of graduate and post graduate from both PUC and MZU, low trust level is the major problem which is 25.20 percent, followed by high shipping cost which is 23 percent. The least problem perceived are other reason which is only 1.64 percent.

Table 4.17: Problems perceived during online purchases on basis of marital status

Main Barriers	Distribution of Respondents				Total
	PUC		MZU		
	Single	Married	Single	Married	
Safety of payment	32 (18.18)	3 (21)	23 (14)	3 (25)	61 (17)
Low trust level	44 (25)	5 (36)	45 (28)	4 (33)	98 (27)
Value added tax	8 (4.54)	1 (7)	15 (9)	0 (0)	24 (7)
High shipping cost	38 (21.59)	3 (21)	36 (22)	1 (8)	78 (21)
Refund policy	12 (6.82)	1 (7)	18 (11)	1 (8)	32 (9)
Warranty and claims	35 (19.88)	1 (7)	23 (14)	1 (8)	60 (16)
Other reason	7 (3.98)	0 (0)	3 (2)	2 (17)	12 (3)
Total	176 (100)	14 (100)	163 (100)	12 (100)	365 (100)

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

From the Table 4.17, from only single respondents of PUC and MZU, the highest or majority of the problem perceived is low trust level which is 25 percent from PUC and 28 percent from MZU, followed by high shipping cost which is 21.59 percent from PUC and 22 percent from MZU, then again followed by warranty and claims(19.88 percent) from PUC and 14 percent from MZU. The least problem perceived is other reasons which are not specified and only 3.98 percent from PUC and 2 percent from MZU.

From married respondents of PUC and MZU, the highest or majority of the problem perceived is also low trust level which is 36 percent from PUC and 33 percent from MZU. The least problem perceived from PUC is other reason which is zero percent, while the least problem perceived from MZU is value added tax which is also zero percent.

Among the total respondents of single and married from both PUC and MZU, Low Trust Level is the major perceived problem which is 27 percent, followed by high shipping cost which is 23.38 percent. The least problem perceived are other reason which is only 3 percent.

Table 4.18: Problems perceived during online purchases on basis of Age group (PUC)

Main Barriers	PUC				
	18-20	20-22	22-24	24 and above	Total
Safety of payment	9 (15)	10 (14)	9 (21)	2 (13)	30 (16)
Low trust level	20 (33)	23 (32)	20 (47)	5 (31)	68 (36)
Value added tax	5 (8)	7 (10)	5 (12)	1 (6)	18 (9)
High shipping cost	11 (18)	13 (18)	11 (26)	4 (25)	39 (20)
Refund policy	4 (7)	6 (8)	4 (9)	1 (6)	15 (8)
Warranty and claims	10 (17)	9 (13)	10 (23)	2 (13)	31 (16.31)
Other reason	1 (2)	3 (4)	1 (2)	1 (6)	6 (3)
Total	**60 (100)**	**71 (100)**	**43 (100)**	**16 (100)**	**190 (100)**

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

From the Table 4.18, it indicates the varied age group of PUC students. So, from the age group of 18-20, the highest or major barriers or problem they perceived during online purchase is low trust level which is 33 percent and the lowest problem they perceived is other reason which is only 2 percent.

From the age group of 20-22, the highest or major barriers or problem they perceived during online purchase is also low trust level which is 32 percent and the lowest problem they perceived is other reason which is only 4 percent.

From the age group of 22-24, the highest or major barriers or problem they perceived during online purchase is also low trust level which is 47 percent and the lowest problem they perceived is other reason which is only 2 percent.

From the age group of 24 and above, the highest or major barriers or problem they perceived during online purchase is again low trust level which is 31 percent and the lowest problem they perceived are other reasons, value added tax and refund policy which are all only 6 percent.

From the total respondents, 36 percent have perceived the problems of low trust level, which is the largest percentage for problems perceived while online shopping. This is followed by high shipping cost which is 20 percent, which is furthermore followed by warranty and

claims and safety of payment which are 16.31 percent and 16 percent, refund policy follows it with 15 percent and the least is other reason which is only3 percent.

Table 4.19: Problems perceived during online purchases on basis of Age group (MZU)

Main Barriers	MZU				
	18-20	**20-22**	**22-24**	**24 and above**	**Total**
Safety of payment	2 (11)	10 (16)	8 (11)	3 (13)	23 (13)
Low trust level	7 (37)	18 (29)	20 (28)	8 (35)	53 (30)
Value added tax	1 (5)	4 (6)	6 (8)	2 (9)	13 (7)
High shipping cost	5 (26)	11 (18)	18 (25)	5 (22)	39 (22)
Refund policy	1 (5)	6 (10)	8 (11)	1 (4)	16 (9)
Warranty and claims	3 (16)	11 (18)	9 (13)	4 (17)	27 (15)
Other reason	0 (0)	2 (3)	2 (3)	0 (0)	4 (2)
Total	**19 (100)**	**62 (100)**	**71 (100)**	**23 (100)**	**175 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

From the Table 4.19, it indicates the varied age group of MZU students. So, from the age group of 18-20, the highest or major barriers or problem they perceived during online purchase is low trust level which is 37 percent and the lowest problem they faced is other reasons, which is only zero percent.

From the age group of 20-22, the highest or major barriers or problem they perceived during online purchase is also low trust level which is 29 percent and the lowest problem they faced is other reasons, which is only 3 percent.

From the age group of 22-24, the highest or major barriers or problem they perceived during online purchase is also low trust level which is 28 percent and the lowest problem they faced is other reasons, which is only 3 percent.

From the age group of 24 and above, the highest or major barriers or problem they perceived during online purchase is again low trust level which is 31 percent and the lowest problem they faced is other reason which is only 0 percent.

From the total respondents, 36 percent have perceived the problems of low trust level, while only 3 percent have other problem reasons.

Table 4.20: Problems faced while shopping online on basis of Gender

Problem felt while shopping online	Distribution of Respondents				
	PUC		MZU		Total
	Male	Female	Male	Female	
Yes	66 (66)	59 (65.6)	62 (68.89)	58 (68.23)	245 (67.12)
No	34 (34)	31 (34.4)	28 (31.11)	27 (31.76)	120 (32.88)
Total	**100 (100)**	**90 (100)**	**90 (100)**	**85 (100)**	**365 (100)**
Kinds of Problem:	**Male**	**Female**	**Male**	**Female**	
Delay in delivery	6 (9)	5 (8)	7 (11)	6 (10)	24 (10)
Cheap quality of product	20 (30)	18 (31)	19 (31)	16 (28)	67 (27)
Product damage	9 (14)	8 (14)	10 (16)	9 (16)	36 (15)
Colour is not same as shown in picture	15 (23)	14 (24)	12 (19)	13 (22)	54 (22)
Problem in size	11 (17)	10 (17)	9 (15)	12 (21)	42 (17)
Non-delivery	1 (2)	1 (2)	2 (3)	0 (0)	3 (1)
Difficulty in returning the product	4 (6)	3 (5)	3 (5)	2 (3)	12 (5)
Total	**66 (100)**	**59 (100)**	**62 (100)**	**58 (100)**	**245(100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.20 indicates the problems felt while shopping online and the kinds of problem. From the male respondents of PUC and MZU, 66 percent from PUC and 68.89 from MZU have faced problem while shopping online. On the other hand, 34 percent from PUC and 31.11 percent from MZU does not face any problem. Again, from the female respondents of PUC and MZU, 65.6 percent from PUC and 68.23 from MZU have faced problem while shopping online. On the other hand, 34.4 percent from PUC and 31.76 percent from MZU does not faced any problem.

On the kinds of problems they faced by male respondents from PUC and MZU, the major problem is cheap quality of product which is 30 percent from PUC and 31 percent from MZU, the least problem is non delivery which is 2 percent from PUC and only 3 percent from MZU.

On the kinds of problems they faced by female respondents from PUC and MZU, the major problem is also cheap quality of product which is 31 percent from PUC and 28 percent from MZU, the least problem is also non delivery which is 2 percent from PUC and zero percent from MZU.

Among the total of male and female respondents from PUC and MZU both, 245 respondents (67.12 percent) have faced problems while shopping online while the other 120 respondents (32.88 percent) have not faced any. Therefore, among the 245 respondents who faced problems, majority has faced the problem of cheap quality of products which is 27 percent and least problem they faced is Non Delivery which is only 1 percent.

Table 4.21: Problems faced while shopping online on basis of Education

Problem felt while shopping online	Distribution of Respondents				
	PUC		MZU		Total
	Graduate	Post Graduate	Graduate	Post Graduate	
Yes	116 (67)	12(71)	9 (75)	108 (66)	245 (67.12)
No	57 (33)	5 (29)	3 (25)	55 (34)	120 (32.88)
Total	**173 (100)**	**17 (100)**	**12 (100)**	**163 (100)**	**365 (100)**
Kinds of Problem:	Graduate	Post Graduate	Graduate	Post Graduate	
Delay in delivery	11 (9)	1 (8)	2 (22)	8 (7)	22 (9)
Cheap quality of product	28 (24)	4 (33)	2 (22)	32 (29)	58 (24)
Product damage	15 (13)	2 (17)	1 (11)	12 (11)	33 (13.46)
Colour is not same as shown in picture	24 (21)	2 (17)	1 (11)	27 (25)	49 (20)
Problem in size	19 (16)	2 (17)	2 (22)	15 (14)	38 (15.51)
Non-delivery	7 (6)	0 (0)	1 (11)	3 (3)	15 (6.12)
Difficulty in returning the product	12 (10)	1 (8)	0 (0)	11 (10)	25 (10.20)
Total	**116 (100)**	**12 (100)**	**9 (100)**	**108 (100)**	**245 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.21 indicates the problems felt while shopping online and the kinds of problem. From the Graduate respondents of PUC and MZU, 67 percent from PUC and 75 from MZU have

faced problem while shopping online, on the other hand, 33 percent from PUC and 25 percent from MZU does not faced any problem. Again, from the post graduate respondents of PUC and MZU, 71 percent from PUC and 66 from MZU have faced problem while shopping online, on the other hand, 29 percent from PUC and 34 percent from MZU does not faced any problem.

On the kinds of problems they faced by Graduate respondents from PUC and MZU, the major problem is cheap quality of product which is 24 percent from PUC and 22 percent from MZU, the least problem is non delivery which is 6 percent from PUC and only zero percent from MZU.

On the kinds of problems they faced by post graduate respondents from PUC and MZU, the major problem is also cheap quality of product which is 33 percent from PUC and 29 percent from MZU, the least problem is also non delivery which is zero percent from PUC and 3 percent from MZU.

Among the total of graduate and post graduate respondents from PUC and MZU both, 245 respondents (67.12 percent) have faced problems while shopping online while the other 120 respondents (32.88 percent) have not faced any. Therefore, among the 245 respondents who faced problems, majority has faced the problem of cheap quality of products which is 24 percent and least problem they faced is non delivery which is only 6.12 percent.

Table 4.22: Problems faced while shopping online on basis of Marital Status

Problem felt while shopping online	Distribution of Respondents				
	PUC		MZU		Total
	Single	Married	Single	Married	
Yes	113 (68)	15 (63)	106 (67)	11 (65)	245 (67.12)
No	53 (32)	9 (38)	52 (33)	6 (35)	120 (32.88)
Total	**166 (100)**	**24 (100)**	**158 (100)**	**17 (100)**	**365 (100)**
Kinds of Problem:	**Single**	**Married**	**Single**	**Married**	
Delay in delivery	12 (11)	2 (13)	11 (10)	2 (18)	27 (11)
Cheap quality of product	30 (27)	4 (27)	32 (30)	3 (27)	69 (28)
Product damage	17 (15)	2 (13)	13 (12)	1 (9)	33 (13)
Colour is not same as shown in picture	21 (19)	4 (27)	23 (22)	2 (18)	50 (20)
Problem in size	18 (16)	2 (13)	18 (26)	1 (9)	39 (16)
Non-delivery	6 (5)	0 (0)	2 (2)	1 (9)	9 (4)
Difficulty in returning the product	9 (8)	1 (7)	7 (7)	1 (9)	18 (7)
Total	**113 (100)**	**15 (100)**	**106 (100)**	**11 (100)**	**245 (100)**

Source: *Field Survey*

Note: Figures in parenthesis indicates percentage to total.

Table 4.22 indicates the problems felt while shopping online and the kinds of problem. From the single respondents of PUC and MZU, 68 percent from PUC and 67 from MZU have faced problem while shopping online. On the other hand, 32 percent from PUC and 33 percent from MZU does not faced any problem. Again, from the married respondents of PUCand MZU, 71 percent from PUC and 66 from MZU have faced problem while shopping online. On the other hand, 29 percent from PUC and 34 percent from MZU does not faced any problem.

On the kinds of problems they faced by single respondents from PUC and MZU, the major problem is cheap quality of product which is 27 percent from PUC and 30 percent from MZU, the least problem is non delivery which is 5 percent from PUC and only 2 percent from MZU.

On the kinds of problems they faced by married respondents from PUC and MZU, the major problem is also cheap quality of product which is 27 percent from PUC and again 27 percent from MZU, the least problem is also non delivery which is zero percent from PUC and 9 percent from MZU.

Among the total of graduate and post graduate respondents from PUC and MZU both, 245 respondents (67.12 percent) have faced problems while shopping online while the other 120 respondents (32.88 percent) have not faced any. Therefore, among the 245 respondents who faced problems,majority has faced the problem of cheap quality of products which is 28 percent and least problem they faced is non delivery which is only 4 percent.

Table 4.23: Problems faced while shopping online on basis of Age Group (PUC)

Problem felt while shopping online	Distribution of Respondents				
	PUC				Total
	18-20	20-22	22-24	24 and above	
Yes	45 (75)	49 (69)	27 (63)	9 (56)	130 (68.42)
No	15 (25)	22 (31)	16 (37)	7 (44)	60 (31.5)
Total	**60 (100)**	**71 (100)**	**43 (100)**	**16 (100)**	**190 (100)**
Kinds of Problem:	18-20	20-22	22-24	24 and above	
Delay in delivery	4 (9)	5 (10)	3 (11)	1 (11)	13 (10)
Cheap quality of product	13 (29)	14 (29)	7 (26)	3 (33)	37 (28)
Product damage	5 (11)	6 (12)	4 (15)	1 (11)	16 (13)
Colour is not same as shown in picture	10 (2)	8 (16)	4 (15)	2 (22)	24 (18)
Problem in size	8 (18)	9 (18)	5 (19)	2 (22)	24 (18)
Non-delivery	2 (4)	3 (6)	2 (7)	0 (0)	7 (5)
Difficulty in returning the product	3 (7)	4 (8)	2 (7)	0 (0)	9 (7)
Total	**45 (100)**	**49 (100)**	**27(100)**	**9(100)**	**130 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.23, shows the age group of PUC respondents which faced some problem while shopping online. Among the age group of 18-20, 75 percent have faced problem while shopping online, while 25 percent have not. From 45 respondents who faced problems from age group of 18-20, majority of problem faced is cheap quality of products which is 29 percent and least problem faced is non delivery, which is 4 percent only.

Among the age group of 20-22, 69 percent have faced problem while shopping online, while 31 percent have not. From 49 respondents who faced problems from age group of 20-22,

majority of problem faced is cheap quality of products which is also 29 percent and least problem faced is non delivery, which is 6 percent only.

From the age group of 22-24, 63 percent have faced problem while shopping online, while 37 percent have not. From 27 respondents who faced problems from age group of 22-24, majority of problem faced is cheap quality of products which is 26 percent and least problem faced is non delivery and difficulty in returning the product, which is both 7 percent only.

From the age group of 24 and above, 56 percent has faced problem while shopping online, while 44 percent have not. From 9 respondents who faced problems from age group of 24 and above, majority of problem faced is cheap quality of products which is 33 percent and least problem faced is non delivery and difficulty in returning the product, which is both zero percent.

From among whole age respondents of PUC, 130 respondents (68.42 percent) faced problem while shopping online while the other 60 respondents (31.5 percent) have not faced any problem. Among 130 respondents who faced problem, their major problem is cheap quality of product which is 28 percent and least problem is non delivery which is only 8 percent.

Table 4.24: Problems faced while shopping online on basis of Age Group (MZU)

Problem felt while shopping online	Distribution of Respondents				Total
	MZU				
	18-20	20-22	22-24	24 and above	
Yes	12 (63)	39 (63)	40 (56)	14 (61)	105 (60)
No	7 (37)	23 (37)	31 (44)	9 (39)	70 (40)
Total	**19 (100)**	**62 (100)**	**71 (100)**	**23 (100)**	**175 (100)**
Kinds of Problem:	**18-20**	**20-22**	**22-24**	**24 &above**	
Delay in delivery	1 (8)	3 (8)	4 (10)	2 (14)	10 (10)
Cheap quality of product	3 (25)	11 (28)	12 (30)	3 (21)	29 (28)
Product damage	2 (17)	6 (15)	5 (13)	2 (14)	15 (14)
Colour is not same as shown in picture	3 (25)	5 (13)	6 (15)	4 (29)	18 (17)
Problem in size	2 (17)	8 (21)	8 (20)	3 (21)	21 (20)
Non-delivery	0 (0)	2 (5)	2 (5)	0 (0)	4 (4)
Difficulty in returning the product	1 (8)	4 (10)	3 (8)	0 (0)	8 (8)
Total	**12 (100)**	**39 (100)**	**40 (100)**	**14 (100)**	**105 (100)**

Source: *Field Survey*
Note: Figures in parenthesis indicates percentage to total.

Table 4.24, shows the age group of MZU respondents which faced some problem while shopping online. Among the age group of 18-20, 63 percent have faced problem while shopping online, while 37 percent have not. From 12 respondents who faced problems from age group of 18-20, majority of problem faced is cheap quality of products which is 25 percent and least problem faced is non delivery, which is zero percent.

Among the age group of 20-22, 63 percent have faced problem while shopping online, while 37 percent have not. From 39 respondents who faced problems from age group of 20-22, majority of problem faced is cheap quality of products which is also 28 percent and least problem faced is non delivery, which is 5 percent only.

From the age group of 22-24, 56 percent have faced problem while shopping online, while 44 percent have not. From 40 respondents who faced problems from age group of 22-24, majority of problem faced is cheap quality of products which is 30 percent and least problem faced is non delivery and difficulty in returning the product, which is both 5 percent only.

From the age group of 24 and above, 61 percent of respondents has faced problem while shopping online, while 39 percent have not. From 9 respondents who faced problems from age group of 24 and above, majority of problem faced is colour is not same as shown in picture which is 29 percent and least problem faced is non delivery and difficulty in returning the product, which is both zero percent.

From among whole age respondents of MZU, 105 respondents (60 percent) faced problem while shopping online while the other 70 respondents (40 percent) have not faced any problem. Among 105 respondents who faced problem, their major problem is cheap quality of product which is again 28 percent and least problem is non delivery which is only 4 percent.

5.1 Introduction

This chapter covers the summary and findings of the study. Major findings have been highlighted in this chapter.

5.2 Summary

This research is divided into five chapters – introduction to online buying behaviour, review of literature, research Methodology, analysis of data and lastly, findings, conclusions and suggestions. The study of consumer buying behavior is essential in the field and science marketing as it frames the premise of marketing procedures. The investigation of consumer buying behavior conduct encourages to grasp the worry, for example, what the purchasers think, what their feeling are, what the explanations for their decisions are, and how they pick among a few choices. The outer and inner elements have critical effect on consumer behavior which impacts their acquiring procedure and choice. Having knowledge into these components empowers marketers to know better and anticipate not just the request of their product or service, yet in addition the acquiring thought processes and buying recurrence of the item or administration. All the more significantly, if these components are considered while growing new and innovative products, it will uplift and support in creating products with faster and more higher success of progress. Be that as it may, consumer buying behavior is extremely hard to foresee; in this manner, additionally think about is recommended to nearly comprehend how much these variables affect the purchaser's purchasing conduct, as getting a knowledge into this will assist organizations or firms with creating more appropriate products and marketing professionals to assemble more successful promoting systems.

Online buying is a type of electronic exchange or trade which allows or permits buyers to purchase goods or services from a vendor over the internet with the use of a web browser. Before the era of internet shopping, customer needed to move store by store and invest their

time and energy to movement between stores. Here and there they would not be able to find or discover the products they were seeking or they even could not get important information of a product. By methods for online sites or web sites, customers do not have to move from store to store.

Modern day young adults, especially College and University students playsimportant shoppers' segment due to their own power of spending, their parents spending influenced and their potential future spending. They are believed to catch and adapt more efficiently and faster to new changes due to the lack of any established or preformed habits and behaviour.

The research study was carried out on studying the online buying behaviour of Mizoram University Students. The survey was carried out in Mizoram University, Tanhril, Mizoram and Pachhunga University College, College Veng, Mizoram, by taking sample size of 365 respondents. These categories were selected assuming that usually University and Colleges going students usually are more aware of online shopping and find spare time for shopping online.

5.3 Major Findings

Respondents were distributed into Mizoram University (MZU) students and Pachhunga University College (PUC) students, which are divided as 190 respondents from PUC and 175 respondents from MZU, which is totaled to 365 respondents or sample size.

As for the socio economic profile of selected samples of both MZU and PUC students, majority of respondents (37.08 percent) were from the age group of 20-22 years, followed by 33.42 percent from age 22-24. This signifies that respondents are more from graduate rather than post graduate. Also, from the analysis, it also proves that more respondents (52.05 percent) are from graduate students while 47.94 percent of students belong to post graduate.

On the note of marital status, majority i.e. 95.61 percent of students are single while only 4.38 percent of students are married.

5.3.1 Motivational factors for shopping Online

Various factors which are used to drive the customers or in this case – the students to go shopping online and purchase a product have been mentioned and opted in the survey questionnaire and thus the findings shall highlight only the top major factors which motivate the students to shop online. These are:

i. Price concern is a major factor. In case of price, 38.63 percent of both MZU and PUC students shop for a product with a price range of Rs. 1000 – 1900, as well as 36.43 percent of students shop for the price range of Rs. 1900 and above. Thus, it can indicate the standard cost of living for a student and their affordable price range for shopping online.

ii. More than half of the total respondents, i.e. 53.42 percent of students shopped online due to the references by online advertisement, indicating the usefulness of internet. This was followed by 39.72 percent of students shop due to references by friends or family members.

iii. Another major factor which a customer or students shop online is the concern on information of the product, before purchasing online, a customer may research the product before purchase decision is made. Therefore, the largest and most concern trait or particular is the product review, majority which is 43.28 percent of the students have a product review online or offline before purchasing a product. Therefore, product review feature plays a very important role on online marketing. Secondly, the comparison of price and description, which is selected as an important factor for purchase decision by 27.12 percent of the total population (MZU and PUC), a customer or student may

compare whether the price of the product matches with the given description. Thus, comparison also plays an important factor for online purchase.

iv. There are also various indicators that drive the customers or students to go online shopping or make a purchase decision. From the analysis, the biggest traits or indicators that motivate to shop online is - 'best price'. This has been an indicator to make a purchase decision by majority of the total respondents (MZU and PUC) which is 41.91 percent. This also signifies that pricing is an important factor for online marketing. Following this is 'Convenience and Time Saving' which is concerned by 22.19 percent of the total population. Further, this signifies that the studied samples have less time to shop in offline retail, which may take a lot of time. The other large factors or indicators are − price comparison available, selected by 20.54 percent of the total population.

5.3.2 Online buying behaviour of consumer (student) in accordance to the familiarity or access to the Internet

Internet plays a very important role when it comes to online shopping; so, a particular buying behaviour of a customer (student) may reflects upon his/her familiarity to the internet, usage duration etc.

i. 63.01 percent which is more than half of the total respondents (MZU and PUC) have access to the internet for more than four (4) years, which in effect, drives them to do online shopping.

ii. 46.30 percent of both MZU and PUC students have often used the internet for shopping while only 12.60 percent have used it very often. Thus, indicating that online shopping is done more often rather than regularly.

iii. For searching of product information, internet is used often and occasionally by 38.63 percent and 31.78 percent respectively by both MZU and PUC. This shows that more

than half of the total respondents have necessarily used the internet in terms of online shopping.

iv. More than half of the total respondents (MZU and PUC) which have not visit any offline retail store before online shopping and purchase decision. Thus, it can indicate that offline retail store does not play a major role before shopping online; rather the internet plays a more important role.

v. There are also factors in which a customer behave after a purchase is done or arrived. Majority of the total respondents (81.64 percent) discuss it with their friends and family after post purchase, indicating the importance of peer group of family members as a purchase behavioral effect. Second goes to writing review about the product which is opted by 16.43 percent of the total respondents. This also indicates the importance of having a review feature of feedback feature.

vi. When analyzing the main uses of the internet, majority of the total respondents choose communication which is 101 respondents or 28 percent, as their main uses, followed by shopping which is 90 respondents (25 percent) as their main use. These two traits are the major selection by the students in terms of using the internet.

vii. The most and major preferred shopping sites for the students are Flipkart which is chosed by 88 respondents (25 percent), followed by Amazon with 83 respondents (22.73 percent, in accordance with the total 365 students.

viii. The most items preferred for the total respondents of 365 students areclothes, apparels etc. which constitutes 102 respondents (28 percent), followed by electronic items with 91 respondents (25 percent).

5.3.3 Problems faced while shopping online

There are also several particulars problems which may affect the online buying behaviour of a customer. These problems can result in the final purchase decision of a customer or the online shopping pattern or behaviour of a customer, depending on the type and number of problem he/she face during online shopping. Therefore, this issue is an important factor.

i. Table 4.15 – 4.19 shows the various problems perceived by the students of MZU and PUC, and on this table it classifies it into variables like gender, education, marital status and age group. From all the analysis on the various variables, we can see that the major problem perceived is low trust level which always occupies the highest percentage from each and every variable. On the other hand, the lowest problem perceived is other reason which are not specified and which usually occupies the lowest percentage. Thus, it indicates that low trust level is an important issue in online shopping.

ii. Table 4.20 – 4.24 shows the various problems faced by the students of MZU and PUC, and on this table it classifies it into variables like gender, education, marital status and age group. From the total 365 students, 245 students (67.12 percent) have faced problem while shopping online, while the other 120 students (32.88 percent) have not faced any problem. From all the variables, the major problem that the students faced can be seen as cheap quality of product, which occupies the largest percentage among each variable table and the lowest percentage occupant being non- delivery. Thus, this clearly signifies the importance of quality in products for online marketing.

iii. As mentioned, Cash on Delivery is the most and major preferred mode of payment by the students. Majority of the total respondents (MZU and PUC) have preferred cash on delivery which is 71.50 percent of total students. This indicates that cash on delivery is a safe way of payment and that this feature plays a very important role for online market and online shops.

5.4 Limitations of the study

i.   As survey method was employed to carry out the study so it suffers all limitations of survey method.

ii.   The study was restricted to Mizoram University and Pachhunga University College only, and no other University or College from Aizawl was studied, due to limited availability of time and resources.

iii.   Untrue answers may be obtained on questionnaire as students might provide false information which may affect a true result.

5.5 Suggestions

a. Suggestions to the online – marketers-

i.   Most of the respondents are confronted with the problem of absence of touch and feel and delivery point is not available in some of the customers area. Thus, internet online shopping companies should give more considerations about the delivery point, as well as convey the correct product and in the right time to the customers.

ii.   The internet online shopping companies should try to lessen the time of the product delivery. Customers should also to be made mindful about the differed sales promotion schemes, which make this online purchasing more alluring and well known among the purchasers. Appropriate awareness must be made accessible to all people of various occupations.

iii.   Online shopping sites must ensure about the quality and right of the data or information to their customers. Since, trade or payment exchange/transaction is on the internet, the customers must be ensured of web security and private card data. The online shopping

could be made achievement or success just by impacting the delivery of goods in undamaged quality and delivery in proper time. This study including students investigated the things bought when they shop on the web, the explanations behind which they shop on the web, the issues or problems experienced when they shop online, and the purposes behind being reluctant to shop on the web. It is suggested that more complete and comprehensive arrangements of items might be created.

iv. E-retailers or E-tailers should try to keep the website design simple so that one can easily operate the website.

v. A product authentication certificate must be given with the product to make customer believes that the products are original and good quality.

vi. Cash on Delivery feels safe to most of the students and thus, more online websites must try to adopt and engage in Cash on Delivery mode.

vii. Allowance of bargaining for the customers should be enabled by the online marketers or sellers as from the study, it is found that price plays an important role and that customer or students (in this case) are price sensitive while purchasing online.

viii. If possible, call centers should be opened or enabled by the online sellers as it allows the customers to interact with the sellers before purchasing.

ix. In order to check or ensure online frauds, legal framework of sort should be established, furthermore, complaints by the customer should be heard and handled more efficiently and effectively by the online marketers or online sellers.

x. Online marketers or online sellers must try to promote more free shipping cost to even the lowest price of a product, as a customer may want to engage in traditional offline retail stores as it provides no shipping charges or costs.

b. Suggestions to the students -

i. Students must be educated on what shopping sites and websites should be trust and the consequences of dealing with a fault or mistrust websites.

ii. Although cash on delivery is the most safest mode of payment, students must also know that trusted and renowned shopping websites are also safe for other payments such as Debit card payment, credit card payment etc.

iii. Students should research the products which are of interest, before actually purchasing. They must know the product reviews, ratings etc. before purchasing as it can lead to false product or even poor quality product which is not contrasting with its price.

iv. Students must try to maintain their private information on online shopping sites. They must know the customers privacy information and data issues and be acknowledge on these subjects.

v. Students must be educated on consumer rights and the rights to sue or complain in such cases of faulty products, misplaced products, late delivery, non-delivery, non-similarity with the website displayed etc. and must try to take actions when facing these kinds of problems.

vi. Education involving computer, internet accessibility and familiarity must be more promoted to the students as well as the students must be more aware on this issue.

vii. Students may refer more to referent group like peers, friends and even family when purchase decision is involved.

viii. It is best safe for the customers, especially the students to shop more on familiar and big websites like Myntra, Amazon, Flipkart etc. (i.e the top leading online shopping sites in India) and shop less on International websites like Aliexpress, ebay.com etc. as it usually lacks cash on delivery but instead requires debit card payment, internet banking or even credit card payment, which is more risky.

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Questionnaire for M. Phil work entitled

'Online Buying Behaviour: A Study of Mizoram University Students'

Dear Student/Friend

…………….

I am a research scholar at Mizoram University. I would be very pleased if you could participate in my survey. The aim of the research is to analyse online shopping behaviour of consumers, particularly the students of Mizoram University and Pachhunga University College, on what are the various factors that drive a customer to perform online shopping and affects their purchase decision and behaviour and how the behaviour reflects to the risk and trust issue of engaging in an online shopping. This survey consists of several questions and will take only few minutes of your valuable time. You can also stop at any stage. Please note that the information collected will be for academic purpose only and kept anonymous and confidential.

Thanking you for your help.
Sincerely Yours

(Albert Nuntharmawia).

Note: If you have any queries please do not hesitate to contact me. -

Ph. no. 9774015148, Email - Albert1292x@gmail.com

'Online Buying Behaviour: A Study of Mizoram University Students'

Please answer all the questions. Put (✓) wherever necessary.

1. **Name:**
2. **Address:**
3. **Educational Qualification:** Graduate ⬭   Post-Graduate ⬭
4. **Institution:**
5. **Age:** 18 – 20 ⬭   20-22 ⬭   22-24 ⬭   24 and above ⬭
6. **Marital Status:** Single ⬭   Married ⬭

7. What is your duration of having access to the internet? (Mark only one square)

Less than 1 year	
1 -2 years	
2 – 4 years	
More than four years	

8. What is your internet usage frequency for online shopping? (Mark only one square)

Very Often	
Often	
Occassionaly	

9. What is your usage of internet to search for product information? Mark only one.

Very Often	
Often	
Occassionaly	
Never	

10. How much money did you spent on a single purchase while shopping online? (Mark only one square)

100-1000	
1000-1900	
1900 and above	

11. What media of information do you mostly used regarding online shopping? (Mark only one square)

Referred by friend / family	
Online advertisement	
Offline advertisement	

12. What do you mostly use the internet for? (Mark only one square)

Information	
Entertainment	
Shopping	
Finance	
Communication	
Others	

13. What is your most preferred online shopping site? (Mark only one square)

Amazon	
Flipkart	
Snapdeal	
Myntra	
Shopclues	
Others	

14. What items/products do you preferred/purchased the most in online shopping? (Mark only one item)

Event Tickets	
Clothes, Apparel etc.	
Electronic items	
Hotel/Travel booking	
Books	
Outdoor/sport items	
Others	

15. How do you acquire the most information regarding products in online shop? (Mark only one square)

Product Ratings	
Product Reviews	
Advice from offline stores	
Referred by peer group	
Compare Description and Price	

16. Did you visit offline retail stores before online shopping? (Mark only one square)

Yes	
No	

17. Please select one indicator used among these factors while you do online shopping? (Mark only one square)

Best Price	
Convenience and Time Saving	
Non – Availability in Local Stores	
Price Comparison available	
Product reviews available	

18. Please select one of your behaviour after receiving product. (Mark only one square)

Discuss with friends/family	
Write review about product	
Contact Seller for guidance	

19. What is your most and usual mode of payment during online shopping? (Mark only one square)

Debit Card	
Personal Cheque	
Cash on Delivery	
Credit Card	
Online Banking	

20. What problems have you perceived during online shopping? (Mark only one square)

Safety of payment	
Low trust level	
Value added tax	
High shipping cost	
Refund policy	
Warranty and claims	
Other reason	

21. Have you faced any problem while shopping online? (Mark only one square)

Yes	
No	

22. If then, then what are the most problem you have faced while shopping online? (Mark only one square)

Delay in delivery	
Cheap quality of product	
Product damage	
Colour is not same as shown in picture	
Problem in size	
Non-delivery	
Difficulty in returning the product	

Thank you very much for your time.

CERTIFICATE

This is to certify that

Mr. Albert Nunthar maura

presented a paper on

Impact of Trade Marketing in Mizoram
in relations to its Bordering Country

at the

INTERNATIONAL CONFERENCE

on

"ENABLING ECONOMIC DEVELOPMENT OF NORTH EAST INDIA THROUGH LINKAGES WITH SOUTH AND SOUTH EAST ASIA"
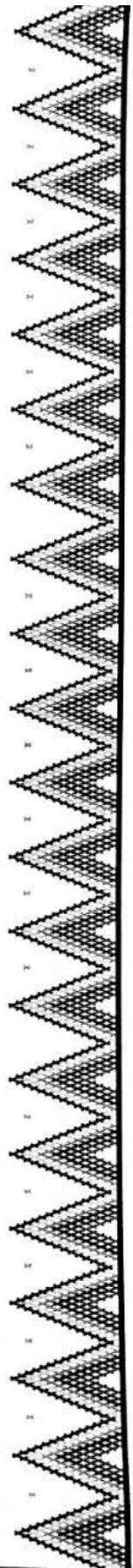
25th-26th October, 2017

organised by ICFAI University, Mizoram
in collaboration with NEC.

(Lt. General A.K. MISRA, AVSM)
Vice Chancellor,
ICFAI University Mizoram

(Dr. K. ANGELA LALHMINGSANGI)
Conference Convener,
ICFAI University Mizoram

APPENDIX III

Name of the Candidate   : Albert Nuntharmawia

Degree   : M.Phil

Department   : Management

Title of the Dissertation   : Online Buying Behaviour: A Study of Mizoram University Students.

Date of payment of admission fee   : 12th August, 2016

Date of approval of research proposal : 22nd May, 2017

Board of professional studies   : 8th May, 2017

School Board   : 22nd May, 2017

Registration no.   : MZU/M.Phil/379

Date of pre – submission seminar   : 6th June, 2018

Date of admission   : 12th August, 2016