

## Online Purchase Behaviour of Indian Consumers – An Analysis

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### ABSTRACT

*India has been gaining importance as a high potential lucrative market for global retailers. Since the recent economic reforms, Indian consumers have just begun to understand benefits of using internet for shopping. However, the growing number of internet users has not been reflected to the online sales. The online retail store has emerged as a ubiquitous sales channel. Especially, online shopping is a rapidly growing e-commerce area. Online stores are usually available 24 hours a day, and many consumers have internet access both at work and at home. Thus, it is important to identify the factors affecting Indian consumers' online buying behavior in order to find the way to stimulate their online shopping behavior. An empirical survey was conducted in Kanyakumari district to collect data for this study, and various predictors were identified based on their relative Pre, On and Post purchase behaviour to shoppers' online buying. In addition, this study proposes a number of suggestions for online retailers and marketers and to address future research needs and managerial implication. This study analysis the online purchase behaviour, by classifying it into three categories pre, on and post purchase behaviour.*

**Keywords:** E-commerce, Indian consumer behaviour, internet users, online shopping, retailers.

### INTRODUCTION:

Over the past few decades, the internet has developed into a vast global market place for the exchange of goods and services. In many developed countries, the internet has been adopted as an important medium, offering a wide assortment of products with 24 hours availability and wide area coverage. In India too fast growing internet penetration, globalization, urbanization and changing lifestyle of people are behind the consumers' shifting towards online platforms. Online shopping behavior (also called online buying behavior and internet shopping/buying behavior) refers to the process of purchasing products or services via the internet. In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the internet centres and search websites for need-related information.

The consumer make decision to buy goods, online involves continuous flow of interaction between environment factors and consumers' behaviour actions. This process include reorganization, information, search evaluation, alternative purchase and post purchase behaviour. While deciding to buy goods online, the customer behaviour passes through three stages pre, on and post purchase behaviour. Therefore the researcher has decided to analyse the purchase behaviour of online consumer under three categories – pre, on and post purchase behaviour. In this context it is important to understand the key factors that impact the pre, on and post purchase behaviour of the online consumers based on online demographic profile.

An empirical survey was conducted in Kanyakumari district to identify the predictors of pre, on and post purchase behaviour to shoppers' online buying, and the impact of age, education, family members, monthly income and occupation.

## **REVIEW OF LITERATURE:**

Various studies have been reviewed by the researcher to understand the basic concepts in online purchase behaviour of the consumers.

1. Satish Agarwall and Narender Singh Bhati (2016) present the various dimensions of e-service quality affecting online shopping behavior and examine whether gender differences exist in the perceptions of e-service quality dimensions in online shopping.
2. Kanupriya, Dr. Rita and Anupreet kaur (2016) investigate online consumer behaviour to establish a preliminary assessment, evaluation and understanding the characteristics of online shopping.
3. Jayendra Sinha and Jiyeon Kim (2012) this highlight that convenience risk was the only factor affecting Indian consumers online buying. They reveal that though female have a good opinion for online shopping they do not want to do it because of inconvenience the perceiving online shopping.
4. Ruchi Nayyar and S. L Gupta (2011) it aims to provide a view of the various demographic psychographic factors influencing consumer willingness to purchase online.
5. Shah, A. B., and Rao, M. G., (2014) they claimed that the security factor, price consideration give for online shopping and product variety were the main motivators for online purchase.
6. Thamizhvanan, A., and Xavier, M. J., (2013) it indicates that trust is the important factors that influence online purchase experience positively impacted online buying.

## **STATEMENT OF THE PROBLEM:**

The increasing consumer base, for online shopping especially of youth, is playing a significant role in the growth of online shopping. Few years back the consumers were buying mostly electronic items through online. But now due to the change of life style and increase of standard of living of the customers, particularly youngsters, are extending the online coverage to watches, apparels, perfumes, beauty products, home furniture, and kitchen products and so on. As the competition is intensified, it becomes more important for online retailers to understand the consumer's intention to make online shopping. There is also a need on the part of consumers to understand the benefits of online shopping and to know about the online shopping providers. In online shopping Industry, which is ruled by technology, the need, requirements, the likes, the dislikes, their attitude, behaviour and life style of consumers remain dynamic. Therefore the researcher felt the need to make a study on online shopper's behaviour in Kanyakumari District, which is the study area. The researcher predict that the pre, on and post purchase behaviour of online shoppers on their demographic profile.

## **OBJECTIVE:**

The aim of this research paper is

- i) To identify the factors influencing pre, on and post purchase behavior.
- ii) To analyse the impact of demographic factors pre, on and post purchase behavior.

## **RESEARCH METHODOLOGY:**

The nature of this research is descriptive and the goal of this paper is to explore the consumer's behaviour towards online shopping and to find out the impact of demographic profile in purchase behaviour. The survey was conducted in Kanyakumari district. A convenience sampling process has been used to collect data for this research. The sample size used for the study is 256. The primary data are collected through a well structured questionnaire and the secondary data is taken from Journals, magazines and web site.

## **Purchase behaviour of online shopping:**

A consumer passes through three stages, pre-purchase behaviour, on purchase behaviour and post purchase behaviour, while making purchase through internet. This study explores the factors that contribute buying behaviour of the respondents in the study area, when they take a decision to buy products through online.

## **Factors influencing pre -purchase behaviour:**

The pre-purchase behaviour of the consumer is related to the behaviour of the consumer before they makes actual purchase. It involves information search recognizing in need and intention to buy products. In order to analyse the pre purchase behaviour the researcher has to identify the fourteen factors. The result is given in table 1.

**Table 1: Factors influencing pre -purchase behaviour**

Sl. No.	FACTORS	MEAN SCORE	RANK
	<b>Pre-Purchase Decisions</b>		
1.	Price of the product	3.66	XII
2.	Quality of the product	3.69	X
3.	Availability of sufficient product information	3.87	V
4.	Easy understanding of terms and conditions	4.02	III
5.	Different choices of payment methods	3.67	XI
6.	Wide range of options	3.79	IX
7.	User-friendly websites	3.85	VI
8.	Time saving to search product information	4.21	I
9.	Attractive discounts	3.85	VI
10.	Internet Review, rating and Testimonials	3.66	XII
11.	Accessibility to internet	4.03	II
12.	Items not available elsewhere	3.81	VIII
13.	Motivation from friends and family to buy	3.60	XIV
14.	Laziness to visit retail shop	4.00	IV

**Source:** Primary data

\*Significant at 5 percent level

It is clear from the table 1 that the most five influencing factors of that impact pre- purchase behaviour of the respondents are time saving to search product information, accessibility to internet, easy understanding of terms and conditions, laziness to visit retail shop and availability of sufficient product information, with the mean score of 4.21, 4.03, 4.02, 4.00 and 3.87 respectively. The least influencing factors are motivation from friends and family to buy, price of the product and internet review, rating and testimonials, with the mean score of 3.60, 3.66, 3.66 respectively.

**Factors influencing on -purchase behaviour:**

On-purchase behaviour means the process of making actual purchase. The researcher has identified seven factors to study the on-purchase behaviour of the respondents. The result is given in table 2.

**Table 2: Factors influencing on -purchase behaviour**

Sl. No.	FACTORS	MEAN SCORE	RANK
	<b>On Purchase decisions</b>		
1.	Delivery period	3.45	VII
2.	Security of payment	3.84	II
3.	Privacy of personal information	3.81	III
4.	Home delivery charges	3.95	I
5.	Product specification	3.69	IV
6.	Positive reviews of customers	3.56	VI
7.	Return and refund policy	3.66	V

**Source:** Primary data

\*Significant at 5 percent level

It is clear from the table 2 that the most three influencing factors of that impact on - purchase behaviour of the respondents are home delivery charges, security of payment and privacy of personal information, with the mean score of 3.95, 3.84 and 3.81 respectively. The least influencing factors are delivery period and positive reviews of customers with the mean score of 3.45, 3.56 respectively.

**Factors influencing post -purchase behaviour:**

Post-purchase behaviour means all the activities and the experience that follow actual purchase of the respondents. The result is given in table 3

**Table 3: Factors influencing post -purchase behaviour**

Sl. No.	FACTORS	MEAN SCORE	RANK
<b>Post purchase decisions</b>			
1.	Performance evaluation	3.62	V
2.	Recommend online shopping	3.68	IV
3.	Marketing positive reviews and high rating	3.50	VII
4.	Repeated purchase	3.55	VI
5.	Expecting speedy actions complaints	3.72	III
6.	Facility to return wrong and damaged products	3.45	VIII
7.	Develops brand loyalty	3.81	I
8.	Develops attachment for websites	3.73	II

Source: Primary data

\*Significant at 5 percent level

It is clear from the table 3 that the most three influencing factors of that impact on - purchase behaviour of the respondents are develops brand loyalty, develops attachment for websites and expecting speedy actions complaints, with the mean score of 3.81, 3.73 and 3.72 respectively. The least influencing factors are facility to return wrong and damaged products and marketing positive reviews and high rating, with the mean score of 3.45, 3.50 respectively.

**Impact of demographic profile on the three stages of purchase behaviour of online shoppers:**

Impact of demographic factors such as age, education level, family members, monthly income and occupation on pre-purchase, on- purchase and post-purchase behaviour are analysed with the help of mean score and ANOVA test.

**Impact of age on pre, on and post-purchase decision makers among online shoppers:**

The different age group respondent’s opinion about pre, on and post-purchase decisions regarding online shopping is rated and the result is given in table 4.

**Table 4: Impact of age on pre, on and post-purchase decision makers among online shoppers**

Sl. No.	Age	Pre- Purchase			On- Purchase			Post- Purchase		
		Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank
1	upto 25	54.03	3.85	II	25.47	3.64	IV	29.40	3.67	II
2	25 to 35	54.07	3.86	I	27.04	3.86	I	28.93	3.62	III
3	35 to 45	53.79	3.84	III	25.73	3.68	III	28.23	3.53	IV
4	45 to 55	53.56	3.83	IV	26.19	3.74	II	30.36	3.79	I
5	above 55	52.35	3.74	V	24.47	3.49	V	28.12	3.52	V
<b>Total</b>		<b>53.71</b>	<b>19.12</b>		<b>25.95</b>	<b>18.41</b>		<b>29.06</b>	<b>18.13</b>	
<b>Average score</b>			<b>3.79</b>			<b>3.71</b>			<b>3.63</b>	

Source: Primary data

\*Significant at five percent level

It is understood from the table 1.4 that the pre purchase factors are highly viewed by the respondents of age group 25-35, which is ranked I, with the mean score 3.86, followed by the age group upto 25, ranked II, with the mean score 3.85 respectively.

With regard to on purchase factors, the respondents from the age group 25-35, which is ranked I, with the mean score 3.86, followed by the age group 45-55, ranked II, with the mean score 3.74 respectively.

Regarding the post-purchase factors respondents from the age group 45-55, which is ranked I, with the mean score 3.79, followed by the age group upto 25, ranked II, with mean score and 3.67 respectively.

The overall factors influencing online purchasing in monthly income of the respondents are highly viewed for the variable, ‘pre- purchase’ with the mean score of 3.79 followed by ‘on purchase’ and ‘post purchase’ with the mean score of 3.71 and 3.63 respectively.

**Opinion variation about pre, on and post purchase decisions based on age:**

In order to find out, whether there is any variation in the opinion of different age - group respondents the test of ANOVA is applied, and the result is shown in table 5.

**Table 5: Opinion variation about pre, on and post purchase decisions based on age**

Sl. No.	Purchase Decision		Sum of Squares	Df	Mean Square	F	Sig.
1	PRE	Between Groups	139.73	4	34.932	1.317	.262
		Within Groups	13443.49	507	26.516		
		<b>Total</b>	<b>13583.22</b>	<b>511</b>			
2	ON	Between Groups	323.53	4	80.883	6.793*	.000
		Within Groups	6037.15	507	11.908		
		<b>Total</b>	<b>6360.68</b>	<b>511</b>			
3	POST	Between Groups	297.82	4	74.454	3.683*	.006
		Within Groups	10249.54	507	20.216		
		<b>Total</b>	<b>10547.36</b>	<b>511</b>			

Source: Primary data

\*Significant at five percent level

The table 5 shows that the result of the one way ANOVA and it is clear that, there is significant difference among the different age groups about their opinion towards on purchase and post purchase decision making process of the respondents but with regard to Pre purchase decision there is no significant variation.

**Impact of education level on pre, on and post-purchase decision makers among online shoppers:**

The different educational level of respondent's opinion about pre, on and post-purchase decisions regarding online shopping is rated and the result is given in table 6.

**Table 6: Impact of education level on pre, on and post-purchase decision makers among online shoppers**

Sl. No.	Education	PRE- PURCHASE			ON- PURCHASE			POST- PURCHASE		
		Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank
1.	High School	55.98	3.99	I	28.06	4.01	I	32.47	4.06	I
2.	Diploma	53.72	3.84	II	25.25	3.61	IV	28.13	3.51	V
3.	Graduate	53.31	3.81	V	25.20	3.60	V	28.57	3.57	IV
4.	Postgraduate	53.44	3.82	IV	25.25	3.61	III	29.14	3.64	II
5.	Professional	53.45	3.82	III	26.698	3.81	II	28.83	3.60	III
	<b>Total</b>	<b>53.71</b>	<b>19.27</b>		<b>25.95</b>	<b>18.63</b>		<b>29.06</b>	<b>18.39</b>	
	<b>Average score</b>		<b>3.84</b>			<b>3.71</b>			<b>3.63</b>	

Source: Primary data

\*Significant at five percent level

It is understood from the table 6 that the pre - purchase factors are highly viewed by the respondents of education level High School, which is ranked I, with the mean score 3.99, followed by the education level Diploma, ranked II, with the mean score 3.84 respectively.

With regard to on - purchase factors, the respondents from the education level High School, which is ranked I, with the mean score of 4.01, followed by the education level Professional, ranked II, with the mean score of 3.81 respectively.

Regarding the post-purchase factors respondents from the education level High School, which is ranked I, with mean score 4.06, followed by the education level Postgraduate, ranked II, with mean score 3.64.

The overall factors influencing online purchasing in monthly income of the respondents are highly viewed from the variable, 'pre- purchase' with the mean score of 3.84 followed by 'on purchase' and 'post purchase' with the mean score of 3.71 and 3.63 respectively.

**Opinion variation about pre, on and post purchase decisions based on education:**

In order to find out, if there is any variation in the opinion of different educational level of respondents the test of ANOVA is applied, and the result is shown in table 7.

**Table 7: Opinion variation about pre, on and post purchase decisions based on education**

Sl. No.	Purchase Decision		Sum of Squares	df	Mean Square	F	Sig.
1	PRE	Between Groups	274.61	4	68.653	2.615*	.035
		Within Groups	13308.62	507	26.250		
		<b>Total</b>	<b>13583.22</b>	<b>511</b>			
2	ON	Between Groups	455.49	4	113.872	9.777*	.000
		Within Groups	5905.19	507	11.647		
		<b>Total</b>	<b>6360.68</b>	<b>511</b>			
3	POST	Between Groups	663.21	4	165.801	8.505*	.000
		Within Groups	9884.15	507	19.495		
		<b>Total</b>	<b>10547.36</b>	<b>511</b>			

Source: Primary data

\*Significant at five percent level

The table 7 shows the result of the one way ANOVA and it is clear from it, there is significant difference among the different education level about their opinion towards pre purchase on purchase and post purchase decision making process of the respondents.

**Impact of family members on pre, On and Post-purchase decision makers among online shoppers:**

The different number of members in the family respondent’s opinion about pre, on and post-purchase decisions regarding online shopping is rated and the result is given in table 8.

**Table 8: Pre, On and Post-purchase decisions making for family members**

Sl. No.	Family Members	PRE PURCHASE			ON PURCHASE			POST PURCHASE		
		Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank
1.	upto 3	54.08	3.18	11	26.20	3.74	11	28.55	3.56	III
2.	4 - 5	52.93	3.11	111	25.44	3.63	III	28.96	3.61	II
3.	above 5	55.21	3.94	1	26.90	3.84	1	30.02	3.72	I
	<b>Total</b>	<b>53.71</b>	<b>10.23</b>		<b>25.95</b>	<b>11.22</b>		<b>29.06</b>	<b>10.91</b>	
	<b>Average score</b>		<b>3.83</b>			<b>3.70</b>			<b>3.63</b>	

Source: Primary data

\*Significant at five percent level

It is understood from the table 8 that the pre purchase factors are highly viewed by the respondents of the family members above 5, which is ranked I, with the mean score 3.94, followed by the family members upto 3, ranked II, with the mean score 3.18 respectively.

With regard to on -purchase factors, the respondents from the family members above 5, which is ranked I, with the mean score of 3.84, followed by the family members upto 3, ranked II, with the mean score of 3.74 respectively.

Regarding the post –purchase factors the respondents from the family members above 5, which is ranked I, with mean score 3.72, followed by the family members 4 - 5, ranked II, with mean score 3.61 respectively.

The overall factors influencing online purchasing in monthly income of the respondents are highly viewed for the variable, ‘pre- purchase’ with the mean score of 3.83 followed by ‘on purchase’ and ‘post purchase’ with the mean score of 3.70 and 3.63 respectively.

**Opinion variation about pre, on and post purchase decisions based on family members:**

In order to find out, if there is any variation in the opinion among the family members and the test of ANOVA is applied, and the result is shown in table 9.

**Table 9: Opinion variation about pre, on and post purchase decisions based on family members**

Sl. No.	Purchase Decision		Sum of Squares	df	Mean Square	F	Sig.
1	PRE	Between Groups	412.98	2	206.49	7.980	.000
		Within Groups	13170.24	509	25.88		
		<b>Total</b>	<b>13583.22</b>	<b>511</b>			
2	ON	Between Groups	170.88	2	85.44	7.026	.001
		Within Groups	6189.80	509	12.16		
		<b>Total</b>	<b>6360.68</b>	<b>511</b>			
3	POST	Between Groups	134.58	2	67.29	3.289	.038
		Within Groups	10412.78	509	20.46		
		<b>Total</b>	<b>10547.36</b>	<b>511</b>			

Source: Primary data

\*Significant at five percent level

The table 9 shows that the result of the one way ANOVA and it is clear from it; there is significant difference among the different family members about their opinion towards pre purchase on purchase and post purchase decision making process of the respondents.

**Impact of monthly income on pre, on and post-purchase decision makers among online shoppers:**

The different monthly income respondent’s opinion about pre, on and post-purchase decisions regarding online shopping is rated and the result is given in table 10.

**Table 10: Impact of monthly income on pre, on and post-purchase decision makers among online shoppers**

Sl. No	Monthly Income	PRE PURCHASE			ON PURCHASE			POST PURCHASE		
		Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank
1	less than 25000	54.84	3.91	II	25.23	3.60	V	29.21	3.65	II
2	25000 - 50000	51.65	3.69	V	25.99	3.71	II	28.54	3.57	IV
3	50000 - 75000	52.98	3.78	IV	25.88	3.69	IV	29.01	3.63	III
4	75000 - 100000	54.81	3.92	III	25.92	3.70	III	28.52	3.57	V
5	above 100000	55.65	3.97	I	27.25	3.89	I	31.43	3.92	I
	<b>Total</b>	<b>53.71</b>	<b>19.28</b>		<b>25.94</b>	<b>18.61</b>		<b>29.06</b>	<b>18.34</b>	
	<b>Average score</b>		<b>3.84</b>			<b>3.71</b>			<b>3.63</b>	

Source: Primary data

\*Significant at five percent level

It is understood from the table 10 that the pre -purchase factors are highly viewed by the respondents of monthly income above ₹ 100000, which is ranked I, with the mean score 3.92, followed by the monthly income less than ₹ 25000, ranked II, with the mean score 3.91 respectively.

With regard to on -purchase factors, the respondents from the monthly income above ₹ 100000, which is ranked I, with the mean score of 3.89 followed by the monthly income ₹ 25000 – 50000, ranked II, with the mean score of 3.71 respectively.

Regarding the post –purchase factors respondents from the monthly income above ₹ 100000, which is ranked I, with the mean score of 3.93 followed by the monthly income less than ₹ 25000, ranked II, with mean score of 3.65 respectively.

The overall factors influencing online purchasing in monthly income of the respondents are highly viewed for the variable, ‘pre- purchase’ with the mean score of 3.84 followed by ‘on purchase’ and ‘post purchase’ with the mean score of 3.71 and 3.63 respectively.

**Opinion variation about pre, on and post purchase decisions based on monthly income:**

In order to find out, if there is any variation in the opinion of different monthly income respondents the test of ANOVA is applied, and the result is shown in table 11.

**Table 11: Opinion variation about pre, on and post purchase decisions based on monthly income**

Sl. No.	Purchase Decision		Sum of Squares	df	Mean Square	F	Sig.
1	PRE	Between Groups	1000.78	4	250.19	10.081*	.000
		Within Groups	12582.44	507	24.82		
		<b>Total</b>	<b>13583.22</b>	<b>511</b>			
2	ON	Between Groups	130.03	4	32.51	2.645*	.033
		Within Groups	6230.65	507	12.29		
		<b>Total</b>	<b>6360.68</b>	<b>511</b>			
3	POST	Between Groups	356.59	4	89.15	4.435*	.002
		Within Groups	10190.77	507	20.10		
		<b>Total</b>	<b>10547.36</b>	<b>511</b>			

Source: Primary data

\*Significant at five percent level

The table 11 shows the result of the one way ANOVA and it is clear from it, there is significant difference among the different monthly income about their opinion towards pre purchase on purchase and post purchase decision making process of the respondents.

**Impact of occupation on pre, on and post-purchase decisions makers on online shoppers:**

The different occupation of respondent’s opinion about pre, on and post-purchase decisions regarding online shopping is rated and the result is given in table 12.

**Table 12: Impact of occupation on pre, on and post-purchase decision makers among online shoppers**

Sl. No.	Occupation	Pre Purchase			On Purchase			Post Purchase		
		Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank	Mean Score	Average Mean Score	Rank
1	Student	52.62	3.76	V	26.24	3.75	II	27.92	3.49	V
2	House Wife	53.57	3.83	IV	26.10	3.73	III	28.74	3.59	III
3	Private & Govt.	53.71	3.84	II	25.18	3.60	V	30.03	3.75	II
4	Retired	55.55	3.97	I	27.41	3.92	I	30.12	3.77	I
5	Business	53.70	3.83	III	26.01	3.72	IV	28.37	3.55	IV
	<b>Total</b>	<b>53.71</b>	<b>19.22</b>		<b>25.95</b>	<b>8.70</b>		<b>29.06</b>	<b>8.14</b>	
	<b>Average score</b>		<b>3.84</b>			<b>3.71</b>			<b>3.63</b>	

Source: Primary data

\*Significant at five percent level

It is understood from the table 12 that the pre -purchase factors are highly viewed by the respondents who have retired, which is ranked I, with the mean score of 3.97, followed by the occupation private & govt. employee, ranked II, with the mean score of 3.84 respectively.

With regard to on- purchase factors, the respondents who have retired, which is ranked I, with the mean score of 3.92, followed by the occupation student, ranked II, with the mean score of 3.75 respectively.

Regarding the post –purchase factors respondents who have retired, which is ranked I, with mean score of 3.77, followed by the occupation privat & govt. employee, ranked II, with mean score of 3.75 respectively.

The overall factors influencing online purchasing in monthly income of the respondents are highly viewed for the variable, ‘pre- purchase’ with the mean score of 3.86 followed by ‘on purchase’ and ‘post purchase’ with the mean score of 3.71 and 3.63 respectively.



**Opinion variation about pre, on and post purchase decisions based on occupation:**

In order to find out, if there is any variation in the opinion of different occupation of respondents the test of ANOVA is applied, and the result is shown in table 13.

**Table 13: Opinion variation about pre, on and post purchase decisions based on occupation**

Sl. No.	Purchase Decision		Sum of Squares	df	Mean Square	F	Sig.
1	PRE	Between Groups	258.906	4	64.726	2.463*	.044
		Within Groups	13324.313	507	26.281		
		<b>Total</b>	<b>13583.219</b>	<b>511</b>			
2	ON	Between Groups	210.259	4	52.565	4.333*	.002
		Within Groups	6150.421	507	12.131		
		<b>Total</b>	<b>6360.680</b>	<b>511</b>			
3	POST	Between Groups	366.191	4	91.548	4.559*	.001
		Within Groups	10181.166	507	20.081		
		<b>Total</b>	<b>10547.357</b>	<b>511</b>			

**Source:** Primary data

\*Significant at five percent level

From the above table 13 it can be inferred that the one way ANOVA has been applied to find whether there is a significant difference among the age groups in all the purchase decision making towards online shopping. It is clear from the above table that occupation has significant effect over Pre purchase on purchase and post purchase decision making factors.

**FINDINGS:**

The purchase behaviour of a consumer is well understood by analyzing the pre, on and post purchase behaviour of online shoppers.

- ❖ The pre purchase behaviour of the respondents shows that before making the online purchase the respondents give more weightage to the factors namely are time saving to search product information, accessibility to internet, easy understanding of terms and conditions, laziness to visit retail shop and availability of sufficient product information., They give lesser consideration to the factors like motivation from friends and family to buy, Price of the product and internet review.
- ❖ It is inferred in this study that the respondents give more weightage to the factors namely home delivery charges, security of payment and privacy of personal information, while they make on purchase decision. They give lesser important to the factors such as delivery period and positive reviews of customers, while making online purchase.
- ❖ The analysis of post purchase behaviour shows after making the online purchase, the respondents develops brand loyalty and attachment from websites. They are less bothered about the return of damage products.
- ❖ It is interesting to know that, all the demographic variables are the better predictor of pre purchase behaviour of the respondents than their on and post purchase behaviour.
- ❖ It is also inferred that the respondents of different age group have behavioural variation regarding their on and post purchase behaviour. There is no significant variation about pre purchase behaviour based on age.
- ❖ It is also proved that the respondents with different educational qualification have behavioural variation towards pre, on and post online purchase decision.
- ❖ It is inferred from the study that there is a significant variation in the behaviour of the respondents towards their pre, on and post purchase behaviour based on their income.
- ❖ It is proved from the study that there is a significant variation in the behaviour of the respondents towards their pre, on and post purchase behaviour based on their educational qualification.

**SUGGESTIONS:**

- The consumers should be made aware that one of the safety aspects of using credit cards online is that in case of disputed credit card payments for online transactions the onus is on the merchants to prove that the transaction actually took place, as online users do not physically sign a credit slip. As a result online users are protected from fraudulent use of credit cards.

- Online shoppers should be advised to use strong passwords which do not contain personal information such as users name or birth date. Pass phrases which are not found in dictionary should be used as pass words.
- The retailer should avoid charging high rate for the delivery of goods. In some cases charge higher rate than the purchase price. Therefore to motivate online buyers the goods should be delivered at free at cost are at a minimal rate.
- Most of the respondents still like to see the product before buying; efforts should be made to change the mindset of the people by making them aware of the benefits of online shopping.
- Consumers today demand a better, more efficient and less cumbersome way to compare and buy products online. Innovative service should be provided to the consumers so that they can compare products, which are available online using their mobile phones.

**CONCLUSION:**

The e-commerce creates an entire new economy, which has a huge potential and is fundamentally changing the way of business. It is believed that electronic commerce will become a huge industry in the coming years and online shopping is now becoming a significant part of the consumer's daily life to meet their requirements in a convenient way. A huge buyers and sellers across demographics are shopping online because of the changing lifestyle and shopping habits.

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