

**Project Dissertation Report on**  
**CONSUMER BEHAVIOUR TOWARD E-**  
**COMMERCE DURING COVID-19**

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**(2K20/EMBA/14)**

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## **CERTIFICATE**

This is to certify that the dissertation report titled “**CONSUMER BEHAVIOR TOWARDS E-COMMERCE DURING COVID-19**” is a bonafide work carried out by **Mr. Gaurav Kumar Butola** EMBA 2020-22 and submitted to Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 in partial fulfillment of the requirement for the award of the Degree of Masters of Business Administration.

**Signature of Guide**

**Signature of Head (DSM)**

**Seal of Head**

**Place:**

**Date:**

## **DECLARATION**

I, **Gaurav Kumar Butola**, student of **EMBA 2020-22** of Delhi School of Management, Delhi Technological University, Bawana Road, Delhi – 42, hereby declare that the dissertation report **“CONSUMER BEHAVIOR TOWARDS E-COMMERCE DURING COVID-19”** submitted in partial fulfillment of Degree of Masters of Business Administration is the original work conducted by me.

The information and data given in the report is authentic to the best of my knowledge.

**This report is not being submitted to any other University, for award of any other Degree, Diploma or Fellowship.**

**Place:**

**Gaurav Kumar Butola**

**Date:**

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**Gaurav Kumar Butola**  
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## ABSTRACT

As online transaction continues to become more significant part of the global economy, the ability to accept payments online becomes more important for businesses. This will help us to provides current information for researchers focusing on electronic E-commerce. In this we check the components of e-credit providers and which will help to explain how each system processes a single transaction. We then check several market leaders in each segment and summarize the strengths and weaknesses of each company. We provide guidelines for selecting an e-credit provider and highlight the options that apply best to online businesses. Finally, we outline potential areas of future research and provide a simple tutorial on creating a business account with PayPal website Payments. The negative affects are undermining the major sectors of the Indian economy in terms of airfare, airline and hospitality, and you are feeling vulnerable. Digital, online and offline txn, operated by leading firms are impacted because of the set limits for ending COVID-19 outbreaks before they become uncontrolled.

While customer traffic to digital channels is still high, the price of payment has dropped dramatically. If this thing continues to persist for a long time, businesses in the digital payments sector will suffer in the next two or three months as people become increasingly aware of the outages. The unpredictable times in which we live, when the impact of the Coronavirus outbreak has gone on economically and socially, can have a temporary impact on purchase patterns, among others. It would be a great boost for ecommerce including popular food, entertainment and food. Going back, over the last four years, digital payments have grown substantially from 5% to 30%, backed by demonetization and the Government's ongoing drive to further the unwanted Indian economy. Online Travel Aggregators, movies and resorts and the entertainment industry, make up the largest share of the digital payments industry in India, contributing around 40%. Everything else comes from local debt and financial services.

**Keywords:** online payment, transaction, e-credit, e-commerce, PG, merchant account, shopping cart, P2P payment.

## INTRODUCTION

Demonetization in November 2016 and constant push by Government and regulators for a less cash economy have created many issues. The digital payments market in India was valued at Rs.1,648.49 trillion in the YEAR 2019 and is expected to reach Rs.4,423.63 trillion by the YEAR 2024, expanding at a compound annual growth rate of 23 %age during the YEAR 2020 the YEAR 2023 period.

The industry has been equally supported by technological innovations. In the last 11 years, the country has seen many unique and state-of-the-art product ideas in the digital payment industry. The advent of a younger population who has grown up with digital mobiles and data has enabled faster adoption of technological advancements in digital payments. According to a survey conducted on parameters such as round-the-clock availability of the services, adoption, and faster of payments, India is considered to have a more and more evolution in the digital payment ecosystem compared to 25 other countries.

The industry has also seen continued involvement from the govt. by way of its targeted regulatory policies in the payments space. While in demonetization many company are likely directly pushed forward the digital transformation of the Indian payments ecosystem, other initiatives like the Digital India electronic payments for businesses having turnover over Rs.60 Cr and several other incentives and awareness programs have directly which tend to lead contributed to the industry's growth. For instance, push towards digital payments with initiatives such as

- 1:United payments interface (UPI)
- 2:Bharat Interface for money (BHIM)
- 3:RuPay cards
- 4:FASTags

the introduction of interoperability on wallets, cash recyclers, or innovations by FinTech players like radio frequency identification (RFID) based fuelling apps, all-in-one quick response (QR) code for merchants and, QR-based cash withdrawals on ATMs; digital India clearly holds an extremely promising future. However, consumer awareness and security concerns continue to be amongst the biggest hurdles faced by the industry and need the continuation of sustained collaborative drive from banks, payment providers, regulators, and government. In the current COVID-19 situation, the digital payments sector witnessed a decline of 34%age in the transaction value, and recent data made available from the National Payments Corporation of India (NPCI) attest to a sharp decline observed in the months when lockdowns were initiated<sup>3</sup> (primarily due to the impact on the travel, hospitality, and retail sectors). However, Government and regulators have pushed digital payments in such times by means of National electronic funds transfer (NEFT), Immediate payment service (IMPS), UPI, BHIM, etc. so as to avoid usage of physical cash which has a higher risk element of COVID-19 transmission. Such efforts along with the opening of the economy are further reflected in the recoveries observed in various digital payment platforms on NPCI in a relatively short period of time. This clearly indicates that the detrimental impact of COVID-19 on digital payments, although significant, is not lingering, and the digital payment ecosystem in India is expected to evolve rapidly to help.

## OBJECTIVE OF THE STUDY

- To study the impact of covid-19 on e-wallet in India.
- Will Ecommerce Grow And How Will It Affect Payment Industry.
- Will There Be Any Changes In transaction volume
- To determine factors that drive online shopping.

## PRODUCT AND SERVICES

Payment	Advantages	Challenges
E-cash Payment	Solves many problems by allowing users to do transact without showing personal information. Also it Can be used offline txn.	Difficult to Implement anonymity due to many issue with fair traceability which can prevent fraud and allow for dispute settlement.
E-credit Payment	Most widely used and trusted electronic payment system both online and offline. Leverages existing credit acc holder.	Cannot provide anonymity. There will be Some security issue due to fraudulent activity happend.

### UPI Payment

However, COVID-19 affected the growth rapidly of payments and reduced economic activity across the nation. Nowadays UPI leads high rate of transaction done by the users at a high rate. 2020 saw a drop of 20% in the volume of UPI. However, transaction volumes have started recovering and have already reached pre COVID-19 levels. The increase in UPI txn is because of the high number of user engagement consumer interest in making bill payments and do recharging their mobile phones online, and also purchase of non-essential goods on e-commerce platforms. There has been a shift in the consumer mindset during the COVID-19 crisis and the subsequent lockdown as they have started using digital modes of payment even in sectors like education.



# LITERATURE REVIEW

## I. PERCEIVED BENEFITS IN ONLINE SHOPPING

Functional/Utilitarian perceptions relates to how effective shopping on internet is in helping consumers to accomplish their task & how easy the internet as shopping medium is to use. Implicit to these perceptions is the perceived convenience offered by internet vendors, Convenience includes time & efforts saved by consumers when engaging in online shopping. If consumers enjoy their shopping experience they have a more positive attitude towards online shopping. Despite of perceived benefits mainly associated with convenience & enjoyment there are possible negative factors too like loss of social benefits associated with shopping.

## I. PERCEIVED RISK IN ONLINE SHOPPING

Different kinds of hazard are seen in buy choices, including Product hazard, Security hazard and protection hazard. Item hazard is hazard of settling on an improper buy choice. Different components of saw hazard identified with buyers insight on web as a dependable shopping medium. For instance, a typical insight among shoppers is that imparting charge card data over web is hazardous, because of different cheats.

- **EXOGENOUS FACTORS**

- **Consumer traits-** Studies on online shopping behavior have focus mainly on demographic factors, like age, gender, education & income all have significant effect on consumer's attitude towards online shopping.
- **Situational factors-** Situational factors are viewed as elements that influence altogether decision between various retail location designs which purchaser faces while shopping choice. Time pressure and motivation behind shopping choice might change purchasers propensities.
- **Previous online shopping experiences-** Earlier web based shopping experience straightforwardly affect web shopping goal. Acceptable past experience diminishes purchasers saw hazard levels related with web based shopping.
- **Product Characteristics-** Consumer's decision to shop online influenced by the type of product/services.

# RESEARCH METHODOLOGY

## SAMPLING PROCEDURE

**SAMPLING METHOD-** Convenience Sampling

**SAMPLE SIZE-** 87

**SAMPLING UNIT-** Respondents who gave responses to different questions.

**SAMPLING AREA-** Delhi-NCR Region.

## DATA COLLECTION METHOD

I. **PRIMARY SOURCE-** Online Survey through Questionnaire

## II. DATA COLLECTION

## III. DATA ANALYSIS

### GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	51	58.6	58.6	58.6
	Female	36	41.4	41.4	100.0
	Total	87	100.0	100.0	

**Interpretation-** From above table the majority of respondents are male, by this we can conclude that male tend to shop more.

### AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	20-30	41	47.1	47.1	47.1
	30-40	20	23.0	23.0	70.1
	40-50	15	17.2	17.2	87.4
	50+	11	12.6	12.6	100.0
	Total	87	100.0	100.0	

**Interpretation-** Majority of respondents are coming from youth generation 20-30, so we can say that youth tend to shop more due to changing trends in the market.

### INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN 5 LAKHS	22	25.3	25.3	25.3
	5-7 LAKHS	21	24.1	24.1	49.4
	7-10 LAKHS	16	18.4	18.4	67.8
	MORE THAN 10 LAKHS	28	32.2	32.2	100.0
	Total	87	100.0	100.0	

**Interpretation-** Responses varies with the respondents having different level of income. Income plays a vital role as it sets a budget, which you can spend.

### OCCUPATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BUSINESSMAN	25	28.7	28.7	28.7
	DOCTOR	13	14.9	14.9	43.7
	PRIVATE EMP	28	32.2	32.2	75.9
	GOVERNMENT	21	24.1	24.1	100.0
	Total	87	100.0	100.0	

**Interpretation-** Majority of responds are of private working employees, we can conclude that they tend to shop more.

**DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	83	95.4	95.4	95.4
	NO	4	4.6	4.6	100.0
	Total	87	100.0	100.0	

**Interpretation-** From the above table majority of respondents are shopping online.

**WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ELECTRONICS	30	34.5	34.5	34.5
	CLOTHES	30	34.5	34.5	69.0
	HOME APPLIA	12	13.8	13.8	82.8
	OTHERS	15	17.2	17.2	100.0
	Total	87	100.0	100.0	

**Interpretation-** Majority of respondents are tend to prefer electronics & Clothes.

**DO YOU FEEL SECURE WHILE SHOPPING ONLINE?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	83	95.4	95.4	95.4
	NO	4	4.6	4.6	100.0
	Total	87	100.0	100.0	

**Interpretation-** Majority of respondents are feeling secured while shopping online.

**HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?**

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	STRONGLY DISSATISFIED	4	4.6	4.6	4.6
	DISSATISFIED	16	18.4	18.4	23.0
	SATISFIED	55	63.2	63.2	86.2
	STRONGLY SATISFIED	12	13.8	13.8	100.0
	Total	87	100.0	100.0	

**Interpretation-** Among all respondents, maximum respondents are satisfied from whatever they are shopping online.

#### WEBSITE YOU PREFER TO SHOP ONLINE?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	AMAZON	51	58.6	58.6	58.6
	FLIPKART	16	18.4	18.4	77.0
	OTHERS	20	23.0	23.0	100.0
	Total	87	100.0	100.0	

**Interpretation-** Majority of respondents are responding towards Amazon. So we can conclude that it is more preferable site to shop online.

#### BIGGEST FACTOR TO SHOP ONLINE?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISCOUNT	30	34.5	34.5	34.5
	TIME SAVING	11	12.6	12.6	47.1
	HOME DELIVERY	22	25.3	25.3	72.4

QUALITY	24	27.6	27.6	100.0
Total	87	100.0	100.0	

**Interpretation-** Majority of respondents are responding towards discount, than quality, than home delivery & in last they are considering time saving factor, so we can conclude that discount plays a vital role.

### REASON FOR NO ONLINE SHOPPING PREFERENCE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	83	95.4	95.4	95.4
FRAUDS	4	4.6	4.6	100.0
Total	87	100.0	100.0	

**Interpretation-** A very less respondents are not shopping online due to the fraud activities conducting online.

### CROSSTABULATION: ANALYSING & INTERPRETATION

#### GENDER \* AGE

Count

		AGE				Total
		20-30	30-40	40-50	50+	
GENDER	Male	25	12	11	3	51
	Female	16	8	4	8	36
Total		41	20	15	11	87

**Interpretation-** Majority of respondents are male & lies between 20-30 years of age, we can conclude that youth generation male respondents are more focusing on online shopping.

### GENDER \* INCOME

Count

		INCOME				Total
		LESS THAN 5 LAKHS	5-7 LAKHS	7-10 LAKHS	MORE THAN 10 LAKHS	
GENDER	Male	10	15	10	16	51
	Female	12	6	6	12	36
Total		22	21	16	28	87

**Interpretation-** Majority of male respondents are having income level more than 10 lakhs, so we can conclude that high level income male are more as compared to female respondents.

### GENDER \* OCCUPATION

Count

		OCCUPATION				Total
		BUSINESSMAN	DOCTOR	PRIVATE EMP	GOVERNMENT	
GENDER	Male	16	8	15	12	51
	Female	9	5	13	9	36
Total		25	13	28	21	87

**Interpretation-** Majority of respondents are male businessman, than private employees than government employees & in last doctors exists which are more in as compared to female.

### GENDER \* DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.

Count

		DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.		Total
		YES	NO	
GENDER	Male	47	4	51
	Female	36	0	36
Total		83	4	87

**Interpretation-** Majority of respondents are male who prefer online shopping more than female.

**GENDER \* WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?**

Count

		WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?				Total
		ELECTRONICS	CLOTHES	HOME APPLIA	OTHERS	
GENDER	Male	19	17	6	9	51
	Female	11	13	6	6	36
Total		30	30	12	15	87

**Interpretation-** Male respondents tend to buy electronics goods & female tend to buy clothes more.

**GENDER \* DO YOU FEEL SECURE WHILE SHOPPING ONLINE?**

Count

		DO YOU FEEL SECURE WHILE SHOPPING ONLINE?		Total
		YES	NO	
GENDER	Male	47	4	51
	Female	36	0	36
Total		83	4	87

**Interpretation-** Male respondent numbers are more who tend to feel secured while shopping online as compared to female respondents.

**GENDER \* HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?**

Count

		HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?				Total
		STRONGLY DISSATISFIED	DISSATISFIED	SATISFIED	STRONGLY SATISFIED	
GENDER	Male	4	8	31	8	51
	Female	0	8	24	4	36
Total		4	16	55	12	87

**Interpretation-** Majority of male respondents are satisfied & very less are strongly dissatisfied, while female respondents are satisfied too but very few are strongly satisfied.



### GENDER \* WEBSITE YOU PREFER TO SHOP ONLINE?

Count

		WEBSITE YOU PREFER TO SHOP ONLINE?			Total
		AMAZON	FLIPKART	OTHERS	
GENDER	Male	35	4	12	51
	Female	16	12	8	36
Total		51	16	20	87

**Interpretation-** Majority of both male & female respondents are tend to shop online from Amazon.

### GENDER \* BIGGEST FACTOR TO SHOP ONLINE?

Count

		BIGGEST FACTOR TO SHOP ONLINE?				Total
		DISCOUNT	TIME SAVING	HOME DELIVERY	QUALITY	
GENDER	Male	21	4	12	14	51
	Female	9	7	10	10	36
Total		30	11	22	24	87

**Interpretation-** Majority of male respondents are focusing more on discount factor, than quality than home delivery & time saving in last, while female respondents focus more on quality & home delivery than discount & time saving in last.

**GENDER \* REASON FOR NO ONLINE SHOPPING PREFERENCE**

Count

		REASON FOR NO ONLINE SHOPPING PREFERENCE		Total
			FRAUDS	
GENDER	Male	47	4	51
	Female	36	0	36
Total		83	4	87

**Interpretation-** 4 male respondents tend to find it fraud while shopping online.

**OCCUPATION \* DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.**

Count

		DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.		Total
		YES	NO	
OCCUPATION	BUSINESSMAN	21	4	25
	DOCTOR	13	0	13
	PRIVATE EMP	28	0	28
	GOVERNMENT	21	0	21
Total		83	4	87

**Interpretation-** Majority of respondents are private employees & least respondents are doctors, hence we can conclude that private employees tend to shop more.

**OCCUPATION \* WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?**

Count

		WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?				Total
		ELECTRONICS	CLOTHES	HOME APPLIA	OTHERS	
OCCUPATION	BUSINESSMAN	8	8	3	6	25
	DOCTOR	5	3	3	2	13
	PRIVATE EMP	12	10	3	3	28
	GOVERNMENT	5	9	3	4	21
Total		30	30	12	15	87

**Interpretation-** Majority of buying electronics & clothes are Businessman, PVT. & Government employees respondents, while respondents of doctor occupation are less.

### OCCUPATION \* DO YOU FEEL SECURE WHILE SHOPPING ONLINE?

Count

		DO YOU FEEL SECURE WHILE SHOPPING ONLINE?		Total
		YES	NO	
OCCUPATION	BUSINESSMAN	21	4	25
	DOCTOR	13	0	13
	PRIVATE EMP	28	0	28
	GOVERNMENT	21	0	21
Total		83	4	87

**Interpretation-** Majority of respondents who are feeling secure while shopping online are having private occupation & least are doctors.

### OCCUPATION \* HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?

Count

		HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?				Total
		STRONGLY DISSATISFIED	DISSATISFIED	SATISFIED	STRONGLY SATISFIED	
OCCUPATION	BUSINESSMAN	4	2	16	3	25
	DOCTOR	0	2	10	1	13
	PRIVATE EMP	0	8	17	3	28
	GOVERNMENT	0	4	12	5	21
Total		4	16	55	12	87

**Interpretation-** Majority of respondents are satisfied with whatever they are shopping on e-commerce.

### OCCUPATION \* WEBSITE YOU PREFER TO SHOP ONLINE?

Count

		WEBSITE YOU PREFER TO SHOP ONLINE?			Total
		AMAZON	FLIPKART	OTHERS	
OCCUPATION	BUSINESSMAN	15	3	7	25
	DOCTOR	8	1	4	13
	PRIVATE EMP	17	7	4	28
	GOVERNMENT	11	5	5	21
Total		51	16	20	87

**Interpretation-** Majority of respondents are prefer to shop online from Amazon & flip-kart & other website are less preferable.

### OCCUPATION \* BIGGEST FACTOR TO SHOP ONLINE?

Count

		BIGGEST FACTOR TO SHOP ONLINE?				Total
		DISCOUNT	TIME SAVING	HOME DELIVERY	QUALITY	
OCCUPATION	BUSINESSMAN	10	2	8	5	25
	DOCTOR	6	1	3	3	13
	PRIVATE EMP	8	3	7	10	28
	GOVERNMENT	6	5	4	6	21
Total		30	11	22	24	87

**Interpretation-** Majority of businessman & doctors focus more on discount factor & least focus on time saving, thus private & government employees focus more on quality factor & least bother about the time saving & home delivery respectively.

## OCCUPATION \* REASON FOR NO ONLINE SHOPPING PREFERENCE

Count

		REASON FOR NO ONLINE SHOPPING PREFERENCE		Total
			FRAUDS	
OCCUPATION	BUSINESSMAN	21	4	25
	DOCTOR	13	0	13
	PRIVATE EMP	28	0	28
	GOVERNMENT	21	0	21
Total		83	4	87

**Interpretation-** Very less respondents from business occupation do not tend to shop online due to various frauds.

**AGE \* DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.**

Count

		DO YOU PREFER ONLINE SHOPPING? IF NO ATTEND LAST QUESTION.		Total
		YES	NO	
AGE	20-30	41	0	41
	30-40	20	0	20
	40-50	11	4	15
	50+	11	0	11
Total		83	4	87

**Interpretation-** Majority of respondents are youth generation lies between 20-30 years of age & minimum respondents are lies between 40-50+ of age, hence we can conclude that youth generation prefer to shop more than others.

**AGE \* WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?**

Count

		WHAT KIND OF GOODS YOU PREFER TO BUY ONLINE?				Total
		ELECTRONICS	CLOTHES	HOME APPLIA	OTHERS	
AGE	20-30	13	16	6	6	41
	30-40	9	8	1	2	20
	40-50	7	2	1	5	15
	50+	1	4	4	2	11
Total		30	30	12	15	87

**Interpretation-** Youth generation tend to shop more clothes, by which we can conclude that they shop according to trends emerging in the markets.

**AGE \* DO YOU FEEL SECURE WHILE SHOPPING ONLINE?**

Count

		DO YOU FEEL SECURE WHILE SHOPPING ONLINE?		Total
		YES	NO	
AGE	20-30	41	0	41
	30-40	20	0	20
	40-50	11	4	15
	50+	11	0	11
Total		83	4	87

**Interpretation-** Respondent under 40-50 do not feel secure while online shopping, we can conclude that they tend to shop less.

**AGE \* HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?**

Count

		HOW OFTEN DO YOU FEEL AFTER ONLINE SHOPPING?				Total
		STRONGLY DISSATISFIED	DISSATISFIED	SATISFIED	STRONGLY SATISFIED	
AGE	20-30	0	7	24	10	41
	30-40	0	5	15	0	20
	40-50	4	1	9	1	15
	50+	0	3	7	1	11
Total		4	16	55	12	87

**Interpretation-** Majority of respondents are satisfied with whatever they all are shopping online & very few respondents are strongly dissatisfied after shopping experience.



### AGE \* WEBSITE YOU PREFER TO SHOP ONLINE?

Count

		WEBSITE YOU PREFER TO SHOP ONLINE?			Total
		AMAZON	FLIPKART	OTHERS	
AGE	20-30	27	10	4	41
	30-40	12	6	2	20
	40-50	7	0	8	15
	50+	5	0	6	11
Total		51	16	20	87

**Interpretation-** Respondents under 20-40 years of age, prefer to shop from Amazon & 40-50+ respondents are preferring other websites over Amazon & Flip-kart, hence we can conclude that Amazon is more preferable website to shop online among others.

### AGE \* BIGGEST FACTOR TO SHOP ONLINE?

Count

		BIGGEST FACTOR TO SHOP ONLINE?				Total
		DISCOUNT	TIME SAVING	HOME DELIVERY	QUALITY	
AGE	20-30	10	3	10	18	41
	30-40	8	3	5	4	20
	40-50	6	2	6	1	15
	50+	6	3	1	1	11
Total		30	11	22	24	87

**Interpretation-** Majority of respondents are youth generation who tend to shop while considering Quality factor more & time saving less as compared to 30-50+ respondents who prefer Discount factor more.

## AGE \* REASON FOR NO ONLINE SHOPPING PREFERENCE

Count

		REASON FOR NO ONLINE SHOPPING PREFERENCE		Total
			FRAUDS	
AGE	20-30	41	0	41
	30-40	20	0	20
	40-50	11	4	15
	50+	11	0	11
Total		83	4	87

**Interpretation-** From above table very few, only 4 respondents under 40-50 are do not tend to shop online.

## CONSLUSION

In past, purchasers were having sufficient chance to visit shopping center and purchase. Various clients incline toward wrangling and decide to purchase the items after really breaking down it. In our normal life, we are ending up being increasingly more advancement pleasing. People who all growing up these progressions remain outstandingly associated with web.

The justification for this assessment was to conclude the purchaser direct towards electronic shopping. From this assessment it might be driven that by and large number of customers are happy on online shopping, as a result of refund proposed to them which brings expenses of things lesser than the expenses in business areas.

For the most part youth age (20-30) will in general shop progressively online and in light of the fact that they comprehend innovation well and changing style patterns. There are additionally a few impediments as individuals accept extortion movement can be led on the web. Understanding shopper's demeanor and making improvement in the elements which prompts buy choice will assist advertisers with gaining trust and going about as an upper hand for the organization.

Cutoff points, Quality and home movement are main issue which influencing more people. Most best site is Amazon over Flip-Kart and a ton a more noteworthy measure of respondents due to the degree of respondents using Amazon over others. Shopping on the web is ending up being well known bit by bit with the extension in the utilization of World Wide Web WWW. Understanding client's lead online become challenge for publicists.

Nobody is having authority over web, tragically it is feasible for hoodlums to direct exercises which results to cheats and can without much of a stretch control the framework and access individual data. Through different protection and security strategies, web specialist are giving a valiant effort to stop this deceptive practice. A very respondents among all are don't will in general shop online because of different misrepresentation exercises directing over web. The serious issue is poor E-foundation. The web in India is as yet not effectively open.

The significant piece of web based business is restricted to urban regions and avoids the country zones. Anyway there are different difficulties that must be defeated so as to make web based business effective in India. On the off chance that web based business is appropriately used with wellbeing affirmation for exchanges, it will work useful in a profoundly serious and dynamic condition.

## **QUESTIONNAIRE**

**NAME** -----

### **Q1. Your occupation?**

- A. Businessman
- B. Doctor
- C. Private Employee
- D. Government Employee

### **Q2. Your annual income?**

- A. Less than 5 Lakhs
- B. 5-7 Lakhs
- C. 7-10 Lakhs
- D. More than 10 Lakhs

### **Q3. What if your age?**

- A. 20-30
- B. 30-40
- C. 40-50
- D. 50+

### **Q4. Do you prefer online shopping? If no attend last question.**

- A. Yes
- B. No

### **Q5. What kind of goods you prefer to buy online?**

- A. Clothes
- B. Home Appliances
- C. Electronics
- D. Others

### **Q6. Do you feel secure while online shopping?**

- A. Yes
- B. No

### **Q7. How often do you feel after online shopping?**

- A. Strongly Satisfied
- B. Satisfied
- C. Dissatisfied
- D. Strongly Dissatisfied

**Q8. Website you prefer online shopping?**

- A. Amazon
- B. Flip kart
- C. Others

**Q9. Biggest factor for online shopping?**

- A. Time saving
- B. Discount
- C. Home-Delivery
- D. Quality

**Q10. Reason for no online shopping preference.**

- A. Lack of touch
- B. Frauds
- C. Shipping charges
- D. Return issues
- E. All of the above

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