Online Buying Behavior of Homemakers in Mumbai Vs Delhi

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Abstract :

The Internet and the ecommerce revolution have brought a paradigm shift in the way customers shop. Online shopping is a growing phenomenon worldwide and with increase in internet penetration and broadband India too is witnessing a surge in online shopping. Consumer buying behaviour is a widely researched area but online buying behaviour is still evolving. Marketers are trying to understand the online buying behaviour of Indian consumers so that they can look out for new ways of identifying distinct profitable customer segments and targeting them better. lthough very few studies have currently been done on Indian consumer-buying behaviour, and especially on the role of gender, there are indicators that different findings from those from the West may evolve.This paper aims to identify the factors that affect the online buying behaviour of women particularly homemakers and do a comparative study between Delhi and Mumbai .Educated , urban homemakers form a significant prospect for traditional retailers. The question that arises is whether this segment is also buying online or has remained untapped by the e-retailers? Research has examined the role of different factors on individuals ecommerce adoption, such as geography and store accessibility, perceived risk and online shopping benefits, typology of online stores, enjoyment and trust in Web sites , gender differences in attitudes toward online shopping ,and impact of consumers socio-economic conditions (Sorce, Perotti, and Widrick 2005; Farag et) .Dennis, Morgan, Wright and Jayawardhena in the article, "The influences of social e-shopping in enhancing young women's online shopping behaviour", in the Journal of Customer Behaviour states that in the traditional world, women do most of the shopping but online, it is the reverse . Why should this be? Could it be that that online shopping (e-shopping) lacks the social experience of brick and mortar shopping.

An empirical study through online survey was conducted on 50 homemakers in Mumbaiand 50 in Delhi across the age group of 18-75 yrs. The quantitative research aimed to analyse the buying attitudes of homemakers, and other factors that effect their purchase decision online. It also attempts to explore the brick and mortar buying behaviour vs. online buying behaviour of the target audience. The study has its limitations as the sample size is too small to provide definitive information for marketing strategies to be developed, however it provides cues on which marketers can go into further depth to commission large scale research, given the opportunity that obviously exists.

***Key words** : Consumer behaviour, Social Media , Online buying, E-commerce , Internet shopping.*

I. Introduction.

The E-commerce Industry in India has come a long way since its early days. The market has matured and new players have entered the market space. Retail on Internet is witnessing very positive growth trends and end users are having numerous choices to buy from. In the present dynamic scenario, e-commerce market in the B2C space is growing in demand as well as in the range of services. In view of the literacy rate and infrastructure in India, the number of online users is considerable when compared to the rest of the developing nations(Internet World Stats, 2007). But, the transition to online purchasing from traditional purchasing is taking a long time in the Indian market. The world has over 2400 million internet users with the internet penetration of 34 percent while India has 137 million internet users with just about 11 percent penetration level (Internet and Mobile Association of India Report, IAMAI 2014 report). Despite low penetration level the e-retail market in India was worth INR 2000 CR in 2011 and is estimated to be worth INR 10000 CR by 2015 (India E-retail Market, 2012). Despite the large current base of users, the Internet currently contributes a modest 1.6 percent to India's GDP. This could grow to 2.8 to 3.3 percent by 2015 if India achieves its potential for growth in the number of Internet users and Internet technology-related consumption. (ASSOCHAM report, 2014) Despite high awareness of internet and high e-usage in India, the translation of e-users into e-customers is very low. The purpose of this research is to provide an insight into the online buying behaviour of women, particularly homemakers across the

two cities Mumbai & Delhi ,by investigating consumer beliefs and preferences about shopping on-line and in physical stores. A research model was developed and investigation into this study was performed through quantitative methods.

II. Online shopping:

Online shopping is the process of researching and purchasing products or services over the Internet. With the establishment of the World Wide Web and increase in the ownership of personal computers established retailers began to offer their products over the Internet as early as 1992. Online shopping has several advantages over shopping in retail stores, including the ability to easily compare prices from a range of merchants, access to a wide selection of merchandise, being open 24*7 and the convenience of not having to drive to a physical store. But despite that the online shopping cannot replace the experience of shopping in a retail store or the entertainment value of going to a mall or market. A customer who knows exactly what he or she wants can look it up online, read and compare the information, and purchase from the site that offers the best price or service. But a shopper who is uncertain what to look for, or who just enjoys browsing through items on display, will prefer a retail store where the merchandise can be seen, handled and sampled. The décor, music and arrangement of goods in a retail store creates a multi-dimensional shopping environment that cannot be replicated online. For many people, going shopping at a mall, department store or market is a form of entertainment and a social experience. Many people who are currently unfamiliar with computers and do not feel comfortable using the Internet to shop are not likely to change their habits.

The growth in future will come through improvements to the shopping process on existing Web sites; the implementation of more online shopping sites by existing retailers; the coming of age of a younger, more technology-oriented generation; and the introduction of novel goods, services and online shopping experiences. The growth of online shopping in developing nations like India will occur as more people acquire personal computers and credit cards and smart phones. **(ukessays.com)**

Indian Scenario

Online shopping in its early stage was a simple medium for shopping with fewer options. However, in last few years with the penetration of internet and smart phones this field has been renovated to a high extent .Today, the online shopping has become a trend in India and the reason behind the adoption of this technique lies in the attractive online websites, user friendly interface, bulky online stores with new fashion, easy payment methods (i.e. secure pay online via gateways like paypal or cash-on-delivery), no bound on quantity & quality, one can choose the items based on size, color, price, etc.

Despite being a developing country, India has shown a commendable increase in the ecommerce industry in the last couple of years, thereby hitting the market with a boom. Though the Indian online market is far behind the US and the UK, it has been growing at a fast pace.

Further, the addition of discounts, coupons, offers, referral systems, 30days return guarantee, 1-7 days delivery time, etc. to the online shopping and the E-Market have added new flavors to the industry.

The Key drivers of in Indian ecommerce have been:
▪ Increasing broadband Internet and 3G penetration and introduction of 4G.
▪ Growing Living standards
▪ Availability of much wider product range
▪ Busy lifestyles and lack of time for offline shopping
▪ Increased usage of online categorized sites
▪ Evolution of the online marketplace model with websites like Amazon.in,eBay, Flipkart, Snapdeal, Paytm etc.
▪ Introduction of mobile apps.

According to a survey conducted by Nielsen, Indian netizens are the third largest credit card users for online shopping next to only Turkey and Ireland (Achille 2008; Express India 2008). According to report from Associated Chambers of Commerce & Industry of India, in India, two metros are driving growth with Delhi contributing 24% of the E-sales and Mumbai contributing 20% of the E-sales (cited in blogcatalog, 2010).

Growth in Internet accessibility has increased its adoption for browsing and shopping among Indians. However, with a population of over a billion, the number of Internet users is still quite small. It is to be noted that among 71 million users, only 52 million are active users. Indian youth continue to drive the surge of Internet usage and comprise a large section of total usersamong youths.

Mobile Commerce: The latest trend in e-commerce is to focus on mobile based shopping. Snapdeal now getting half of its traffic from mobile, up from 5% around a year back and flipkart gets 40% traffic from mobile up from 15%. As price of smart phone reduce, these figures will only increase. For this reason, the larger

ecommerce firm has started focusing on mobile commerce. It is speculated that the next wave of digital commerce consumer will come thru the mobile.

Social Media as a Lead Generation tool : *Social media* has now become the hub for the merchants which enables them to analyze the customer choice based on their purchase activities. Social network like LinkedIn, Twitter, Google+, Facebook and others have become a medium for easy log-in and purchase. Moreover, the clients can stay updated via the posts published on this media. Further, the advertising & promotions on these social sites has increased the chances of success of generating transactions to many folds.

Price comparison engine: In the race to acquire customer, e-commerce sites offer deep discount and these discount vary from site to site depending upon its capacity to negotiate with the supplier. To get the best discounts, buyers need to search a plethora of sites. Here, Price comparison sites come in like m*ysmartprice.com*, *Pricedekho.com, freekamal.com* and *Junglee*, etc. These website compareprices over the entire web and provide users with the best available price. E-Commerce sale through these website are increasing and will further increase as consumers get more and more discount savvy.

Online Grocery Store: *Online grocery stores* are gaining popularity in India due to absolute convenience, ease of shopping and a fast-growing market. Punexpress.com, Milestore.com, Atadaal.com, Big Basket, Localbanya.com have already entered the market and are gaining popularity. They provide discounted product and free home delivery. All of these stores are targeting the Indian housewife who are yet to move to e-commerce way of shopping.

Innovation in logistics: The addition of the new concept in the ecommerce industry had been recently observed when Amazon patented its new delivery model called the ***Prime Air*** which is expected to be launched in the upcoming years. This model will use the highly technically embedded drones or helicopters for the instant delivery of the items. These will be programmed in such a way that using a GPS system they will identify the exact address for delivery and drop the item right in front of the doors of the customers. These aerial vehicles will prioritize the public safety and are designed as per the commercial aviation standards.**(http://www.iamwire.com/2014/07/e-commerce-in-india-past-present-future/27805)**

There is no denying the fact that e-commerce has re-entered India and is here to stay. Even the small and medium retailers of the country want to ride the wave and are ready to make a fortune out of the market place concept. It may be now that online shopping has become popular but the concept of e-Commerce was introduced long back in the 20th century.Among the various reasons, which are encouraging the consumers to shift from traditional purchasing to online purchasing, the reasons Speed, which ensures a lot of saving of time is considered as the most important. It is followed by Information, which enables the consumers to gather wide range of information regarding the products and services, as also where they are available and about the deals on the products. It is followed by Variety, which enables the consumers to search for wide range of products. The factors hindering the diffusion of online purchasing in India are unreliable payment mechanisms, security issues, improper delivery mechanisms and poor infrastructural facilities.

The online service providers are advised to provide a wide range of information, variety and also enable a speedy processing of the entire transaction. They are also advised to install reliable payment mechanisms, look into the safety and security concerns of the customers and establish and improve the delivery mechanisms and strongly communicate the same. These measures will go a long way in the diffusion or proliferation of online purchasing in India.(http://www.freepatentsonline.com/article/International-Journal-Business-Research/178900254.html)

Driven by falling handset prices and rise in smartphone penetration, data subscribers in India are likely to grow an average 25% every year to reach 519 million by 2018 fiscal, a report by Morgan Stanley said.

In its report on India's telecom sector, Morgan Stanley said it believes internet users will rise to 330 million in 2016 financial year, driven by falling handset costs, higher smartphone penetration, faster bandwidth and higher internet content or online services.

III. O2o technologies

While companies like Alibabaand Amazon have had a huge impact on the retail landscape, there still appears to be room for brick and mortar companies. While the role that retail locations serves may change dramatically over the coming years, there is a tech trend that, rather than looking to replace stores, is looking to serve the traditional retail market. That trend is called Online to Offline E-Commerce. Online to Offline, or O2O, is a blanket term used to describe any technology that drives business to retail locations. Most E-Commerce

technology has been developed as a replacement for traditional retail entirely, but a huge market has opened up globally for tech that blurs the lines between online and offline shopping.Being a rather broad concept, O2O can be seen in many different forms of technology. Simple incarnations of O2O are online marketing efforts for local businesses, and many retail operations have used tools like Adwords, Facebook, and other forms of particularly social media to great effect. Other forms of O2O include many of the popular daily deals sites, which use their enhanced reach to drive customers to local businesses. At the other end of the spectrum, some prominent online retailers have begun making limited forays into physical retail locations, thus again blurring the lines between traditional and electronic commerce.

The Online Buying Process : According to marketing expert Phillip Kotler, buying stages can be identified as pre-purchase stage, purchase stage and post-purchase stage.

Within the ***pre-purchase stage of online buying***, consumers search for information about goods and services and they evaluate different alternatives . Two important issues are to be discussed here. First, there are the attributes of information: **accessibility** of information and the **quality** of information. Information accessibility is referred as the ease of finding relevant information for the buying decision making. When deciding to collect information online, consumers have many ways of finding the relevant information: searching information using a search engine, directly visiting the online vendor's website, reading previous consumers reviews posted on forums, social networks or blogs etc. Easy access to price and product information is one of the main benefits of searching for information on the Internet. Due to the abundant availability of information on the Internet, consumers can make better informed purchase decisions. But abundance of online information does not imply quality. Quality information has been defined as being up-to-date, complete, detailed, reliable, and trustful and communicated in a proper format.

Within the ***purchase stage*** of the online buying process, consumers order and pay for the goods and services bought online. The ordering process depends highly on the reliability of the ecommerce platform and the payment process depends highly on the security of the e-commerce platform. Online buying does not offer instant satisfaction since there is a temporal separation between ordering goods and services and actual consumption (Suki and Suki, 2007, p. 83). Of course, this is not the case of digital products and services that can be downloaded and instantly used .But for the rest of the goods and services, the consumer has to wait for the delivery of the acquisition. This could justify the importance of delivery in the ***post-purchase stage***. The delivery time, the delivery of the right product regarding its attributes and performance is highly associated with post-purchase satisfaction.

Also, post-purchase customer relationships will weight high when considering this transaction specific satisfaction. Consumers may inquire about the delivery status of their order or ask additional information about the goods and services. In those cases when consumers are not satisfied with the product that they have purchased, returning policies play a significant role in regard to the post-purchase satisfaction since returning policies are a main concern for online consumers.

Mahmood, Bagchi, and Ford (2004), in their research on online shopping in different countries,suggested that trust and economic conditions have positive and significant impact onconsumers online shopping behavior.

Advantages and disadvantages of online shopping

Advantages
Convenience - Online shopping is possible 24*7 as consumers have Internet access both at work and at home. Other establishments such as internet cafes and schools also provide internet access. In contrast, visiting a conventional retail store requires travel and must take place during business hours.

Information and reviews - Online stores must describe products for sale with text, photos, and multimedia files, whereas in a physical retail store, the actual product and the manufacturer's packaging will be available for direct inspection. Some online stores provide or link to supplemental product information, such as instructions, safety procedures, demonstrations, or manufacturer specifications as well as how-to guides designed to help consumers decide which product to buy. Some stores even allow customers to comment or rate their item

Price and selection – Advantage to consumers is ability to quickly seek out deals for items or services provided by many different vendors.
Advantage for retailers is the ability to rapidly switch suppliers and vendors without disrupting users' shopping experience.

IV.   Disadvantages

Fraud and security concerns - Given the Consumers are at higher risk of fraud due to lack of ability to inspect merchandise before purchase . Merchants also risk fraudulent purchases using stolen credit cards or fraudulent repudiation of the online purchase.

Lack of full cost disclosure - While it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front. Additional fees such as shipping are often not be visible until the final step in the checkout process. The problem is especially evident with cross- border purchases, where the cost indicated may not include additional fees that must be paid upon delivery such as duties and brokerage.

Privacy - Privacy of personal information is a significant issue for some consumers. Different legal jurisdictions have different laws concerning consumer privacy, and different levels of enforcement. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response, many merchants promise to not use consumer information for these purposes, or provide a mechanism to opt-out of such contacts. Many websites keep track of consumer shopping habits in order to suggest items and other websites to view. Brick-and-mortar stores also collect consumer information. Some ask for a shopper's address and phone number at checkout, though consumers may refuse to provide it. Many larger stores use the address information encoded on consumers' credit cards (often without their knowledge) to add them to a catalog mailing list. This information is obviously not accessible to the merchant when paying in cash..

Hands on inspection - Only simple pictures and/or descriptions of the item are all a customer can rely on when shopping on online stores. If the customer does not have prior exposure to the item's handling qualities, they will not have a full understanding of the item they are buying. However, written and video reviews are readily available from consumers who have purchased similar items in the past. Because of this, many consumers have begun going to real-world stores to view a product, before purchasing online, a practice known as ***showrooming***.

V.   Literature Review:

Consumer behavior : The term consumer behavior is defined as the behavior that consumer display in searching for, purchasing using, evaluating and disposing of products and services that they expect will satisfy their needs. Marketers need to understand why consumers make the purchases that they make, what factors influence consumer purchases, the changing factors in our society. A firm needs to analyze the what, where, when and how consumers buy.

It is clear that better understanding the consumer buying behavior through studying and identifying their needs leads to huge long term benefits to the businesses. However, as stated by Kotler et al (2005) it is essential to mention that despite the great efforts to learn and understand the buying behavior of consumers, it is very difficult to identify the exact reasons why a consumer purchases and prefers one product or service over another one and now one channel over the other. This is because consumers sometimes make purchasing decisions based on their emotional beliefs which they even themselves are not well aware of.

There are five stages of buying process .they are.
1) Identify the problem: The first stage of the decision-making process is that people can feel the difference between current and desired situation, so trying to resolve these differences.
2) Data collection: For solving this problem collect information. This information can be internal (experiences) and external (family, exhibits, etc.)
3) Assessment Options: After gathering information, the consumer is ready to make a decision. At this point, he should be able to evaluate different options and choose products that meet the demands of him.
4) Purchase: This stage is the stage that all marketing activities are the result. Consumer at this stage, according to the information already obtained, Select a product that feels satisfy his need and buys it.
5) After purchase behavior: Consumer compare purchased products with ideas, products, competitors, perceptions and expectations of the product and to satisfaction and dissatisfaction, which may appear different reasons.

VI.   Consumer Behaviour And Consumer Socialisation

Consumer behaviour is a complex area, but marketers do need to try to find out as much as they can about who their customers are in order to identify their needs, how they behave, what influences them to make a decision to buy and what processes they follow when selecting a product/service/channel.
This information is required so that marketers can target their marketing activities as precisely and cost effectively as possible. There are many influences on purchasing behaviour, including social (culture, sub-culture, social class, reference groups, family), technological, political, economic and personal factors (motivation, personality, self-

image, perception, learning, beliefs and attitudes). (Stephen& Grant,2005) An attitude has been defined as 'an overall favourable or unfavourable evaluation of a product or service'.Attitudes are basically people's likes and dislikes regarding products, services, ideas, brands, organizations and people. Attitudes are learned through the socialization and cognitive processes andcan therefore be changed.They act as a framework on which we build thoughts and beliefs. However,changing attitudes can be difficult ,as they fit into a pattern, and to change one attitude may requireradical adjustments to be made to others.(Grant& Stephen 2005) A consumer's attitude is very influential in the decision-making process, and attitudes areshaped by many factors, including education, economic circumstances, family, age, experience, the law and social background .Much consumer behaviour is performed under the influence of others.(Grant & Stephen) The veryfoundation of human behaviour is learning from others',Today a popular means of **staying connected** with the outside world is social networking sites. World has become a smaller place and use of social networking sites is increasing day by day as a medium of**keeping in touch**, staying abreast of developments and communicating one-to-one, one-to-many and many to many on a **common platform.**

The reasons for using the Internet for shopping are triggered by diverse attitudes and motivations. Consumers seek value, temporal benefits, flexibility, and possibility of exploring products in online environments. Consumers search for convenience in online transactions as it gives them flexibility to browse websites at leisure. According to a research done in Taiwan it was found that website design, website reliability, website security, and website customer service are the four dominant characteristic factors that influence consumer perceptions of online purchasing. Besides, the four types of online buyers (trial, occasional, frequent and regular online buyers) have different perceptions of these website characteristics.

Research shows that many consumers have yet to adopt the attitude and personal habits necessary for on-line shopping, and many more who have at least embraced the internet for acquiring information still do not use it as a means for purchasing products and services. However, despite these limitations to on-line shopping, all available evidence suggests that purchases on the internet will increase dramatically in the next few years. As the technological infrastructure improves, consumers will become more comfortable shopping on-line, and vendors will learn how to take advantage of the internet's strengths to market and sell goods and services more effectively (G. J. Browne et al., 2004).

The study of attitude formation is required because many online consumers are still not buyers. The behavioural change towards online shopping can be effected, or at least influenced, if strategists know how new attitudes can be formed in consumers (Blackwell et al, 2006, Knezevic et al, 2014). In this study an attempt has been made to explain the attitudes of different online-consumer segments. (Priya , 2015)

Factors Affecting Online Buying Decisions : In their literature review of about 55 research papers from 1989 through 2002,Monsuwé et al (2004) proposed a framework to understand consumer attitudes toward online shopping and intentions to shop on the internet. The framework used the constructs of the Technology Acceptance Model as a basis, extended it by exogenous factors and applied it to the online shopping context. The review showed that attitudes toward online shopping and intention to shop online were not only affected by the ease of use of internet, the usefulness of the internet, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

Dash(2014) studied Indian consumers and investigated what factors lead to perceived risk with online shopping. He studies 18 variables related to perceived risk and using factor analysis he generated six major factors : product risk, financial performance risk, psychological risk, time risk, delivery capability risk and website performance risk. Meanwhile, Cheah et al (2015) studied factors that influence attitude formation about online shopping. They identified that perceived value and price consciousness are key factors that lead consumers to have positive attitude towards online shopping and have positive intention to shop online, One study used ABC model to segment the online users in India and this was fairly successful. Attitudinal segmentation resulted in three types of online users: one, who understands the benefits of online shopping, two, who loves traditional mode of shopping (offline) and three, who is scared of online shopping.

Segment one, the online users that understand the benefits of online shopping, are the segment that e-retailers should keep specifically target to convert them into loyal e-consumers.
This segment initially demands excellent product range and accurate information quality from e-retailers. With time, these users mature as online buyers and will demand better quality of products, warranty, fashion, customization and comparison with other alternatives. Online retailers must give this segment better services as

mentioned above, so that these consumers become 'loyal' and act as positive referrals to entice other 'less active' online buyers.The second attitudinal segment comprises of those online users who still prefer traditional 'offline' buying from retail stores. These online users still do not trust e-retailers and lack faith in cyberspace security, specially relating to personal credit card information. Also, they would prefer to personal examination of products and immediate exchange of money-product rather than waiting for a couple of days for product to be delivered to their homes. The third attitudinal segment is the one that has exhibited 'fear' of online shopping. For both these segments, e-retailers must adopt confidence building website attributes such as referrals from others and cash-on-delivery payment options. Online retailers should also strengthen the supply chain system so that products are delivered on time and undamaged. The legal policy of India related to contract enforcement, consumer protection and privacy, liability assignment, privacy protection, intellectual property rights and cross-border trade, should be implemented forcefully.

Online retailers should in fact educate their online visitors on these laws. Thus, the online consumers are likely to have high trust in the online retailer's competence, integrity and benevolence, and will develop a willingness to purchase.

Situational factors : Attitude and consumers intention to shop on the Internet is guided by a wide variety of situational factors,like time pressure• , lack of mobility• , geographical distance• , need for special items• and attractiveness of alternatives• . To most consumers important attributes of online shopping are convenience and accessibility (Wolfinbarger and Gilly, 2001): because consumers can shop on the Internet in the comfort of their home environment, it saves time and effort, and they are able to shop any time of the day or night.

Product characteristics : Onlineshopping decisions of consumers are also influenced by the type of product or service under consideration. The lack of physical contact and aid in shopping on the Internet is one factor that influences this suitability. Another factor is the need to feel, touch, smell, or try the product, which is not possible when shopping online. Following this, clearly standardized and familiar products such as books, videotapes, CDs, groceries, and flowers, have a higher potential to be considered when shopping on the Internet, especially since quality uncertainty in such products is virtually absent, and no physical assistance or pre-trial is needed (Grewal et al., 2002; Reibstein, 1999).

Previous online shopping experiences : Intention to shop online is also influenced by consumers Internet shopping history (Shim et al., 2001). It is demonstrated by past research findings that prior online shopping experiences have a direct impact on Internet shopping intentions (Eastlick and Lotz, 1999; Weber and Roehl, 1999). Helson (1964) suggests that an individual response to a judgmental task is based on three aspects:

(1)Individual past experiences.

(2)The context or background.

(3)The stimulus.

VII.   Trust in online shopping

Lack of trust is one of the most frequently cited reasons for consumers not shopping on the Internet (Lee and Turban, 2001). Since this shopping medium is relatively new and most of them have only little experience with it, shopping on the Internet provides a challenge to many consumers. The most salient source of trust in a retail setting is the salesperson, where consumer trust is dependent on the salesperson expertise, likeability, and similarity to the customer (Doney and Cannon, 1997) Literature shows that social media has empowered the consumer, who has control over the extent and type of messages they are exposed to. Another important finding is that the influence of friends is highly prevalent on SNSs. Respondents react and listen to their friends' comments, which in turn affects their attitudes. This influence extends to products and services as well. Thus, connections do have the capacity to influence others' opinions and attitudes towards companies, products and brands. The strength of influence between connections on SNSs is clearly evident, yet while this potential exists, it has yet to be realised by the marketer.

Gender and shopping orientations : Shopping orientations is an area in consumer behaviour that has been pursued extensively   in the literature. Stone (1954) was considered a pioneer when he suggested a shopper typology, namely, the economic shopper, the personalizing shopper, the ethical shopper and the apathetic shopper. According to Westbrook and Black (1985), when consumers shop they are motivated by purchase needs, experiential needs or a combination of both.

Shim (1996) proposed that there are three basic shopping traits: utilitarian, social/conspicuous or undesirable orientations. Utilitarian/economic styles usually pertain to the 'perfectionism' and 'value consciousness' traits, because they favour quality and/or price. They generally dislike shopping or are neutral towards it. In contrast,

the 'recreational' trait is associated with the traits of novelty/fashion consciousness, impulsiveness and shopping as leisure. In this study, the four types of shopping orientations that evolved and that were studied were**: the utilitarian shoppers, the window-shoppers, the economic shoppers and the recreational shoppers.**

The *utilitarian* shoppers generally do not enjoy shopping, they make purposeful visits to the mall and do not wish to linger there any more than they have to. The *window-shoppers* enjoy the visual treat in malls but are not overly excited by shopping or given to impulse purchase. The *economic* shoppers are price sensitive and having concern for finances. Accordingly, they shop around for the lowest price. Although very few studies have currently been done on Indian consumer-buying behaviour, and especially on the role of gender, there are indicators that different findings from those from the West may evolve. In India shopping dynamics can be different.

Here, shopping is a family activity: nearly 70% of shoppers always go to stores with the family, and 74% see shopping as the best way to spend time with the family. This preference for family-oriented shopping was found to be consistent across age groups, income segments, regions and city sizes. (Sheth and Vittal, 2007). In the traditional world, women do most of the shopping but online, it is the reverse (Ballard and Mander 2006; Dennis et al. 2002b; OFT 2007). Why should this be? Could it be that that online shopping (e-shopping) lacks the social experience of brick and mortar shopping? There is evidence that females and in particular, young adults, regard the social aspect of shopping as an important element (e.g. Dholakia 1999). Kolesar and Galbraith (2000) found that Internet retailers (e-retailers) have difficulty in satisfying customers' higher-level needs for personal interaction. Yet the Internet is the new social space for young females (Anonymous 2007; Social Networks 2007). We suggest that there is a major opportunity for e-retailers to combine social networking with e-shopping.

VIII.   Social Media Influence

Business today is being transformed from a transactional relationship to a social relationship. The advent of social media has opened a new avenue of marketing for corporations. The traditional "word-of-mouth" publicity has been replaced by the "word-of-web", as consumers are increasingly referring to social media sites before making a purchase, greatly influencing buying behavior. Though most companies these days have an official website which has complete information about their products, consumers usually engage with a company after reading reviews and feedback from existing customers. Before buying a product, every consumer wants to make sure that the product is the best in its class, and offers good value for money. This is where social media plays an important part in defining consumer behavior. People who have already used the product describe their experience – its strengths, weaknesses etc., and this helps in disseminating information.Social proof is the new currency of credibility.

A 2012 Nielsen survey indicated that 92% of people globally trust word-of-mouth recommendations from friends and family 85% of consumers say that they refer to online reviews before making a purchase at a local business. People are more likely to trust those who give an impartial account of a product rather than a celebrity who is paid to endorse the product. Social media enables people from all over the world to form a community of consumers, giving them the power to harm or herald a company. The current literature on consumer online purchasing decisions has mainly concentrated on identifying the factors which affect the willingness of consumers to engage in Internet shopping. In the domain of consumer behaviour research, there are general models of buying behaviour that depict the process which consumers use in making a purchase decision. These models arevery important to marketers as they have the ability to explain and predict consumers' purchase behaviour.

The classic consumer purchasing decision-making theory can be characterized as a continuum extending from routine problem-solving behaviours, through to limited problem- solving behaviours and then towards extensive problem-solving behaviours [Schiffman et al., 2001]. The traditional framework for analysis of the buyer decision process is a five-step model. Given the model, the consumer progresses firstly from a state of felt deprivation (problem recognition), to the search for information on problem solutions. The information gathered provides the basis for the evaluation of alternatives. Finally, post-purchase behaviour is critical in the marketing perspective, as it eventually affects consumers' perception of satisfaction/dissatisfaction with the product/service. This classic five stage model comprises the essence of consumer behaviour under most contexts. Nevertheless, the management of marketing issues at each stage in the virtual environment has to be resolved by individual E- marketers. Peterson et al. [1997] commented that it is an early stage in Internet development in terms of building an appropriate dedicated model of consumer buying behaviour.

Decision sequences will be influenced by the starting point of the consumer, the relevant market structures and the characteristics of the product in question. Consumers' attitude towards online shopping is a prominent factor affecting actual buying behaviour.

Source: Jarvenpaa Journal of Electronic Commerce Research, VOL. 6, NO.2, 2005 Todd [1997] proposed a model of attitudes and shopping intention towards Internet shopping in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of Internet retail shopping. In the research conducted by Vellido et al. [2000], nine factors associated with users' perception of online shopping were extracted. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were; control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site.

In another study, Jarvenpaa et al. [2000] tested a model of consumer attitude towards specific web base stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude toward the store, and inversely related to the perception of the risks involved inbuying from that store. Jarvenpaa et al. [2000] concluded that the attitude and the risk perception might affected the consumer's intention to buy from the store. Consumer risk perceptions and concerns regarding online shopping are mainly related to aspects involving the privacy and security of personal information, the security of online transaction systems and the uncertainty of product quality. Trust is interwoven with risk [McAllister, 1995]. One of the consequences of trust is that it reduces the consumer's perception of risk associated with opportunistic behaviour by the seller [Ganesan, 1994]. Lack of trust is frequently reported as the reason for consumers not purchasing from Internet shops, as trust is regarded as an important factor under conditions of uncertainty and risk in traditional theories.

Mayer et al. [1995] developed a model which combines traditional marketing philosophy on consumer motivation to buy and the trust model. In this model, trust propensity; which is a personality trait possessed by buyers; is an important antecedent of trust. In Internet shopping, there is not much information available to the buyer regarding the seller, prior to purchase. A buyer with a high propensity to trust will more likely be a potential customer than a buyer with a lower propensity. Mayer et al. [1995] proposed that ability, benevolence and integrity constitute the main elements of trustworthiness. Ability refers to skills, competencies and characteristics that a seller has in a specific domain. In this context, sellers need to convince buyers of the competence of their companies in the Internet shopping business. Benevolence is the extent towhich the seller is perceived by the buyer as wanting to 'do good'. Sellers have to convince buyers that they genuinely want to do good things for buyers, rather than just maximize profit.

Openness to change: Openness to change focuses on diversity and thrill. Internet shoppers have been found to be more innovative, impulsive, convenience seeking and less risk averse than non-Internet shoppers (Donthu and Garcia, 1999). A similar pattern has been obtained in relation to online grocery shopping. Hansen (2005) showed that non-online grocery shoppers regard online grocery shopping as less compatible with their daily lives as compared with adopters of online grocery shopping.

Self-transcendence and self-enhancement : Morganosky and Cude (2000) instituted that online grocery shoppers prefer convenience and time saved as the primary reasons for shopping online. As an additional advantage of online grocery shopping, compared with conventional shopping, Ramus and Nielsen (2005) found that consumers emphasize that this form of shopping allows one to shop without leaving home and to order groceries in a situation which is less stressful than going to the grocery store during rush hours. Moreover, it was also detected that many consumers are concerned with the missing social interaction with other people when shopping online (Hansen, T. 2006). Self-enhancement focuses on wealth and power and getting thing done effectively, whereas self-transcendence emphasizes equality and maintaining good social relations. Substantiation by Shang, et al. (2005) suggests that online shopping is not much of a goal-oriented activity rather than a result from cognitive absorption experiences from the Internet. Cognitive absorption is a personality characteristic that influences perception, and especially perceptual differentiation (Antonides, 1998). The use of internet is rapidly growing every year. Consumers are exposed to online advertisement and online shopping of goods. According to research online shopping has a notable improvement in many parts of the world. Continental Research in 2008 (cited in blogcatalog, 2010) shows that, 9000 crores of Indian consumers had experienced online transactions such as online shopping or paid downloading.

Complexities in online shopping: In spite of the fact that online shopping has several advantages over the traditional method, there are also few pitfalls pertaining to internet buying. In virtual shops, the consumer is not able to see and check the product quality, as would be the case in physical store (Childers 2001; Verhoef and Langerak 2001). Instead the customer should touch and feel the information from product descriptions. Buying products on internet seems to be more complex decision as it is more difficult for the consumer to form an impression as to whether the products on offer are appropriate (Raijas 2002). The second area of complexity

concerns the mode of payment for the ordered products. Most of the consumers who are used to pay by cash at a checkout may find the electronic transfer and security checks unfamiliar and more complex.

Drawbacks of online shopping: According to Wilson-Jeanselme (2001) the greater convenience benefits afforded by the online experience can 'leak away' as a result of four sets of ineffective or ineffective operational practices such as, a poor internet interface, ineffective management of customer demand information, badly planned warehouse, poor physical flow of products from store. These sorts of poor consumer experiences would create a bad image on consumers mind in spite of the greater convenience online.Grocery store that allows shopping online typically charges with a delivery fee, which is an additional cost to the customer (Albright, 2007). If the consumer's motivation to shop online was to save money spend on fuel and parking, and his motivation was not satisfied then probability of that consumer not shopping online was also high. Online shoppers have to purchase or spend a minimum amount of money in order to have their groceries delivered (Albright, 2007). Consumers who are looking to purchase grocery for a quantity less than the minimum criteria, they are left with no option other than choosing physical shopping. Consumers has an impression that they could save time by online shopping but eventually the consumer has to stay at home or at delivery address until the ordered grocery items have been received. If the consumer has to meet with some other appointment and the products delivered were not on time, the possibility that consumer creates bad image not only with online service (e.g. Child brand) but also with their physical store (parent brand) (Aaker and Keller, 1990). Returning or exchanging groceries bought online can be more difficult than making a return or exchange of products that have been purchased in store (Albright, 2007).

Finally Men may benefit from shopping online more than women do because it suits the purposeful masculine style more, e.g. finding the best deals quickly (Dennis and McCall 2005; Underhill 1999). One study reported that 22% of men shop online at least once a week or more compared to 14% of women (OFT 2007). This indicates that retailers need to focus on how to encourage more women to shop online regularly, which is the reason why this study focuses on women's attitude and behaviour intentions towards e-shopping sites.

IX.   Research Methodology
The project report is an empirical study on online buying behaviour of homemakers in Mumbai and Delhi.

The specific objectives of this research are:
1. To know the perception/ attitudes of homemakers towards online buying in Delhi & Mumbai
2.To identify key factors influencing online shopping purchase behaviour.
This report has followed exploratory research design.**Exploratory research** is a form of research conducted for a problem that has not been clearly defined. This research relies on secondary research such as reviewing available literature, data, e-survey.
In this research **Non- Probablity Judgement Sampling and snowball sampling was** used because the respondents were homemakers in Mumbai and Delhi. The study was conducted on 50 home makers in Delhi & Mumbai and the surveys mailed and distributed among the target chosen.

Research Instrument :-
 Quantitative research methods were used.
Questionnaire was used which contained open as well as close ended questions. Questionnaire was designed in order to know the perception and behavior of customers towards online buying, the factors/attributes which influence them to buy online.It was designed in simple and understandable language basically to know there point of view about the online buying. Survey was conducted in Mumbai and Delhi . Certain Questions were made on 5-point likert scale (strongly disagree, disagree, neutral, agree, strongly agree) in order to know the opinion of the respondents.

Limitations : The main limitation of using convenience sampling is its lack of representativeness. Since this study was exploratory and limited to the homemakers in Delhi &Mumbai , finding can only be used as a guide for further research into this area. The purposeof the next stage in the research is to extend it to all homemakers in India.
Scope for Further Research : Based on the findings, quantitative and qualitative research should be undertaken to allow the generalisation of results in relation to the population of Indian homemakers as a whole, thus enabling more definitive conclusions to be drawn. A parallel study on the buying behaviour of professional women could draw interesting differences in online shopping behaviour.
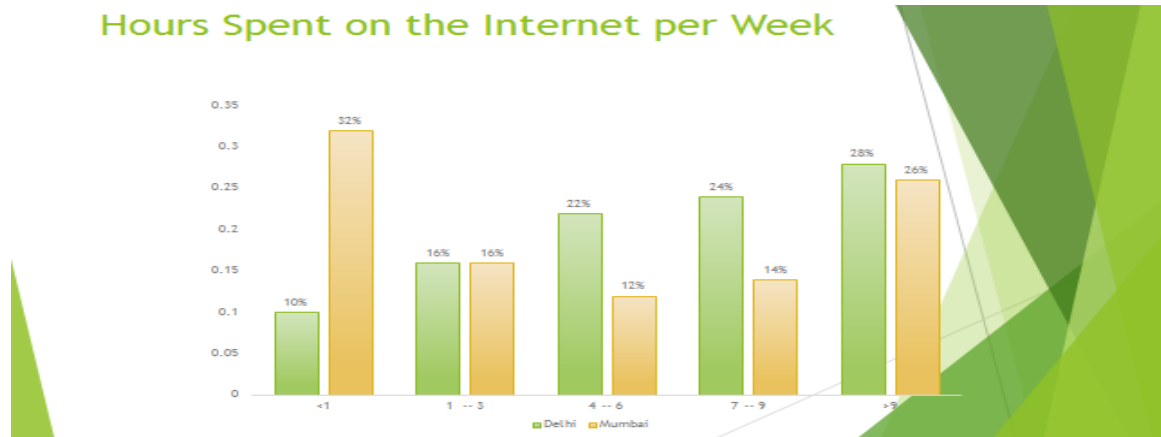
X. Data Analysis And Interpretation

Primary data was collected through questionnaires.
Secondary data was collected through internet, articles and journals

Quantitative Analysis

Q1. How much time do you spend on the internet ?
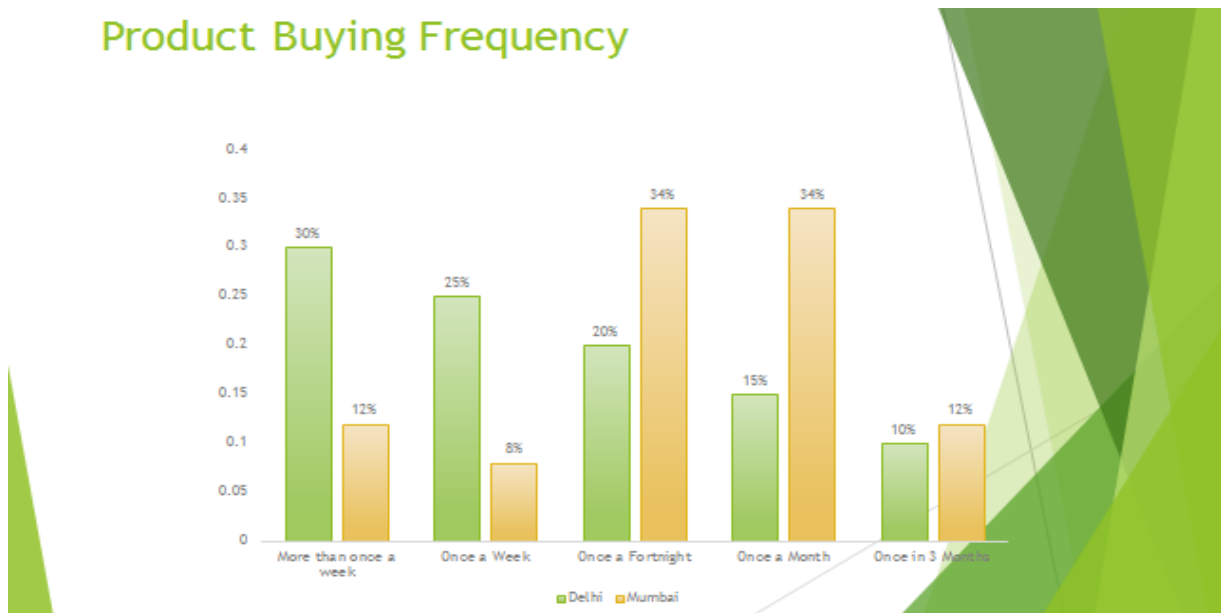
Table 1.

The graph clearly depicts that homemakers in Delhi spend more time on the net than homemakers in Mumbai. However location does not seem to matter for those who are browsing more hours (avid browsers).

Q1: How often do you buy products online?

Table 2.

From the survey it emerges that homemakers in Delhi buy online more frequentlythan those in Mumbai .The descending order of the Delhi graph shows that they are frequent buyers. The Mumbai graph is slightly irregular but it definitely indicates that the buyers prefer to buy once a month or fortnight.This finding implies that a potential segment which is internet savvy, educated and with considerable disposal income is not buying online in Mumbai and remains untapped by e-marketers. Delhi seem more attractive market to the online retailers.
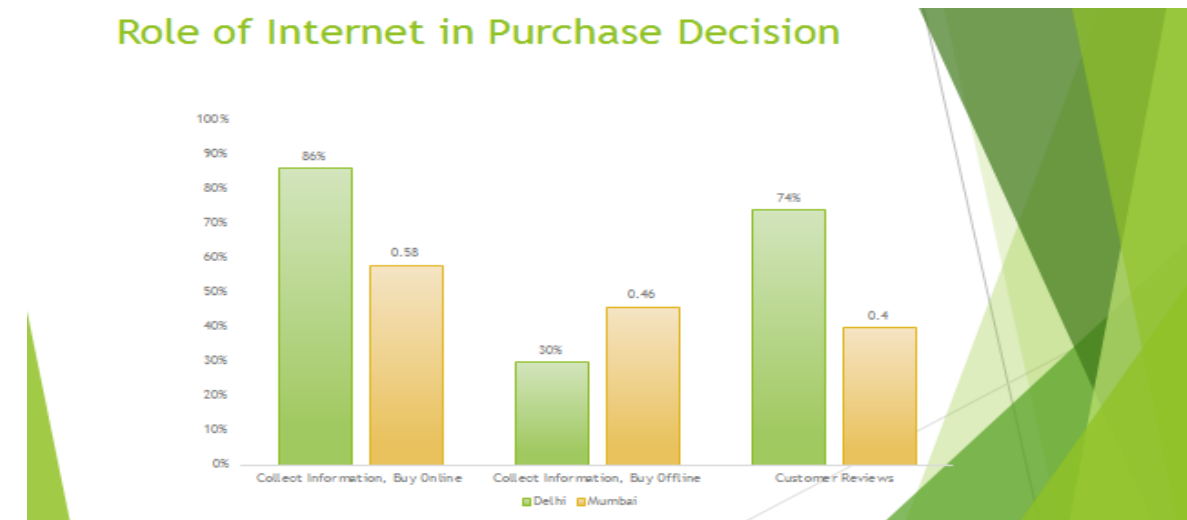
Q2: What types of products do you typically buy online?

TABLE :3

Products Bought Online

The study depicts that homemakers inDelhi show the following order of preference when buying online – 70 %Apparels & accessories followed by Travel at 62%, 58% Books, 48 % Movie tickets, followed by Electronics , Groceries and home decors. Whereas Mumbai shows the following order of preference – Apparels &accessories,Travel, Books, Home decor ,Electronics, Groceries and Movie tickets. This shows that homemakers are more confident to indulge in low value merchandise.As per The Nielsen Global Online Shopping Report ,2010, Indians are most likely to buy Books (41%), Airline ticket/reservations (40%), and Electronic equipment like TV, Camera, etc. (36%) online .Therefore, it is quite clear that apparels and accessories are being bought more by homemakers both in Mumbai and Delhi indicating the increased confidence on online retailers easy trial and exchange policy.

Q4: What role does the internet play in your purchase decision?

TABLE :4

Role of Internet in Purchase Decision

The internet usage behavior of homemakers in Delhi seem to be more promising than Mumbai**.** Delhi is more confident to buy online after collecting information based on customer reviews. Mumbai homemakers seem to be more skepticalas per the survey results**.***Mumbai seems to be more into showrooming.*
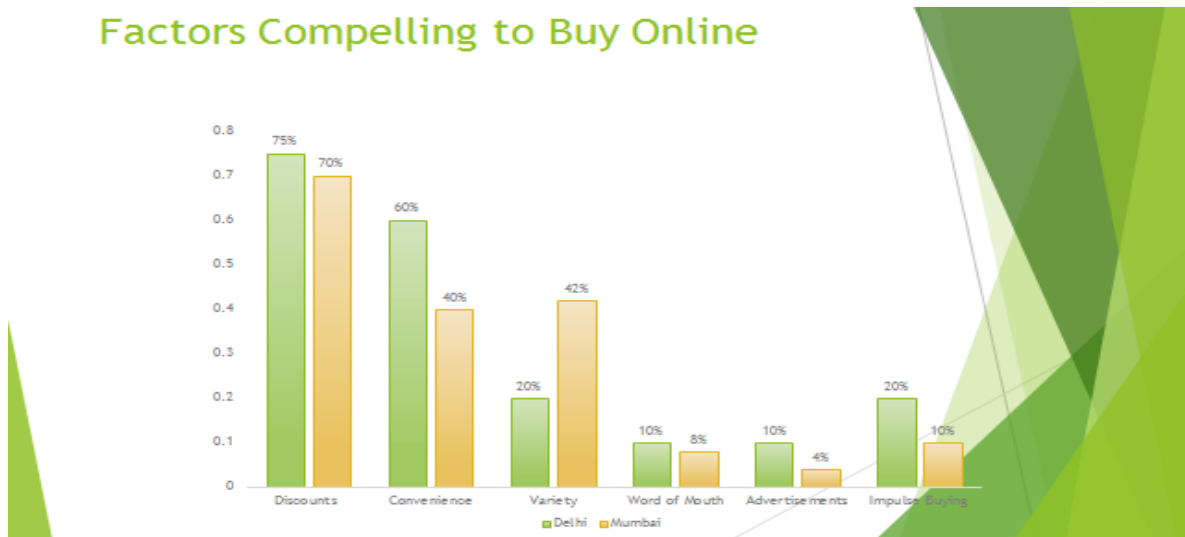
Seeking information to buy offline indicates that retailers with both physical as well an online stores have an advantage over pure e-tailers. This behaviour of shoppers has been termed as *'showroomimg''*
As per Neilsen Survey half the Indian consumers (50%) use social media sites to help them make online purchase decisions. Online reviews and opinions are most important for Indians when buying Consumer Electronics (57%), Software (50%), and a Car (47%).

Q5: What triggers you to buy online ?
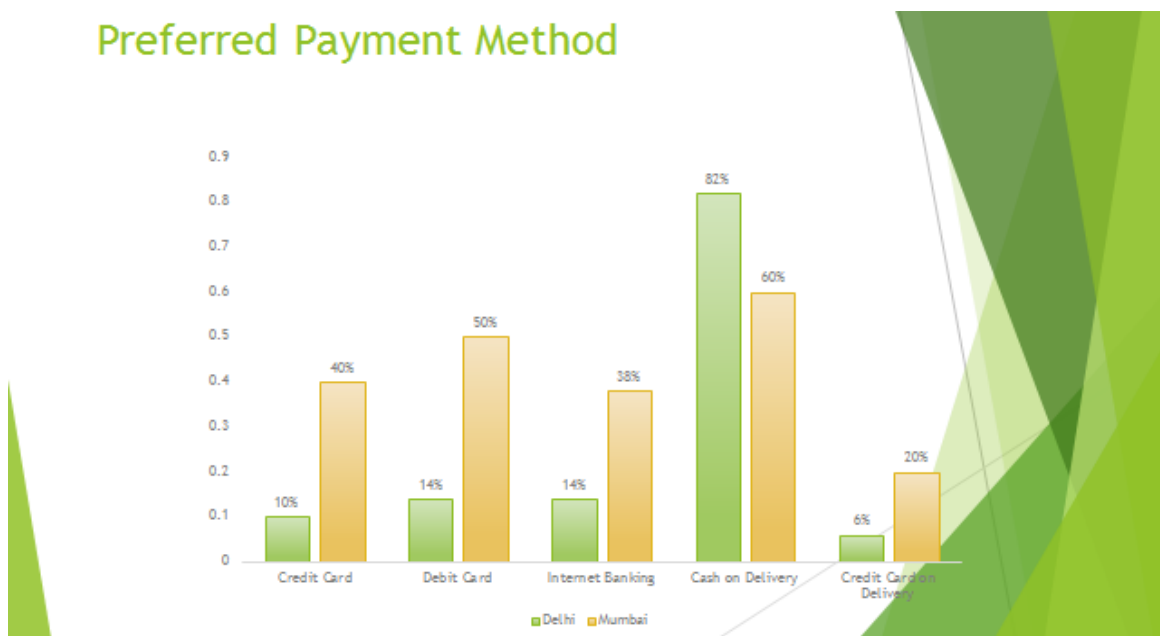
TABLE :5

Factors Compelling to Buy Online

The survey throw up that Discounts followed by convenience are the most compelling factors for both Delhi and Mumbai. However Variety is also important to Mumbai homemakers unlike Delhi. The survey also shows that Delhites are more influenced by advertisements and more impulsive buyers than Mumbai .

Q6: Which payment method do you use most often when buying products online?

TABLE :6

Preferred Payment Method

Cash on delivery seems to be the most preferred mode of payment at 82% for Delhi and 60% for Mumbai. And the least preferred method is credit card on Delivery with 6% for Delhi and 20% for Mumbai. Mumbai is still open to Debit card, followed by credit card and internet banking. However Delhi does not seem to prefer any other payment mode other than COD.
However according to a survey conducted by Nielsen, Indian netizens are the third largest credit card users for online shopping next to only Turkey and Ireland (Achille 2008; Express India 2008).
This proves that it maybe men/ professional women who are buying online through credit cardmore than the homemakers.
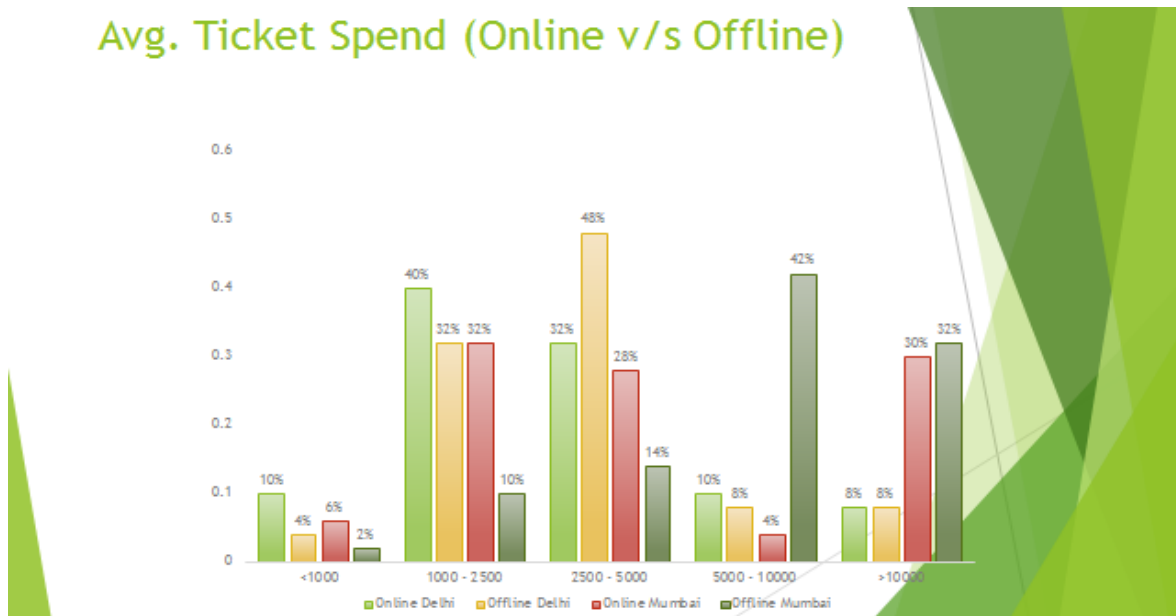**Q 7.What are your concerns while shopping online?**

TABLE :7

Delivery seems to be the biggest concern of Delhi followed by accuracy of product and return policy and safety.For Mumbai Safety and Privacy seems to be the biggest concern followed by accuracy of products, delivery time and return policy. This could be co-related with payment mode where Mumbai clearly uses the Debits/ credit cards and internet banking more avidly than Delhi. Delhi seems to be less trusting on the online retailers ability for accuracy and on time delivery hence is more inclined towards cash dealings .

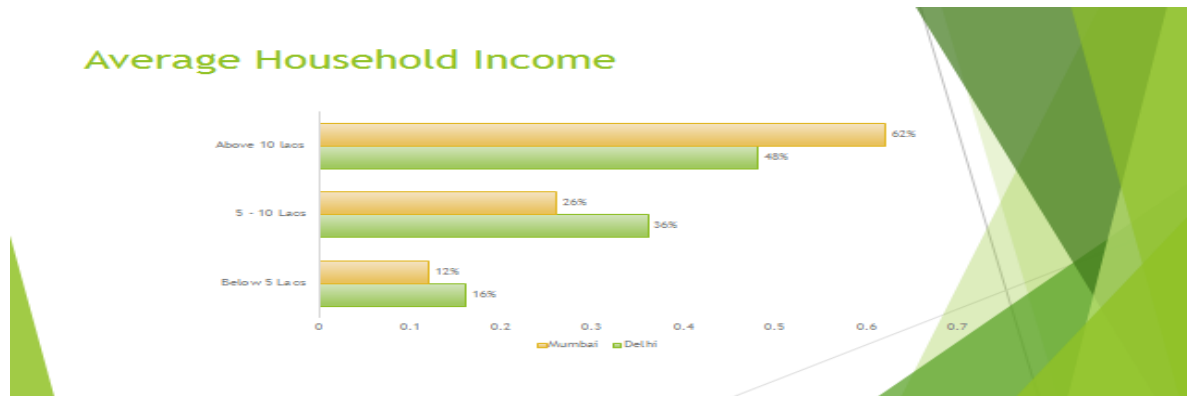**Q8: What is the ticket value that you would purchase in a single purchase online.**

TABLE :8

For a ticket size of 1000/- and 1000-2500 the online spending is more than offline for both Delhi and Mumbai. For the ticket size of 2500-5000 the offline spending in case of Delhi is more. And for ticket size of 500-10000 offline spending of Mumbai is more. For 10000 and more offline and online is same for Mumbai and Delhi.

Q9. What is your average household income ?

TABLE :9

There are higher no of Mumbai homemakers who fall in the bracket above 10lakhs than Delhi. There are higher no of Delhi homemakers who fall in the bracket of 8-10 lacs . Clearly the survey shows that although the Mumbai homemakers have higher income bracket but the propensity to buy online is more with Delhi.

Delhi-NCR has been rated as the most online shopping savvy city in the country, closely followed by Bengaluru, Mumbai, Chennai and Hyderabad, according to an analysis by e-commerce giant Flipkart.The e-retail space is largely dominated by consumers falling between the age group of 25-34. More than half of the consumers shopping online are office goerscloselyfollowedbystudents,theanalysisssaid.

The findings have come up in 'FlipTrends2015', a comprehensive and in-depth view into how India shops online. The study was conducted across 50 million Indian shoppers between January 1 and December 14 2015, throwing light on current trends dominating the onlineretailspace. Electronic accessories, mobile, lifestyle accessories and women apparel are consistently the top performing categories across all regions, the analysis found.Rising mobile internet penetration and availability of a wide variety of brands and products at affordable prices across the country at the touch of the mobile screen have truly made 2015 the year of e-commerce in India, it said.

XI. CONCLUSIONS

This Quantitative study has sought to draw a comparison between homemakers in Mumbai and Delhi with respect to their online behavior, especially online purchase behavour. It must be qualified that the homemakers interviewed are classified as 'not working in the sense of being 'dependant' and 'without having an independent source of income'.The study shows that online behavior of homemakers in both the cities seems to be slowly picking up, but clearly Delhi female homemakers spend more time on the internet than their counterparts in Mumbai. Many other metrics, like ticket value of purchase online, frequency of buying online also tend to favour homemakers in Delhi. On the other hand, it appears Mumbai homemakers are much more comfortable using the banking system (credit and debit cards) online, whereas those in Delhi prefer cash on delivery. There seems to be a clear city wise profile as well as socio-economic and cultural factors at play here which could be heavily influencing the findings. Delhi is well known to have a safety issue for women travelling alone, especially at night. Mumbai , in comparison is considered much safer. Online shopping could thus be a big liberating factor for homemakers in Delhi who don't have to venture out of their houses to shop, and this seems to be supported by the results of this study. In general, as homemakers in both cities are not pressed for time unlike their professional counterparts and also need a reason to go out and socialize, therefore online shopping for them is still limited to books, apparels and small value items which offer heavy discounts. The study also reveals that the purchase ticket size is always more offline than online primarily because offline leads to impulse buying and immediate gratification. One clear point of difference here is home décor shopping which need not be low ticket value. Mumbai homemakers score higher on this than the Delhi ones, and this could have something to do with the size of houses in Delhi (bigger) and therefore the purchase in Delhi being less functional than that in Mumbai, which may be triggering a stronger need for touch and feel in the capital.A subject for further study is to distinguish mobile internet purchase behavior (app and otherwise) and overall online behavior. This may throw up some surprises In the difference In behaviour of homemakers in both the cities. Likewise, a further segmentation of age among homemakers will throw up key learnings for marketers.

<u>Implications to Marketers</u>: Homemakers make up a huge segment of educated, internet savvy and well disposed

category of consumers who can be a potential profitable segment for e- marketers. Marketers should aim to not only create awareness and curiosity among this segment , in using both social and mass media to create an attitude shift towards online buying. Marketers should closely analyse the factors that inhibit homemakers from shopping online and assuage their concerns. Prominent celebrities/ opinion leaders should be roped in as role models. The study seems to indicate a difference in online buying behavior of homemakers in Mumbai and Delhi , which could be influenced by socio-economic and cultural factors. Marketers could develop differential strategies for both cities depending on their frequency of buying, payment methods and assuage their areas of concern by roping in Key opinion leaders to help make an attitudinal shift. Marketers must keep the overall city dynamics in mind while targeting to rope in this very critical segment in higher ticket value online purchase behavour. For example, customize their campaigns city wise whichcould fetch lucrative returns.

In addition, making e-shopping more interactive,have dedicated e-salesperson for consultation in real time, make website more user friendly, include say an in-store music or create a technologically advanced 3D ambience, simulating real store experience will go a long way in enticing this segment. Going forward marketers should try to minimize the damage caused through the habits of showrooming by offering a seamless interface between online to offline and wise versa (O2O) thus increasing the convenience and confidence of the customers and streamlining the bottlenecks in logistics and supplychain.

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