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Online Shopping: Why or Why Not?

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Abstract

This study endeavors assist in fathoming out the key opportunities as well as key challenges confronting the practitioners in real life towards online shopping, which is still in its infancy stage. It further, help marketers in designing effective marketing strategies. The primary data is collected by distributing the questionnaire to 2000 online shoppers who have prior online shopping experience for at least once in the last year. Out of 2000, 1787 responses are complete and valid and further analyzed with descriptive statistics using SPSS version 21.Apart from the detailed demographic explanation, results indicate respondent's 'reasons for' (opportunities for the marketers) as well as 'fears' (refer as challenges for the marketers) in the online setup of shopping.

Keywords: Online Shopping, Reasons For, Fear, Opportunities, Challenges.

Introduction

In the era of internet and web 2.0, everything from information search to e-mails, social networking sites to corporate and personal blogs, online news updates to online book reading, videos to online games, banking to tourism, instant chat messenger to online shopping, etc., become internet/web-based. Improvisation of technologies gives options to the consumers to do their shopping activities from their comfort zone instead to visit brick-and-mortar shops. They can just sit and shop from their internet-enabled devices. People can enjoy their shopping from their homes or offices where they have internet enabled systems. Various e-commerce companies, as well as retailers, have come online to explore new opportunities to dobusiness. With this, electronic commerce (e-commerce),electronic marketing (e-marketing) and electronic shopping (e-shopping) has taken place in the business dictionary. E-commerce is a process of buying products and services via internet (Rao, V. and Kumar, U., 2016). Moreover, e-commerce is a business activity consisting of goods and services along with the information (an additional concept) between the various parties (seller, mediator & buyer) not physically but electronically (Varela, M. L. R. et al., 2017). It broadens its scope by including digital transmission of information, electronic payments and delivery of products in physical mode (Arulmurugan, et al., 2016). More specifically, online shopping is a process where customers purchase products and services from the seller in real time over the internet platform (Upadhyay, A, et al., 2017) whereas online shopping behavior is a process to understand how and why to buy goods and services via internet services (Javadi, M. H. M., et al., 2012).

Review of Literature

Arulmurugan, V. & Kumar, S. A. V. (2016) conducted research to understand the future sustainability of Indian online buyers towards e-commerce. Primary data was collected with the help of a structured questionnaire from 100 respondents on five points Likert scale. The result of the research showed that a wide variety and availability of products on an online platform motivates shoppers to go online. Among the four underlined factors, optimism has the highest level of influence on online shopping.

Butt, I. et al. (2016) conducted a study to explore factors affecting Pakistani's shoppers for their adoption intentions towards online shopping. By considering the Technology Acceptance Model (TAM) as a theoretical base, researchers added 'trust' and 'enjoyment' to it. The primary data was collected via an online survey using questionnaire and measured on five points Likert scale. The study highlights trust and ease of use as the two most important factors affecting consumer attitudes and intention to adopt online shopping. Additionally, the finding revealed a significant relationship between usefulness and attitude. Therefore, e-marketers are advised to make the system hassle-free and free from complexities.

Yang, S., et al. (2015) conducted a study to understand the web-mobile shopping behavior of consumers in China. The data was collected from 309 web-shopping users with the help of self-administered questionnaire using random sampling design. This study contributed to the existing literature with the conceptual explanation of two major processes (trust transfer and usage extension) in two different environments (web and mobile). Accordingly, e-marketers should understand the role of trust in customer evaluation while shifting from one environment to another (web to mobile). Hence, they need to boost trustworthiness, perceived integration, behavior toward mobile shopping extension, trust in the web and mobile shopping services and perceived benefit of mobile shopping services. In addition, they should minimize the perceived risk of mobile shopping services.

Goyal, M. M. (2014) conducted a studyfocused on Indian consumer's perception towards online shopping and to study the role of consumer's demographics (age, occupation, etc.), Current and previous online shopping experience, categories of products and factors promoting online shopping (Convenience, discounts, variety, etc.). An Online survey was held to collect the primary data with the help of a self-designed questionnaire. With the data from 113 respondents, this study helps to identify the most popular categories of products among online shoppers. These categories are books, mobiles, bags & wallets. Also, this study revealed that 'lack of touch & feel' of the product is a major resistant whereas 'cash on delivery', 'easy returns', free-trials' are some of the motivators towards online shopping.

Lee, H. M. & Chen, T. (2014) conducted a study to understand the role of key factors towards continuance intentions of the users of m-commerce in Taiwan. By integrated three dimensions of perceived quality (system quality, service quality, and information quality) of DeLone and Mclean IS Success Model with ECM, the primary data was collected through an internet-based survey using convenience-sampling design. Out of 416 responses, 406 were suitable for further analysis. It has been observed from the research that perceived quality is a major antecedent of continuance intention in the context of mobile commerce. The results drawn would help the managerial practitioner to offer adequate and up-to-date information to their customers to ensure quality customer service. Under perceived quality, preview and information quality has its own importance to retain the customers, as it is one of the most influential factors.

Alshurideh, M. T. (2014) carried a study to understand the influence of quality of the mobile application on the continuance intention of mobile shoppers. Quantitative data was collected and measured on the five-point Likert scale. This study suggested to all the concern parties, including mobile makers as well as e-retailers to make the consumers' mobile shopping experience smooth, user-friendly and enjoyable tasks to ensure not only their adoption but also their continuance intentions. It is also advisable to the e-marketer to promote various benefits of mobile shopping to customers via different promotional campaigns. Finally, yet importantly, no concern parties should forget that trust is a key dimension, which encourages the purchase intentions of customers.

Liang, T. P. et al. (2013) conducted a study to find out contextual factors having a strong influence on user's continuance intentions. Grounded on an online survey, the primary data was collected, out of which, 623 were found usable. It was observed from the study that three major contextual factors i.e. time pressure, place, and busyness are valuable information for the marketers for designing their promotional campaign. The research revealed that fit, convenience, ubiquity, attitude, subjective norm and perceived behavior control were the most significant factors to improve the consumers' continuance intentions towards mobile services.Based on Prospect Theory (Kahneman and Tversky, 1979) and the Mental Accounting Theory (Thaler, 1985),

Kim, H. W., et al. (2012) conducted a study to do a comparative analysis between price and trust from the consumer' perspective and their importance in e-shopping. In a one-week duration, data was collected from 513 respondents, falling into two categories: 161 were potential customers and 352 repeated customers. Results of the research revealed that perceived trust plays a vital role for potential customers whereas the perceived price for repeat customers. Overall, perceived trust is important in a general sense. Therefore, e-marketer should keep their extra emphasis on building trustworthiness environment for overall customers along with the brand building and attractive price strategy. Marketers should come up with heavy discounts on a bundle of products for repeat customers or premium prices for extra services, such as Amazon Prime (which promised fast delivery).

Chen, S. C., (2012) conducted a study to understand the effect of technology readiness, service quality, perceived risk and relationship quality on continuance intentions of users of mobile banking. The primary data was collected by questionnaire from 390 experienced participants via online mode and measured on a five-point Likert scale. The study revealed that relationship quality is the major influencer of customer's continuance intentions followed by service quality. Relationship quality and service quality both were influenced by technological readiness. It recommends e-marketers to emphasis on customer services and better relationships with the existing users. Services such as satisfying customer's needs, responsiveness, convenience, speed, 24x7 availability, etc. lead a strong relationship with customers and finally achieved customer loyalty.

Objective of the Study

1. To figure out the demographic detail of online shoppers in the North Capital Region.
2. To find out the key opportunities (primary reasons) available to the shoppers towards online shopping.
3. To highlights the key challenges (primary fears) faced by the shoppers continuing online shopping.

Research Methodology

Measurement of Scale

A structured questionnaire has been developed while considering existing literature as a foundation of the current study and divided into two parts. In the first part, questions are related to their demographic details such as gender, age, marital status, the status of living, occupation, family monthly income, etc. In the second part, questions were asked related to opportunities they get through online shopping activities as well as the challenges they face while doing online shopping. This section is foremost important to the marketers as it shed light on consumer's buying behavior, which is very critical in designing marketing strategies.

Sample

Data was collected rigorously for 8 months, 2000 consumers have contacted in-person for the same. Out of these 2000 received responses, 1787 were completed in all sense and further used to analyze the data in the coming section. Out of 1787 valid responses, 839 (47%) respondents are females and 948 (53%) are males. 551 (30.8 %) respondents belong to 26 to 30 age group, which is maximum in nos. While, 3 (.2%) respondents belong to up to 15 years of age, which is minimum in nos. 371 (20.8%) respondents belong to 31-35 years of age group and 353 (19.8%) respondents come under 21-25 years of age group. With this, we can say that 1275 (71.34%) respondents are young and belong to 21-35 of the age group. This study found only 18 (1%) people beyond the age of 50 years, who have experience of online shopping. Out of 1787 respondents, 863 (48.3%) are married and are more prone to online shopping with the highest score. 792 (44.3%) respondents are unmarried, grab the second highest position. This comprises 1655 (92.6%) responses of the total. The current research revealed that 727 (40.7%) respondents are living in the joint family whereas 694 (38.8%) respondents are living in the nuclear family. Out of 1787 valid responses, 665 (37.2%) respondents are post-graduate and 407 (22.8%) respondents are graduate. 237 (13.3%) respondents are pursuing their research and 221 (12.4%) respondents are pursuing their post-graduation. Hence, in this manner, we can say that 1530 (85.6%) respondents are either pursuing their graduation or more qualified. In the collected data, 614 (34.4%) respondents are working in private sectors whereas 507 (28.4%) respondents are students. Another 244 (13.7%) respondents are government employees and 178 (10%) respondents have their own business. Also, we have responses from 133 (7.4%) academicians. In this study, 498 (27.9%) respondents are earning up-to ₹ 30,000/- on a monthly basis whereas, with a slight difference, 493 (27.6%) respondents are drawn between ₹ 30,001/- to ₹ 60,000/. The monthly income of 268 (15%) respondents are between ₹ 60,000/- to ₹ 90,000; 233 (13%) respondents are earning above ₹ 1,50,000/- per month and 205 (11.5%) respondents comes under ₹ 90,001/- to ₹ 1,20,000/- category on monthly income. The descriptive analysis of the sample of 1787 participants is provided in table 1.

Table 1 Descriptive Analysis: Demographic

		Frequency	Percent (%)
Gender	Female	839	47.0
	Male	948	53.0
Age	Up to 15	3	.2
	16 – 20	125	7.0
	21 – 25	**353**	**19.8**
	26 – 30	**551**	**30.8**
	31 – 35	**371**	**20.8**
	36 – 40	192	10.7
	41 – 45	136	7.6
	46 – 50	38	2.1
	Above 50	18	1.0
Marital Status	Unmarried	**792**	**44.3**
	Engaged	50	2.8
	Married	**863**	**48.3**
	Divorced	80	4.5
	Widow	2	.1
Status of Living	Joint Family	**727**	**40.7**
	House sharing / Paying guest	61	3.4
	Living Alone	188	10.5
	Nuclear Family	**694**	**38.8**
	Living with friends	99	5.5
	Live-in-relationship	18	1.0
Education	School	47	2.6
	Pursuing Graduation	94	5.3
	Graduation	**407**	**22.8**
	Pursuing Post Graduation	221	12.4
	Post Graduate	**665**	**37.2**

	Pursuing Ph.D	237	13.3
	Ph.D	96	5.4
	Others	20	1.1
Occupation	Student	**507**	**28.4**
	Business	178	10.0
	Pvt. Sector Employee	**614**	**34.4**
	Govt. Sector Employee	244	13.7
	Academician	133	7.4
	Housewife	71	4.0
	Unemployed	21	1.2
	Retired	11	.6
	Other	8	.4
Monthly Income	Up to ₹ 30,000/-	**498**	**27.9**
	₹ 30,001/-to ₹ 60,000/-	**493**	**27.6**
	₹ 60,001/-to ₹ 90,000/-	268	15.0
	₹ 90,001/-to ₹ 1,20,000/-	205	11.5
	₹ 1,20,001/-to ₹ 1,50,000/-	90	5.0
	Above ₹ 1,50,001/-	233	13.0

Source: Survey Data

Data Analysis

Before going to further analysis, we check the reliability of the measurement scale by calculating the value of the Cronbach Alpha in table 2. This is also known as the reliability test. Results show that the value of Cronbach alpha is 0.902 which is higher than the recommended value, i.e. > 0.7.

Table 2 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
.902	.886

Source: Survey Data

Data Analysis of Key Opportunities

In the coming section, while observing the preferences of online shopping on the basis of benefits it offers to shoppers, we analyze it from four perspectives: gender, age, marital status and status of living.

Gender

Table 3
Gender Wise Analysis of the Benefits of Online Shopping

		Female (%)	Male (%)
Convenience	Yes	72.2%	70.8%
Better Price	Yes	55.1%	60.8%
Time and Effort Saving	Yes	62.8%	63.5%
Product Quality	Yes	15.1%	20.5%
Service Quality	Yes	19.8%	22.3%
One Stop Shop	Yes	34.8%	33.2%
Enjoyment	Yes	17.9%	16.7%
Secure Transaction	Yes	13.5%	18.5%
Unavailability of products in the offline market	Yes	16.6%	18.2%
Latest Information and update	Yes	24.9%	32.4%
Attractive offers and discount	Yes	58.6%	59.0%

Source: Survey Data

From the gender perspective, we have observed that both, female and male (72.2% and 70.8% respectively) shop online as it is convenient for them. The second most agreeable benefit they get from online shopping is that it save their time as well as efforts (62.8% and 63.5% respectively). Females agreed on attractive offers and discounts (58.6%) provided by the online shopping platform as their third reason to go for it whereas, for males, better prices of products become the third reason for their adoption of online shopping (60.8%). Better prices over online shopping platform are the fourth prime reason to shop for females (55.1%) whereas attractive offers or discounts is fourth reason for males while doing online shopping.

Age

From the descriptive analysis of the collected data, out of 9 age intervals, the majority of respondents are from 4 intervals of age (21-25, 26-30, 31-35 and 36-40). In other words, we can say that the majority of the shoppers are young and lies between 21-40 years. Therefore, we will closely examine the respondents between 21-40 years of age. From an age perspective, we have observed that all respondents lie in 21 years to 40 years of age (69.4%, 70.1%, 79.8%, and 76% respectively) shop online as it is convenient to them. The second benefit they get from online shopping is that it save their time as well as efforts (58.1%, 61.3%, 68.5%, and 69.8% respectively).

Table 4 Age wise analysis of Benefits of Online shopping

		Up to 15 Years (%)	16-20 Years (%)	21-25 Years (%)	26-30 Years (%)	31-35 Years (%)	36-40 Years (%)	41-45 Years (%)	46-50 Years (%)	Above 50 Years (%)
Convenience	Yes	0.0%	48.0%	69.4%	70.1%	79.8%	76.0%	72.1%	73.7%	100.0%
Better Price	Yes	66.7%	46.4%	53.3%	56.8%	64.7%	67.2%	52.2%	65.8%	66.7%
Time and Effort Saving	Yes	0.0%	63.2%	58.1%	61.3%	68.5%	69.8%	63.2%	44.7%	88.9%
Product Quality	Yes	0.0%	24.0%	21.8%	14.5%	22.4%	16.1%	11.0%	2.6%	22.2%
Service Quality	Yes	33.3%	28.0%	22.9%	17.4%	25.3%	24.0%	13.2%	7.9%	16.7%
One Stop Shop	Yes	33.3%	16.8%	28.0%	33.6%	43.1%	39.1%	37.5%	18.4%	44.4%
Enjoyment	Yes	33.3%	28.0%	17.6%	14.5%	16.7%	20.8%	14.7%	15.8%	11.1%
Secure Transaction	Yes	0.0%	22.4%	17.3%	13.8%	18.3%	17.2%	11.8%	7.9%	16.7%
Unavailability of products in the offline market	Yes	33.3%	15.2%	21.5%	18.3%	11.3%	22.9%	15.4%	13.2%	16.7%
Latest Information and update	Yes	33.3%	31.2%	30.0%	24.1%	28.6%	34.9%	32.4%	31.6%	44.4%
Attractive offers and discount	Yes	0.0%	45.6%	55.5%	63.0%	57.7%	66.1%	55.9%	55.3%	72.2%

Source: Survey Data

Respondents from age group of 21-25 years and 26-30 years agreed on attractive offers and discounts (55.5% and 63% respectively) provided by the online platform as their third reason to go for it whereas for respondents from age group of 31-35 years and 36-40 years (64.7% and 67.2% respectively), better prices of products become third reason for their adoption of online shopping. Better prices over online shopping platform is the fourth prime reason to shop for respondents from the age group of 21-25 years and 26-30 years (53.5% and 56.8% respectively) whereas attractive offers or discounts is the fourth reason for respondents from age group of 31-35 years and 36-40 years (57.7% and 66.1% respectively) while doing online shopping.

Marital Status

Table 5 Marital status wise analysis of Benefits of Online shopping

		Unmarried (%)	Married (%)
Convenience	Yes	67.3%	75.3%
Better Price	Yes	55.4%	61.1%
Time and Effort Saving	Yes	63.6%	64.7%
Product Quality	Yes	18.3%	16.8%
Service Quality	Yes	20.7%	21.7%
One Stop Shop	Yes	27.5%	39.6%
Enjoyment	Yes	18.3%	15.6%
Secure Transaction	Yes	15.5%	16.6%
Unavailability of products in the offline market	Yes	20.7%	15.1%
Latest Information and update	Yes	28.0%	30.9%
Attractive offers and discount	Yes	56.3%	62.1%

Source: Survey Data

Under marital status, the majority of respondents are from two categories (unmarried and married). In other words, we can say that the majority of the shoppers are either unmarried or married. Therefore, we will closely examine the unmarried and married respondents only. From the perspective of shopper's marital status, we have observed that both, unmarried and married (67.3% and 75.3% respectively) shop online as it is convenient for them. The second benefit they get from online shopping is that it save their time as well as efforts (unmarried, 63.6% and married, 64.7%). Unmarried as well as married shoppers agreed on attractive offers and discounts (56.3% and 62.1% respectively) provided by the online platform as their third reason to go for it. Better prices over online shopping platforms are the fourth prime reason to shop for both the categories (unmarried, 55.4% and married, 61.1%).

Status of Living

From the descriptive analysis of the collected data, out of six categories under the status of living, the majority of respondents are from two categories (joint family and nuclear family). In other words, we can say that the majority of the shoppers are either living in the joint family set-up or in the nuclear family set-up. Therefore, we will closely examine the respondents of these two group only. From the perspective of shopper's status of living, we have observed that both who live in the joint family and also who lives in the nuclear family (67.4% and 75.3% respectively) shop online as it is convenient to them.

Table 6 Analysis of Status of Living with Benefits of Online shopping

		Joint Family (%)	Nuclear Family (%)
Convenience	Yes	67.4%	75.8%
Better Price	Yes	54.1%	61.4%
Time and Effort Saving	Yes	62.0%	66.7%
Product Quality	Yes	19.3%	16.3%
Service Quality	Yes	21.2%	19.2%
One Stop Shop	Yes	32.0%	36.7%
Enjoyment	Yes	18.2%	14.1%
Secure Transaction	Yes	16.4%	16.1%
Unavailability of products in the offline market	Yes	16.9%	17.4%
Latest Information and update	Yes	31.1%	28.2%
Attractive offers and discount	Yes	56.4%	61.8%

Source: Survey Data

The second benefit they get from online shopping is that it save their time as well as efforts (joint family, 62.0% and nuclear family, 66.7%). Shoppers from joint family as well as from nuclear family, agreed on attractive offers and discounts (56.4% and 61.8% respectively) provided by the online platform as their third reason to go for it. Last, better prices over online shopping platform are the fourth prime reason to shop for both the categories (joint family, 55.1% and nuclear family, 61.4%).

Data analysis of key challenges

Factors that resist online shoppers from making an online purchase are key challenges for marketers that must be worked out to get a higher volume of sales and long term association with satisfied customers. With intentions to address these issues, we analyze the fears of online shopping from four perspectives of shoppers including gender, age, marital status and status of living.

Gender

From the gender perspective, we have observed that difficulty in evaluating the quality and expected the performance of the product, dominating the female (47.3%) respondents, adversely with its highest effect whereas for males, concern related to after-sales service is the prime and dominating fear (42.6%). Concern for after-sales service is the second most fearful reason for females (37.5%) respondents and stop them to move forward to do shopping electronically whereas difficulty in evaluating the quality and expected performance of the product is on the second position for males (38.2%) in this category.

According to female respondents (31.8%), fear related to return / refund is on third position that make them over-conscious while going shopping online whereas male respondent (29.2%) agreed that they are lacking trust in online shopping platform and this is the third key reason responsible for their low level of interest in online shopping. Fourth key fear resisting females (31%) from online shopping is that they have fear from a delivery point of view, sometimes they come up with wrong delivery, delayed delivery, unexpected early delivery, delivery when they are not available at the given address, etc.

Table 7 Analysis of Gender with Fears of Online Shopping

		Female (%)	Male (%)
Lack of Trust	Yes	27.2%	29.2%
Concern related to After-Sales Service	Yes	37.5%	42.6%
Privacy concern (e.g. leakage of personal info.)	Yes	26.0%	21.8%
Security threats (e.g. fear of hacking of account or monetary loss)	Yes	30.3%	27.8%
Fear related to Delivery (e.g. non-delivery/ wrong delivery of products)	Yes	31.0%	28.2%
The difficulty of evaluation of product/ service online (e.g. quality of product)	Yes	47.3%	38.5%
Fear related to return/refund	Yes	31.8%	28.3%
Physical Security concern (e.g. misuse of information such as residence, timings, family members, etc.)	Yes	15.5%	12.7%
No Fear	Yes	8.8%	9.1%

Source: Survey Data

For males (28.3%) respondent, fourth fear is the concern about return and refund as it includes regular follow-up, delay in refund process, etc., which consume their time as well as efforts (62.8% and 63.5% respectively).

Age

From the age perspective, we have observed that both, respondents lie in 21-25 years and 26-30 years (43.9% and 43.2% respectively) faces difficulty in evaluating the quality and expected performance of the product that is prime reason to resist them from online shopping activities whereas respondents from the other age group i.e. 31-35 years and 36-40 years

(43.4% and 54.2% respectively) have concern related to after-sales service, which is top listed dominating factor and resisting them to take a move towards online shopping.

Table 8 Analysis of Age with Fears of online shopping

		Up to 15 Years (%)	16-20 Years (%)	21-25 Years (%)	26-30 Years (%)	31-35 Years (%)	36-40 Years (%)	41-45 Years (%)	46-50 Years (%)	Above 50 Years (%)
Lack of Trust	Yes	33.3%	36.8%	28.9%	30.7%	24.5%	22.4%	29.4%	18.4%	33.3%
Concern related to After-Sales Service	Yes	0.0%	30.4%	34.3%	37.7%	43.4%	54.2%	41.2%	50.0%	66.7%
Privacy concern (e.g. leakage of personal info.)	Yes	33.3%	17.6%	23.5%	24.3%	24.0%	27.1%	18.4%	28.9%	44.4%
Security threats (e.g. fear of hacking of account or monetary loss)	Yes	0.0%	21.6%	26.9%	29.4%	29.9%	29.2%	27.9%	50.0%	55.6%
Fear related to Delivery (e.g. non-delivery/ wrong delivery of products)	Yes	100.0%	34.4%	26.9%	32.8%	28.6%	27.1%	26.5%	21.1%	16.7%
The difficulty of evaluation of product/ service online (e.g. quality of product)	Yes	33.3%	46.4%	43.9%	43.2%	39.6%	43.2%	40.4%	42.1%	50.0%
Fear related to return/refund	Yes	33.3%	31.2%	22.1%	32.1%	29.4%	36.5%	28.7%	36.8%	44.4%
Physical Security concern (e.g. misuse of information such as residence, timings, family members, etc.)	Yes	0.0%	13.6%	9.6%	17.6%	13.2%	16.1%	10.3%	13.2%	16.7%
No Fear	Yes	0.0%	7.2%	7.1%	8.7%	11.9%	10.9%	9.6%	0.0%	0.0%

Source: Survey Data

Results revealed that all respondents of 21-25 years and 26-30 years age categories (34.3% and 37.7% respectively), concern related to after-sales service, which is second dominating factor and resisting them to take a step ahead towards online shopping whereas respondents from the other age group i.e. 31-35 years and 36-40 years (39.6% and 43.2% respectively) have faces difficulty in evaluating the quality and expected performance of the product as second prime reason to resist them from online shopping activities. Lack of trust towards online shopping is the third factor affecting adversely to the respondents from 21-25 years (28.9%) of age group and keep them away from online shopping however fear related to delivery point of view as sometimes they come up with wrong delivery, delayed delivery, unexpected early delivery, delivery when they are not available at the given address, etc., is on the third position that influence respondents from the age group of 26-30 years (32.8%) and make them over-conscious while going shopping online. The respondent from the age group of 31-35 years (29.9%) agreed that they have fear from the security perspective as their account information may misuse by someone or they may be lost their hard-earned money. Hence, it became the third key reason, responsible for their least interest in online shopping. However, respondents from the age group of 36-40 years (36.5%), third fear is the concern about return and refund, which includes tedious regular follow-up, delay in refund process, etc.

According to respondents from the age group of 21-25 years (26.9% each), concern related to delivery and security threats that are equally responsible reasons to create lots of tension in their mind and further downsizing their confidence towards online shopping, is the fourth important reason. For the respondents of the age group of 26-30 years and 31-35 years (32.1% and 29.4% respectively), the fourth fear is the concern about return and refund, which includes regular follow-up, delay in refund process, etc. Although respondents from the age group of 36-40 years (36.5%) admitted that they are suffering from anxiety from security issues as someone may misuse their account or they may be lost their hard-earned money and it became the fourth key reason responsible to minimize their interest in online shopping.

Marital Status

From the perspective of shopper's marital status, we have observed that difficulty in evaluating the quality and expected performance of the product, dominating to unmarried (44.1%) category adversely with its highest effect whereas for married, concern related to after-sales service is the prime and dominating fear (42.3%).

Table 9 Analysis of Marital Status with Fears of Online shopping

		Unmarried (%)	Married (%)
Lack of Trust	Yes	32.2%	24.8%
Concern related to After-Sales Service	Yes	37.6%	42.3%

Privacy concern (e.g. leakage of personal info.)	Yes	25.6%	20.7%
Security threats (e.g. fear of hacking of account or monetary loss)	Yes	25.6%	29.4%
Fear related to Delivery (e.g. non-delivery/ wrong delivery of products)	Yes	32.7%	26.5%
The difficulty of evaluation of product/ service online (e.g. quality of product)	Yes	44.1%	40.9%
Fear related to return/refund	Yes	28.5%	29.3%
Physical Security concern (e.g. misuse of information such as residence, timings, family members, etc.)	Yes	15.2%	12.5%
No Fear	Yes	6.8%	11.1%

Source: Survey Data

Concern for after-sales service is the second most fearful reason for unmarried (37.6%) respondents and stop them to move forward to do shopping electronically whereas difficulty in evaluating the quality and expected performance of the product is on the second position for married (40.9%) shoppers, which resisting them from online shopping. According to unmarried respondents (32.7%), fear related to delivery, which causes wrong delivery, delayed delivery, unexpected early delivery, delivery when they are not available at the given address, etc., is on third position that make them over-conscious while going shopping online whereas married respondents (29.4%) agreed that they have fear from security perspective as someone may misuse their account or they may be lost their hard-earned money and it became third key reason for their low interest in online shopping. Fourth critical fear resisting the unmarried (32.2%) respondents from online shopping is that they are lacking trust towards online shopping platform. For married (29.3%) respondents, fourth fear is the concern about return and refund, which takes regular follow-up, delay in refund process, etc.

Status of Living

From the perspective of shopper's status of living, we have observed that difficulty in evaluating the quality and expected the performance of the product, controlling all the respondents living in both joint family and the nuclear family (42.4% and 47% respectively). Concern for after-sales services is the second most fearful reason for all respondents from the joint family and the nuclear family (35.4% and 44.8% respectively) and stop them to move forward to do shopping electronically. According to respondents living in a joint family (31.1%), third most prominent fear is the concern about return and refund as it includes tedious regular follow-up, delays they face in refund process, etc., which doesn't encourage them in favor of online shopping. Respondents living in nuclear family revealed that they have fear related to the delivery of products as sometimes they come up with delivery of wrong product, delayed delivery, unexpected early delivery, delivery when they are not available at the given address, etc., and is on third position that make them over-conscious while going shopping online. Respondents living in both joint family and the nuclear family (29.3% and 31.6%) agreed they have fear from the security point-of-view as someone may misuse their account or they may be lost their hard-earned money and it became fourth key reason responsible for their less interest in online shopping.

Table 10 Analysis of Status of Living with Fears of Online shopping

		Joint Family (%)	Nuclear Family (%)
Lack of Trust	Yes	27.8%	27.8%
Concern related to After-Sales Service	Yes	35.4%	44.8%
Privacy concern (e.g. leakage of personal info.)	Yes	21.3%	27.1%
Security threats (e.g. fear of hacking of account or monetary loss)	Yes	29.3%	31.6%
Fear related to Delivery (e.g. non-delivery/ wrong delivery of products)	Yes	27.2%	32.6%
The difficulty of evaluation of product/ service online (e.g. quality of product)	Yes	42.4%	47.0%
Fear related to return/refund	Yes	31.1%	29.4%
Physical Security concern (e.g. misuse of information such as residence, timings, family members, etc.)	Yes	11.6%	16.1%
No Fear	Yes	8.4%	9.1%

Conclusion and Suggestion

This study attempts to understand the effects of various benefits and threats that belong to an online shopping system from shopper's point-of-view. First, we have examined the descriptive statistics of the respondent's profile including gender, age, marital status, current living status, and monthly family income. During this study, we examined various reasons to motivate respondents for online shopping. Among these reasons, "convenience", "attractive offers or discounts", "time/effort saving" and "better prices" are the main motivator for online shoppers. In the other direction, it is also important to identify various factors that act as big hurdles and resist them from doing online shopping. Therefore, we have highlighted "difficulty in evaluation of the quality of the

product", "concern related to after-sale service", "fear related to return/refund", "security threats" and "fear related to delivery issues" are few factors with high negative influence on respondents. From this study, these suggestions have been carried out for online marketers:

Opportunities for Marketers

First, marketers should focus on "convenience", which is highly appreciable factor by the majority of the respondents from all demographic perspective and constantly upgrade it with the latest available version of the technology. For example, they may develop lighter version applications to enhance its speed, minimize its storage, virus free and facilitated with audio-video aid, high-resolution images, images from all required angel, complete and relevant information, easy, safe and quick payment process, etc. Second, the majority of the respondents agreed on the benefit of "time and effort saving" provided by online shopping, marketers should work hand-to-hand with the technical team to provide easy navigation, a fast response by auto-generated communication system, fast updates, etc. to show how much you care for shopper's time and effort? Third, the majority of respondents revealed that one of the prime reason for adopting online shopping is to get "attractive offers or discounts". By knowing this fact, marketers should high their spirit to get the best deal from their clients to attract and retain consumer in long-run. This is how they can sustain themselves in today's cut-throat competition. Last, "better price" is another benefit expected by online shoppers. As there is no direct communication between buyer and seller, there is no scope for bargaining. Hence, marketers should come up with a price, which is attractive enough for the shopper to not only forget the absence of bargaining scope but also make them click and grab it. By this result, we can say that price is still a key element in the mind of the shopper.

Challenges for Marketers

First, "difficulty in evaluating the true quality of the product" is still the biggest concern of online shoppers, which resist them back from shopping electronically. An online marketer should develop the system capable enough to give knowledge of exact quality details related to the product (such as true information of fabric, warranty, all dimensions, instructions of usage, online review, etc.) in the direction of creating a platform of easy quality assessment. The key is not to present good but to present the truth. Second, "after-sales services" is another grey area for online shoppers. Marketers should understand that one transaction does not end once a product is delivered to the consumer. Afterward, services take place. Once who failed in the second innings of the game surely lost it. Third, "return and refund" is another resistant for online shoppers, which causes discomfort while shopping online. They revealed that they undergo tedious follow-up with the customer executives, delayed refund processes, follow-up with banks and e-vendor, etc. This is one of the most important grey areas to cover as nobody can happily wait for his own money. Last, "security-related threats" is also important toresolve as it bothers respondents very severely. They admitted that while doing online shopping, they always have fear in mind that they may be lost their money in the process or someone can steal and misuse their financial information such as account number, userID, password. It is mandatory to build a trustworthy atmosphere by updating the safety measures to resolve security related concerns while making a transaction with the sensitive nature of personal and financial information.

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