

A  
MINOR RESEARCH PROJECT  
ON

**“A STUDY ON ONLINE BUYING BEHAVIOR  
WITH RESPECT TO U.G. AND P.G.  
STUDENTS OF SELECTED COLLEGES  
IN KOLHAPUR CITY.”**

SUBMITTED TO

VIVEKANAND COLLEGE, KOLHAPUR (AUTONOMOUS)  
RESEARCH DEVELOPMENT AND PROMOTION CELL

BY

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**NOVEMBER -2020**

## DECLARATION

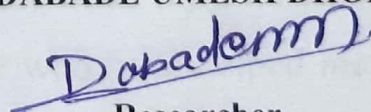
I hereby declare that the project entitled "A Study on Online Buying Behavior With Respect To U.G and P.G Students of Selected Colleges in Kolhapur City." is a original work done by us. The findings in this report are based on the data collected by researcher. The matter included in this report is not a reproduction from any other sources.

I am also hereby declaring that this project has not been submitted to any time to any other university or institution for the award of any degree or diploma.

Place: Kolhapur

Date: 5/12/2020

Mr. DABADE UMESH DHONDIRAM



Researcher

## ACKNOWLEDGEMENT

At this juncture where the herculean task is nearing its pinnacle, researcher deems it a pleasure to look back and acknowledge efforts and support of all kith and kin that helped with zeal to turn a distant dream of a research in reality.

I am extremely thankful to all members of Research and Development Promotion Cell, Vivekanand College, Kolhapur (Autonomous) for their valuable guidance and encouragement throughout this project work.

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I am very thankful to Dr. K. P. Shinde (Co-ordinator, Research and Development Promotion Cell ), Dr. M. V. Charankar (HOD, Commerce), Dr. Shruti M. Joshi (Dean, Arts & Commerce), Dr. Kailas Patil (IQAC Co-ordinator), Dr S. R. Kattimani (NACC Co-ordinator), Dr. C. S. Dalvi (Director CSIBER), Prof. S. S. Kale, Dr. Shubhangi S. Kale. I also thankful to my friends Prof. Manisha Dabade, Dr. Gauri Patil, Dr. Aniket Jadhav, Prof. Jyoti Patil, Prof. Yogesh Mane for co-operation to the complete the minor research project. I should also express sincere thanks to the all faculty members and Library staff of Vivekanand College, Kolhapur.

I wish to express my filling to deep gratitude my Father, Wife, Sisters, and Brother. I am grateful to all those who have helped me directly and indirectly in the completion of this research work.

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Date: 5 / 12 / 2020

  
Researcher

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**Submitted To**



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**Research Development and Promotion Cell**

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**Mr. DABADE UMESH DHONDIRAM**

Date: / /2018

**Researcher**

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**Place: Kolhapur**

**Mr. DABADE UMESH DHONDIRAM**

**Date: / /2020**

**Researcher**

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## **CHAPTER I**

### **INTRODUCTION & RESEARCH METHODOLOGY**

**1. 1.INTRODUCTION**

**1.2. SIGNIFICANCE OF THE STUDY**

**1.3. STATEMENT OF THE PROBLEM**

**1.4. OBJECTIVES THE STUDY**

**1.5. HYPOTHESES OF THE STUDY**

**1.6. RESEARCH METHODOLOGY**

**1.7. SCOPE OF THE STUDY**

**1.8. LIMITATION OF THE STUDY**

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## CHAPTER I

### INTRODUCTION & RESEARCH METHODOLOGY

#### 1. 1.INTRODUCTION:

The expansion of the internet as a secure shopping channel has developed since 1994, online shopping is the process whereby consumers directly buy goods and services from a seller in real-time, without an intermediary service, over the Internet. Internet marketing is also known as digital marketing, web marketing, online marketing, or e-marketing. As the name states, it is the advertising of products or services over the Internet. However, it also implies marketing through the wireless media and through e-mail. Electronic customer relationship management (ECRM) systems are also categorized under Internet marketing. OM can be creative, as well as, technical through its design, development, advertising, and sales over the Internet.

Today, internet acts as a channel through which millions of people communicate, perform research, find entertainment and most recently buy and sell products and services. In fact, online shopping is one of the most popular activities that take place on internet. In India currently has a base of 150 million internet users which accounts to be the third largest in the world. Online-shopping is the process consumers go through when they decide to shop on the internet.(Marketing white book, 2014) An online shop, e-shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping centre. The process is called Business-to-Consumer (B2C) online shopping. This is the type of electronic commerce conducted by companies such as Amazon, flip kart, snap deal etc. When a business buys from another business it is called Business-to-Business (B2B) online shopping.

#### **E-Shopping In India:-**

India had an internet user base of about 354 million as of June 2015 and is expected to cross 500 million in 2016. Despite being the second-largest user base in world, only behind China (650 million, 48% of population), the penetration of e-commerce is low compared to markets like the United States (266 million, 84%), or France (54 M, 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every

month. The industry consensus is that growth is at an inflection point. India has an internet user's base of about 450 million as of July 2017

In India, cash on delivery is the most preferred payment method, accumulating 75% of the e-retail activities. Demand for international consumer products (including tail items) is growing much faster than in-country supply from authorized distributors and e-commerce offerings. In 2015, the largest e-commerce companies in India were Flipkart, Snapdeal, Amazon India, and Paytm.

### **Top 10 Best Online Shopping Sites in India 2019:**

**Table 1.1**  
**Top 10 Best Online Shopping Sites in India 2019**

<b>Rank</b>	<b>Name of sites</b>
1	Flipkart.com
2	Amazon.com
3	Candare
4	Jabong.com
5	Myntra.com
6	Localbanya.com
7	Homeshop18.com
8	Infibeam
9	Shopclues.com
10	Firstcry.com

Source-[www.https://bloggersideas.com](https://bloggersideas.com).

### **E SHOPPING IN MAHARASHTRA**

According to online shopping company eBay's 'India Census 2014' Maharashtra state has emerged as the second most active state in India vis-a-vis e-commerce, after Delhi, and followed by Tamil Nadu, Rajasthan and Karnataka. Mumbai, the financial hub of the country, is among the top three cities in India when it comes to making online shopping, said the Census. Within Maharashtra Mumbai, Nashik, Nagpur, Pune and Dindori were among the top five e-commerce hubs. The top five export hubs in Maharashtra state are Mumbai, Nashik, Pune, Nagpur and Dindori. Among products, consumers in Maharashtra shopped most for mobile phones and accessories, followed by women perfumes and beauty products, key chains, food items and men shirts and T-shirt.



"Maharashtra likes to look and feel good with personal care products," eBay said. As much as 70 % of the total online shopping from online portals in the state was in the electronics segment, followed by 38 % in lifestyle.

## **1.2. SIGNIFICANCE OF THE STUDY:**

Now a day's online shopping play on vital role in Indian economy. Online accesses as enable to people from all wails of the life to bring entire libraries, entertainment, venues, post office and financial center to work place. Growth of internet users must be credited for the growth of online shopping. With the advent of internet technology number of internet user is increasing at the greater extent across the world. India stands at fourth place with 81 million internet Online shopping refers to a set of powerful tools and methodologies used for promoting products and services through internet. Online shopping includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the internet. So the researcher conducted study on the "A Study on Online Buying Behavior With respect To U.G and P.G Students of selected Colleges in Kolhapur City." By studying e-shoppers of selected units can understand their problems relating to e-shoppers awareness, opinion, factors influencing buying behavior and satisfaction. The present study is useful to e-shoppers i.e.:- students to understand the e-shopping problems. Last but not least this study is useful to e-shopper to understand the how much e-shopping fulfills the social objectives.

## **1.3. STATEMENT OF THE PROBLEMS:**

E-shopping as it has demonstrated the velocity of its growth is incredibly fast and efficient. There are many factors that have led underdeveloped countries being too slow in the application of modern technologies. In spite of increasing in the number of internet users people are not adopting e shopping. Those who are using only social sites for entertainments like face book, YouTube, WhatsApp, Tweeter etc, and they use Debit and credit card for online banking only. So researcher aim is to identify the important challenge for development of e-shopping. E shoppers are being faced so many problems like lack of sufficient knowledge, lack of awareness, lack of literacy, poor internet process, loss of confidence, absence of security etc. Considering overall situation of e shopper the researcher has come across to the following investigative question-

- 1) Which factors affecting on online buying behavior of students?
- 2) Are the students aware about online shopping?
- 3) What are the problems being faced by students regarding shopping?

#### **1.4. OBJECTIVES THE STUDY:**

The specific objectives of the study are as follows-

1. To identify the factor affecting on online buying behavior of U.G. and P.G students of selected Colleges in Kolhapur city.
2. To analyze the online buying satisfaction of U.G. and P.G students of selected Colleges in Kolhapur city.
3. To study the problems faced by U.G. and P.G students of selected Colleges in Kolhapur city at the time doing online shopping.
4. To give the suggestions based on findings.

#### **1.5. HYPOTHESES OF THE STUDY**

1. Ho: Factors are not influencing on online shopping behavior of students.  
H<sub>1</sub>: Factors are influencing on online shopping behavior of students
2. H<sub>0</sub>: The students are not highly satisfied with online shopping  
H<sub>1</sub>: The students are highly satisfied with online shopping.
3. H<sub>0</sub>: Family Income and satisfaction level of the students are not dependent.  
H<sub>1</sub>: Family Income and satisfaction level of the students are dependent.

#### **1.6. RESEARCH METHODOLOGY:**

The primary and secondary data has been collected through various sources of data collection.

##### **A] Data Collection:**

The researchers collect data from primary and secondary sources of data as given below:

##### **a] Primary data :-**

The researcher was collecting primary data regarding the study through the detailed questionnaire for U.G. and P. G. students of selected colleges in Kolhapur city.

### **b] Secondary Data:-**

The researcher collected secondary data with help of various published and unpublished sources. The researcher had collected the data from published sources such as Books, Newspapers and research papers published in the Journals, Articles, & different websites. M. Phil Dissertation, Ph. D Thesis, and other unpublished sources.

### **B) Data Analysis:-**

The collected data has been analyzed and interpreted in tabular, descriptive, graphical and pictorial form.

### **Sampling Design:**

The researcher will use convenience sampling method and snowball sampling method to carryout present research exercise. Hence the researcher will use the convenience sampling method for selecting sample of colleges under the stream Arts, Commerce and science only and select 12 colleges from Kolhapur city. Researcher has use purposive quota sampling method and snowball sampling method and select the 10 U.G. and P.G. students from each college. Total numbers of samples are 120 students who are using online shopping websites for doing shopping. A snowball sample is one in which the researcher collects data on the few members of the target population he or she can locate, then asks those individuals to provide information needed to locate other members of that population whom they know.

### **Sample Size**

<b>Sr. No</b>	<b>Name</b>	<b>Respondents</b>
1	Vivekanand College, Kolhapur	10
2	Yashwantrao Chavan (K.M.C.) College, kolhapur	10
3	Deshbhakt Ratnappa Kumbhar College of Commerce , Kolhapur	10
4	Night College of Arts & Commerce, Kolhapur	10
5	Gopal krishna Gokhale College, kolhapur	10
6	Kamla College, Kolhapur	10
7	Mahavir Mahavidyalay, Kolhapur	10
8	New College, Kolhapur	10
9	Rajashri Chhatrapati Shahu College, Kolhapur	10
10	Rajaram College, Kolhapur	10
11	Rajashri Chhatrapati Shahaji Mahavidyalay, Kolhapur	10
12	D.D. Shinde Sarkar College (English Medium), Kolhapur	10
<b>Total</b>		<b>120</b>

### **1.7. SCOPE OF THE STUDY:-**

#### **a) Topical scope: -**

The topical scope of the study is “A Study on Online Buying Behavior With respect To U.G and P.G Students of selected Colleges in Kolhapur City.”

#### **b) Analytical scope:-**

The analytical scope of the study is the tabulation, graphical presentation and appropriate statistical tests to test the hypothesis.

#### **c) Geographical scope:-**

The geographical scope of the study is limited to selected colleges in Kolhapur only.

### **1.8. LIMITATION OF THE STUDY:-**

- 1) The geographical scope of the study is limited to selected colleges in Kolhapur only.
- 2) This study is only related to the analysis of buying behavior with respect to U.G. and P.G. Students of colleges in Kolhapur city.
- 3) This study does not cover the any other offline shopping in the study area.
- 4) This study is mainly depending on the primary sources of data, secondary source of data supplementary.

### **1.9 CHAPTER SCHEME:**

The chapter scheme is as follows.

#### **CHAPTER-I: INTRODUCTION & RESEARCH METHODOLOGY-**

This chapter Covers Introduction to the Study, Significance of the Study, Objectives and Hypotheses of Study, Research Methodology, Scope of the study, Sources of Data Collection, and Limitations of the Study.

#### **CHAPTER-II: REVIEW OF LITERATURE AND THEORETICAL BACKGROUND**

This chapter includes the Review of Published and Unpublished sources and theoretical framework includes the meaning, definition, factors affect on buying behaviour, current scenario of online shopping in India, online shopping process, objectives, characteristics and categories of online shopping and other theoretical concept of the study.

#### **CHAPTER-III: PROFILE OF THE SELECTED COLLEGES OF KOLHAPUR CITY-**

This chapter covered the Profile of the selected colleges of Kolhapur city.

#### CHAPTER-IV: ANALYSIS AND INTERPRETATION OF DATA-

This chapter comprises of the data related demographic profile of students, factors influencing buying behaviour of students, satisfaction level of students about e shopping and problems raised by student at the time do online shopping.

#### CHAPTER-V: FINDINGS, SUGGESTIONS AND CONCLUSION-

This chapter consist Findings, Suggestions and conclusion on analysis and interpretation of data about student satisfaction, student opinion.

#### **1.10. CONCLUSION:**

The growth of e Shoppe is very important for a country like India which has mainly Indian economy. In this chapter researcher has study the different problems related to students regarding e shopping. The main objectives of the study make Awareness, problems, level of satisfaction of students towards e shopping of selected study area. Researcher formulated hypothesis related to the objectives of the study. The scope of the study is about topical, analytical, geographical and periodical point of view. There is also give significance of study to the students. The research methodology used for study is mentioned about in detailed i.e. data collection method, methods of data analysis and parameters of the study. At last researcher gives the chapters schemes of the study.

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- 5) “The Internet Shopper” in “Marketing Whitebook 2013-14”, Business World, 2014.
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## **CHAPTER - II**

### **REVIEW OF LITERATURE & THEORETICAL FRAMEWORK**

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## CHAPTER- II

### REVIEW OF LITERATURE & THEORETICAL FRAMEWORK

#### 2.1 INTRODUCTION:

This chapter was divided in to two sections as review of literature and theoretical framework. The first section covers the review of literature on the buying behavior related to e shoppers and the second section cover theoretical framework of consumer behaviour and concept of ecommerce. First section with the Reviews related to previous research work in the field of online buying behavior. In research process one of the most important component is review of literature, it is useful to find out research gap. The review of literature covered reputed research journals, magazines, articles, thesis and Dissertations.

The second section of this chapter covers theoretical framework which includes concept of marketing, concept of buying behavior, Factors affecting consumer buying behavior, concept of E- Commerce, Concept of e -marketing and other conceptual framework related to the study.

#### 2.2. REVIEW OF LITERATURE

**1) Ankur Kumar Rastogi (2010):** This study on Indian online consumers buying behavior and the study attempts to analyze the features related to the buying behavior of e-shoppers. In this study studied using different socio-economic variables of online shoppers. It also provides information to researcher understand the online shoppers attitude and goal to shop on the Internet, and consumers' perception regarding ease of use and usefulness. The final outcomes of the study suggest that assessment of e shoppers buying behavior can contribute to a better understanding of consumer buying behavior in respect of E- shopping.

**2) Muhammad Sultan and MD Nasir Uddin (2011):** In "Consumers' Attitude towards Online Shopping factors influencing Gotland consumers to shop online?" this study understands the factors affect on buying behaviour Swedish consumers to shop online products and services. Researcher find out specific factors that influence consumer online shopping behavior and find clear and wide picture to online shopping. This study suggests that they can formulate their policies and strategies regarding online shoppers in

Gotland and in Sweden. Researcher is conclude that online shoppers age, gender, education, income etc. Demographic factors are affecting on online shopping.

**3) Chavan S. V. (2012):** Conducted study on the consumer buying behavior towards consumer co-operating retail store. By analyses of this study the customer's perceptions and satisfaction level of customers regarding the consumer co-operative store in Mumbai region. This study identifies the factors influencing the choice of consumer and financial distress of consumer co-operative stores with special reference to Apana Bazaar in Mumbai region. In this study find out more customers go twice in consumer co-operative retail store. It is conclude that various factors are most important for making purchase decision such as product variety, quality, multiple brands, convenience, and affordability. It is also concluding that traditionally Consumer Cooperative Retail Stores are maximum sold only household essential commodities.

**4)Rahman, Uddin and Siddiqui(2012):** Conducted study on various problems faced by online shoppers at the time doing online shopping such as (A) it is founded that no proper infrastructure for performing E-banking (B) slow internet access and personal computer (C) poor telecommunication network policies and (D) lack of awareness of government and customer level. Researcher recommended provide proper infrastructure for performing E-banking, to use fast and user friendly internet sources and instrument. They also recommended that government should established proper educational institution for create awareness about online shopping. This paper conclude that E-banking as a vehicle to boost up date and e-banking to continue to grow, to provide more security and privacy aspect need to be improved the future of e-shopping can be very affluent.

**5) Nagra and Gopal (2013):** in this research paper focus on the impact of factors on online shopping parameters. Conducted study on identify satisfaction level of online shoppers, intention about future online purchase, identify frequency of online shopping, find out which items purchased through online shopping mode and identify how much amount spends on online shopping out of total income. Finally this research concludes that e-shopping in India is most significantly affected by various factors. Finally researcher suggest that to the e-marketer to more concentrate on female segment because result prove that females shop more in online shopping as compared to men.



- 6) Jiradilok, Malisuwan, Madan, and Sivaraks (2014):** Conducted study on descriptive research on customer satisfaction about online shopping and purchase intention on online purchasing. In this study get knowledge regarding future that is most influenced in motivating e- shopping behaviour in Thailand. The main object of this study is test conceptual framework for identify customer satisfaction that lend to online purchases intention for all online users and e-shoppers. They finally conclude that different factors are influence online purchases intension of experience and inexperience online purchaser.
- 7) Dahiya Monika, (2015):** this study based on this online shopping scenario in India. Online shopping is a form of e commerce in which consumer can buy goods and services directly from the seller using a online shopping website. The main objective of this study is to identify problems faced by online shoppers. This study concludes that online consumer face various problems such as computer skill, doubt about security, lack of awareness, fear about misuse of personal information and quality of product eat.
- 8) Kanchan1, Kumar and Gupta (2015):** in this research paper focus on identify factors influencing online purchaser decision on Indian customers. Main objective of research paper is analysis the online purchase intention of youth in Indian context. Researcher collected data thought survey of 200 students of graduation and post-graduation course and identify which factors are affect on student baying behaviour. They suggests that online shopping website (Online Marketer ) should ensure about the high security of personal information of customer and financial transaction along with providing good experience of online shopping. Finally conclude that online shopping most popular among people from high income group, educated people and young generation are purchasing goods more from online retails and online shopping websites.
- 9) Singh Namrata (2015):** conducted study on online shopping in UP Women's buying behavior with reference to fashion items. This study focus on brand performance for cosmetics and clothing items related to women. In this study found that various factor are affect on online shopping behaviour of women's. Researcher concludes that women online shoppers firstly prefer the buy cosmetics and clothing items.
- 10) Hoodo, Aggarwal, (2017):** This paper examines the key factors of consumer behavior attribute and relation among them in e- shopping. Its show the peoples are irrespective of age, gender and education surf internet. This paper concludes that online

shopping is rapidly changing the way peoples do business all over the world. Today's trend is become equally popular among all age group of online consumers. People have positive attitude towards online shopping of product & services due to online shopping websites provide security concern related to privacy of personal information. It is found that 68% of online shoppers shopping from shop easier, convenient & preferable over online purchasing. This concludes that people are unaware & has doubt in mindset as far as issue of online shopping of product and services by using online shopping websites.

**11) Nidhi Kumari (2017):** Conducted research on demographic factors is effect on online shopping behavior of consumer. In this study researcher identifies the e-shoppers segments. The researcher concludes that various demographic factors affect on online shopping behaviour of e-shoppers and understand the 89% online shoppers reduce cost of shopping by online. Online shoppers are influenced by various benefits which expand from advantages like smooth operation CRM, level of satisfaction of usage and better scope for discount. This research has concluded that there are significant bases of segmentation on the basis of online shopping behavior which are senior female in rural area, senior urban male achievers, young male in urban area, and young female in urban area.

**12) Arthi J (2018):** in this research researcher examine the merit of online shopping. It is also find out socio economic background of e-shoppers, factors affect on buying behaviour and satisfaction level of e shoppers. Major finding of this study is most of the demographic factors are affect on online shopping behaviour of consumer such as age, sex, gender, income and occupation etc. However Price is most dimension part of online shopping. These studies conclude that respondents don't like delivery charges when they shop online is the important aspect of infrastructure toward online shopping.

**13) Asaid Nikolaos Korfiatis(2018):** these news stated reason of online shopping sales are less on mobile phone apps. Online shoppers are more use mobile apps for researching and collect information about goods and services, but use less number for buying. After conducted the study show mobile device increased to 46 percent in 2016, however only 27 percent in 2017 of purchase finalized by mobile apps.hat Researcher conclude that the main reason of buying less number of online shoppers through mobile phones apps is

online shoppers are unable to see the full picture on mobile app and they miss the special features and offers of products.

**14) Dabe Ram, Kapur Praksh (2018):** To undertake the research paper growths and prospects of e-commerce in India in context to current economic scenario. To show the current situation and trend in the field of e-commerce in India is main objective of this paper. The Growth of e commerce in India shows by this paper. Research paper concludes that e-commerce is important aspect in developing economical condition of India. This study shows some barriers of e-commerce in India such as long delivery time, unknown product quality, no try on possible before purchase.

**15) Jukariya, T. and Singhvi, R. (2018)** in “A Study of Factors Affecting Online Buying Behavior of Students.” studied factors affecting online shopping behaviour of MPUAT, Udaipur students. In this research paper collected information regarding demographic characteristics of students such as gender, age, qualification, income, occupation, marital status and family type. Students buying decision depend on various factors such as personal privacy and security, after sales services, convenience and time saving, period of delivery is short, Ease price and quality Comparison, sales promotion techniques, user-friendly websites. Researcher concludes that 91% students are strongly satisfy with personal privacy and security, 61 % students are strongly agreed upon the after sale service factor that affects their buying behaviour and students are not satisfy with sales promotion tools and techniques used by online shopping websites its affect on buying behaviour of students.

**16) Singh Aper, Kaur Arpandeep (2018):** conducted study of online buying behaviour of students. To finds out the trend and performance of e shopping students is the main objective of this paper. Trend and performance of online shoppers find out regarding mode of payments, product category discount, cash discount, shopping orientation. This study find out students give maximum important to discount in online shopping behaviour. This research finally conclude that students use offline shopping over online shopping because lack of confidence and feeling about insecurity and fear about misuse of personal information while shopping online.

**17) Rajendra Kumar R (2019)** conducted study on behavioural aspect of post graduate students regarding online shopping behaviour in Coimbatore city. To study the socio-

economic factors and demographic factors of the post graduate students is main objective of this study. It also focus on internet use pattern, impact of perceived, moderation effect on attitude and satisfaction level of post graduate students regarding shopping behaviour. From the analysis it is found that the boy's internet usage level is high than girls. This study suggested that provide appropriate product at reasonable price to girls. This research finally concludes that post graduate students are satisfied with online shopping.

### **2.2.2. RESEARCH GAP**

The review is most important part of academic research. Review give information and dimension of problems are related to research study. It is also show interrelation among various factors affecting on consumer buying behavior and satisfaction level of e shoppers. After examining above review know the various researcher conducted study of factors affecting on consumer behavior at these research focus on the relationship between demographic factors affect on buying behaviour and customers satisfaction level. Kolhapur is the fastest growing cities and at presents no such type of research and doing a work on consumer buying behavior with respect of UG and PG students from selected colleges in Kolhapur city.

### **2.2.3 CONCLUSION**

After the study of all review of literature it is found that the various study related to only demographic factors affecting on consumer buying behavior on specific region. The researcher has found that various topics related to factors affecting on consumer buying behavior and research gap is filled up through this study, so researcher has conducted the study on the Topic “A Study on Online Buying Behavior With Respect To U.G And P.G Students of Selected Colleges In Kolhapur City.”

## **2.3. THEORETICAL FRAMEWORK**

### **2.3.1. CONCEPT OF MARKET**

The word ‘Market’ is derived from the Latin word “Marcatus” means goods or trade or place where business is conducted. Traditionally market refers the place which is where the goods and services are exchanged. In market ownership and possession of goods and services are transfer from marketer to buyer. It is agreement between sellers and buyers to pay the value of goods and services.

1) According to Philip Kotler, “A market consists of all the potential customers showing a particular need want who might be willing and able to engage in exchange to satisfy the need or want”

### **2.3.2. MEANING OF MARKETING**

Marketing is a set of activities direct flow of goods and services from manufacturer to consumer. Marketing is a continue process to transfer goods and services to consumer as per the need, desire and demand. Marketing concept is not related to only product but it is related to various services e.g. education, hospital, banking, insurance, legal advice, hotel. Marketing is a social science its include law, Human science, social science, statistic science, and mathematics’ science.

1) According to American Marketing Association “Marketing as the process of planning and executing the conception, pricing, promotion, and distribution of idea, goods and services to create exchange that satisfy individual and organizational objective”

2) According to Philip Kotler “marketing is a human activities directed at satisfying need and wants through exchange process”

Above Marketing definitions shows that is a continue process to transfer the products and services from producer to consumer. Marketing is a human activity to provide satisfaction to customer about exchange of goods and services.

### **2.3.3. CONCEPT OF CONSUMER**

Purchase the goods and services for satisfies the need is main objective of consumer. All buyers or customers are not a consumer. Basically consumers are classified in to two terms personal consumers and industrial consumers. The personal consumer means those consumers purchased goods for the purpose for personal use and consumption and industrial consumer’s means those consumers’ purchases goods for reprocessing or factory. The father of Indian nation Mahatma Gandhi has made a meaning full statement regarding consumer at Johannesburg South Africa in 1980, “A consumer is the most important visitors on our premises; he is not depend on us. We depend on him. He is not an interruption on our work. He is purpose of it and not an outsider on our premises. He is a part of it. We are not doing him a favor by serving him. He is doing as a favor by doing us the opportunity; to do so.”

#### **2.3.4. CONCEPT OF CONSUMER BEHAVIOR**

In today's global competitive market consumers play a very important role. Marketing process starts from consumer and ends with consumer. Every business operation's priority is to provide maximum satisfaction to the consumer. If marketers identify needs and demands of consumers, its impact on consumer satisfaction can be studied. For designing a meaningful and successful marketing program, it is essential to study consumer behavior. Consumer behavior is essential for preparing marketing strategies and policies.

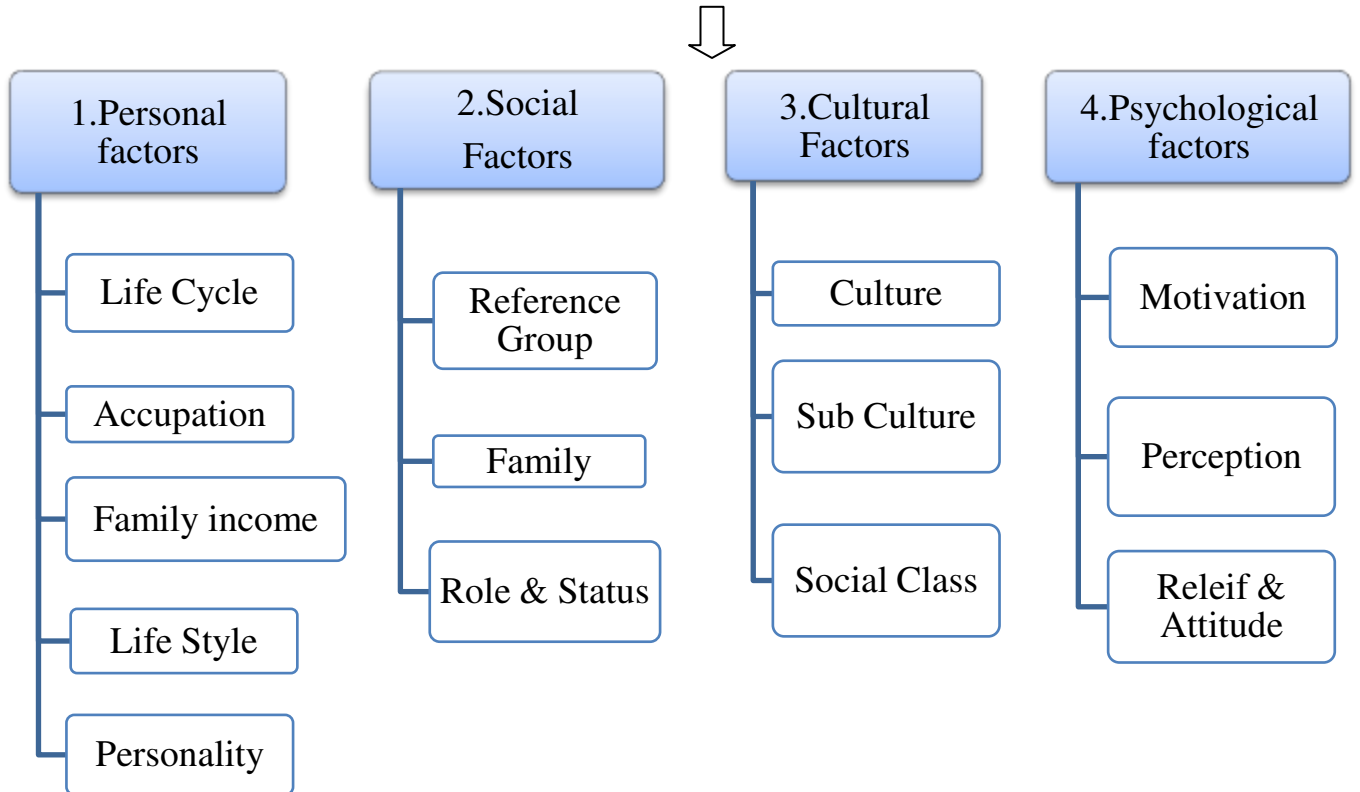
**Edward W. Cardiff and Richard R. Still** defined consumer behavior as the "process whereby individuals decide whether, what, when, how, and from whom to purchase goods and services"

**Webster** defined as "buying behavior is all psychological, social and physical behavior of potential customers as they become aware of, evaluate, purchase, consume, and tell other people about products and services"

#### **2.3.5. FACTORS AFFECTING BUYING BEHAVIORS:**

Consumers buy goods and services as per their needs and demands and they decide whether, what, when, where, how, and from whom to purchase goods and services. All consumers' buying behaviors are not the same because some factors affect their buying behavior. Consumers' buying behaviors change with various circumstances. Individual consumer buying behavior is affected by a number of factors that can be classified as follows-

## FACTORS AFFECTING BUYING BEHAVIOR



### 1) Personal Factors-

#### a) Life Cycle

The man passes through various stages of his life cycle. The person's lifecycle begin with child birth, adolescence, teenage, adulthood, middle age, old age and death. Peoples buying behavior change with the changes in lifecycle. Marketers formulate marketing strategies and policies on one or more stages of his life cycle.

#### b) Occupation

People occupation affects the product choice, brand choice and choice of manufacturers as well. Person's ability to pay is depending on occupation. Company can specialize its products according to needs and demands of special professional group.

#### c) Family income

Consumer's main buying decisions depend on family income. Pay ability and regularity effect to family income. If income is less the consumption is small and income is more consumption is large.

#### **d) Lifestyle**

Activity, interest and opinion talk much loudly about his behavior are three element of lifestyle. Marketer's knowledge of life style design marketing programme. Lifestyle is a person's pattern of living as expected in his / her activities, internet and opinion. Persons choose action according to his lifestyle.

#### **e) Personality**

Personality is defined as the person's different psychological features. They lead to relatively consistent and lasting response to one's own environment. Self confidence, autonomy, sociability, mental balance, defensiveness and adopt they are trait of personality. Basically shopping goods are influenced by personality characteristics.

### **2) Social factors-**

#### **a) Reference Group**

Reference group is the one with which a person identifies himself reference group from person's attitude and behavior. College living group, professional group, peer group, religious, social club and organizations are included in reference group. He is a person in a reference group who because of his special skills, knowledge, psychological and other behavioral feature which is influence other.

#### **b) Family**

Family is the most important and traditional factors influence the buying behavior of consumer. Family members play different role such as purchaser, influencer, user and decider in the buying process. Family members strongly affected a buying behavior. Various decisions regarding the buying process are taken by all members in family.

#### **c) Role and Status**

A person plays various roles in many groups throughout his life. A person related to different group in society such as social club, political party, family etc. The each person's position in group can be stated in the term of his role and status. Roles are the activities are the person in a group. A role always carries a status. A woman plays the different role in family and her work in factors play different role and status.



### **3) Cultural Factors-**

#### **a) Culture**

Culture is a powerful determinant of personal needs and want. Culture is reflect in term of family life, role of women, women education, approach of life, geographical factors and impact of other culture. It refers to set a learner values, belief, attitudes, habit & forms of behavior. Cultures transfer from generation to generation.

#### **b) Sub Culture**

Every culture consists of small culture. Basically sub culture divided in to four classes as National culture, racial group culture, geographical group culture and religious groups.

#### **c) Social Class**

Consumer lives in society. Social classes are based on cast system. Social classes reflect in income level, profession, education and status in society. Social classes are divided in to various groups such as upper social class, middle class and lower class. Upper class consumer wants product related to social status. Middle class consumer buy product carefully and compare price. Lower class consumes shows limited significant of choice making.

### **4) Psychological factors–**

#### **a) Motivation**

Learning and motivation shape to human behavior. Learning is external causes of behavior and motivation is internal cause of behavior. Motivation is related need and it is need based. A.H Maslow has developed need hierarchy theory of motivation. He stated needs such as psychological need, safety need, social need, esteem need and self actualization need.

#### **b) Perceptions**

Motivated persons actually act is affected by his or her perception of the situation. Perception is the process by which people select, organize and interpret the information to from a meaningful image of world. People can show with different perception of the same objective because of their perceptual process.

#### **c) Belief and attitude-**

Belief is a descriptive thought that a person hold about something. An attitude is a person's continues positive and negative evaluation feeling and action tendency toward

objective of idea. Persons attitude play important role in accepting or rejecting of products and brand.

### **2.3.6. ONLINE SHOPPING**

Online shopping is the method distributes goods and services to end user over the internet using web browser. Sometimes it is also referred as a web-store, Online-Marketing, e-Shopping e-marketing, e-commerce etc. The main purpose of online shopping is to save time; there is no any travelling cost, easy to buy goods and services. So the online shopping is user friendly process for people. In online shopping we also have some strategies like B2B (Business to Business) i.e. one businessman distribute their products online to another businessman. B2C (Business to Consumer) i.e. Businessman distribute their product to consumer. C2B (Consumer to Business) Sometimes consumer can distribute their products to Businesses. C2C (Consumer to Consumer) Online selling and buying goods and services between two consumers. B2G (Business to Government) Consumer also distribute goods and services to government. Online shopping has become increasingly popular due to low cost, sales promotion activity, free home delivery, and place and time convenience.

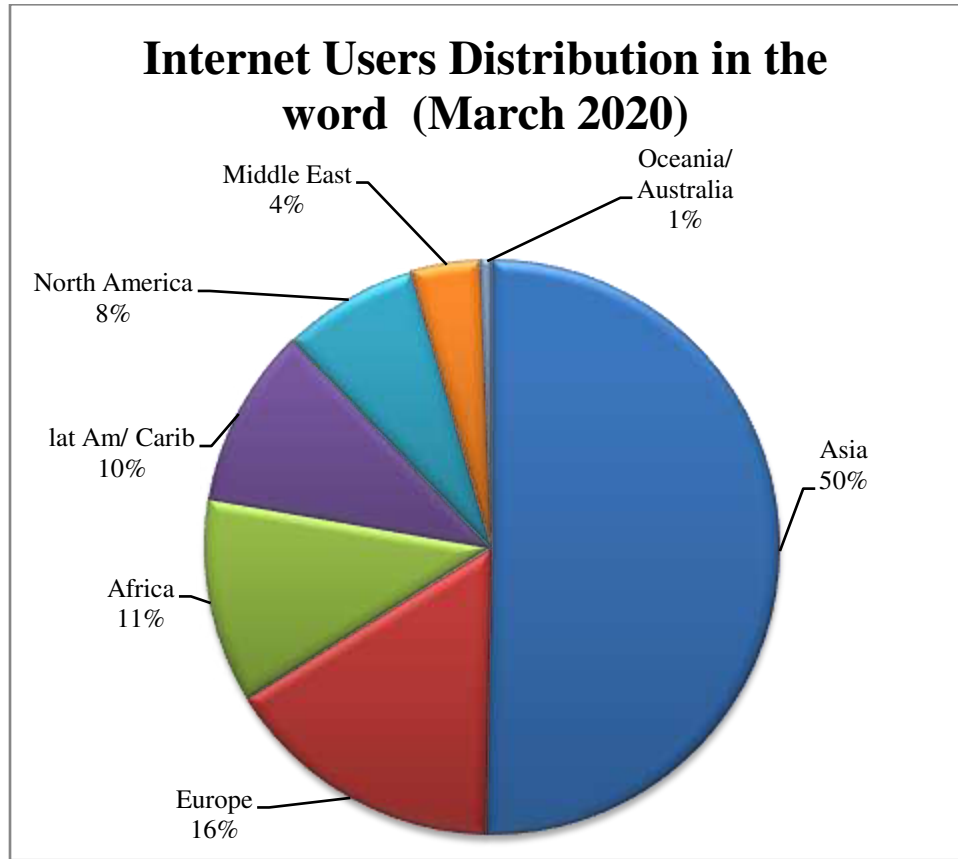
### **2.3.7. CURRENT SCENARIO OF ONLINE SHOPPING**

Today the access of the Internet is large numbers in rural areas compare to cities, because due to the less cost of internet data pack, affordable price of smart phones, internet awareness, availability of network and most impactful programs “Digital India” developed by government. These are all playing important roles in distribute the goods and services through Internet all over India.

**Table 2.1 Internet Users Distribution in the world (March 2020)**

<b>Countries</b>	<b>Percentage (%)</b>
Asia	50.3
Europe	15.9
Africa	11.5
lat Am/ Carib	10.1
North America	7.7
Middle East	3.9
Oceania/ Australia	0.6
Total	100

**Figure 2.1**



(Sources-<https://www.internetworldstate.com/atats.htm>)

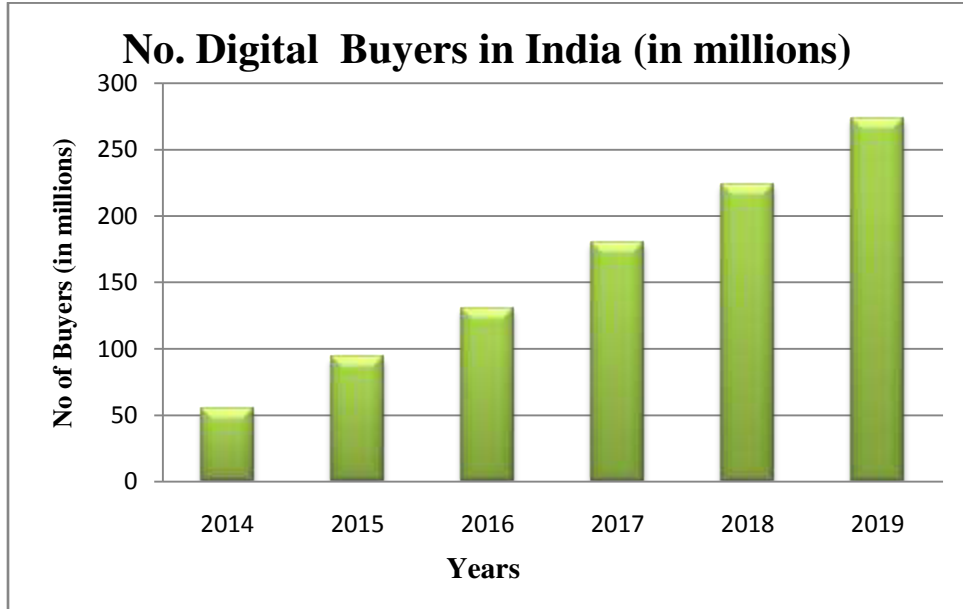
Above table and figure shows that internet users distribute in world and its shows that more than 50% internet user from Asia. It is also found that China and India is two big countries in Asia.

**Number of digital buyers in India**

**Table 2.2 Number of digital buyers in India (2019)**

Years	No. Buyers in (in millions)
2014	54.1
2015	93.3
2016	130.4
2017	180.1
2018	224
2019	273.6

**Figure 2.2**



Source - <https://www.statista.com>

Above table and figure shows that number of digital buyers in India from the year 2014 to 2019. It is observed that from the year 2014 the trend of digital buyers in India is continuously increased to 2019.

### 2.3.8 - Top 10 online shopping sites in India and world (2019)

**Table 2.3**

Number	Online shopping sites in India	Online shopping sites in world
1	Flipkart.com	Amazon.com
2	Amazon.com	Ebay.com
3	Candare	Wal-Mart
4	Jabong.com	Alibaba.com
5	Myntra.com	Target.com
6	Localbanya.com	Bestbuy.com
7	Homeshop18.com	Flipkart.com
8	Infi. beam	Shop.com
9	Shopclues.com	Groupon.com
10	Firstcry.com	Ikea.com

(Source -<http://www.bloggersideas.com>)

## **LIST OF TOP 10 ONLINE SHOPPING SITES IN INDIA 2019**

(Source -[http: www.bloggersideas.com](http://www.bloggersideas.com))

### **1. Flipkart.com**

A large number of people from India buy goods from this site. It ranks topmost as the cheapest online shopping site in India. The whole country is completely dependent on Flipkart for nearly all their shopping needs. Flipkart sells everything from gift vouchers to electronics to home appliances. In fact, statistics claim that there are more items on flipkart than in a mall. Nearly 100 million products are sold by online shopping.

### **2. Amazon.in**

The Amazon is second largest number of online shopping sites in India for buying goods and services. Amazon and flipkart are always at war with each other. Amazon has an equally large number of products as flipkart. In fact, Amazon apparently sells more than Flipkart. Since Amazon is an American company, it lacks the distaste that would be preferred by an Indian.

### **3. Candere**

Third on our list of top 10 online shopping sites in India is Candere. Candere is a online jewellery shopping website. They boast of a catalogue of 7000+ designs that includes a mix of diamond,.

### **4. Jabong.com**

Jabong is again an American brand but seems to be doing very well in India. This site is very popular among the younger generation because they can buy high quality fashion wear and dress accessories at very reasonable rates. It has all kinds of products from western wear to desi kurtis and it would be fun to sit home and shop for clothes on Jabong. Jabong is excessively preferred by women shoppers.

### **5. Myntra.com**

This site launch nearly decade ago. An equally large number of women favor Myntra over Jabong. Myntra also has a large number of accessories and clothes on its online portal. It has a large number of categories as well and one can buy from a category of their choices. From western to ethnic to traditional, all kinds of clothes are sold on Myntra. This site is very cheap buying high fashion wears and dress accessories at affordable and reasonable rates.

## **6. Localbanya.com**

This is a website meant for shopping groceries and target group of this website is working women. Women who are busy all time in work are target group of site. All organic and inorganic all grocery products are available over here. Thus, Localbanya.com is India's most leading grocery shopping site.

## **7. Homeshop18**

This is an equally popular website amongst online shoppers. Those who do not mind waiting a little extra for delivery at the reward of a lower price, order from here. A lot of times, the cheapest of items and the remotest of items are easily found on homeshop18.com. Thus, this site also has an equally large number of shoppers who are loyalists. However, homeshop18 cannot be trusted when one is in an emergency. You'd rather buy from one of the websites where they give express deliveries.

## **8. Infibeam.com**

Infibeam.com is a place where you often find things that are not found anywhere else. The rarest of things, the rarest of books and the rarest of electronics and many other such items are easily found on infibeam.com. Infibeam.com has a long way to go before it comes higher up the ranks but it definitely isn't doing badly so far.

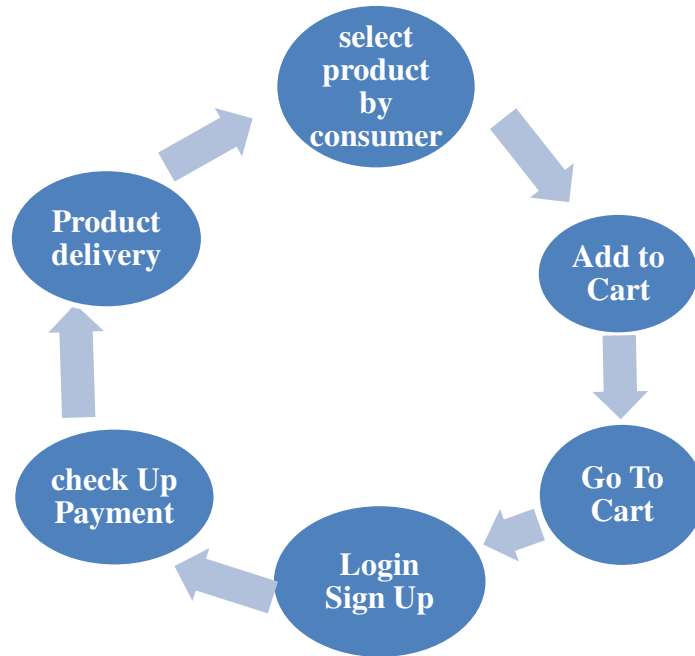
## **9. Shopclues.com**

Shopclues is famous for their heavily discounted best shopping deals. Shopclues is one of the best online stores that offer a wide variety of cameras, Computer accessories, Mobile, Gift, Jewellery, Cosmetics, clothes, books and bag.

## **10. Firstcry.com**

Firstcry.com is India's largest store for Kids selling 70000+ items from 400+ top International and Indian brands. Basically all baby care products such as diapers, toys, cloths, strollers, and footwear sells through firstcry.com.

### 2.3.9. ONLINE SHOPPING PROCESS



### 2.3.10. CHARACTERISTICS OF ONLINE SHOPPING

1. Online shopping provides Free and competitive shipping options.
2. Online shopping based on mobile and internet.
3. Online shopping websites provide advanced navigation and search functions.
4. Attract to buyers by Superior photo and image option.
5. Product description available on website.
6. After sales services are available.

### 2.3.11. OBJECTIVES OF ONLINE SHOPPING

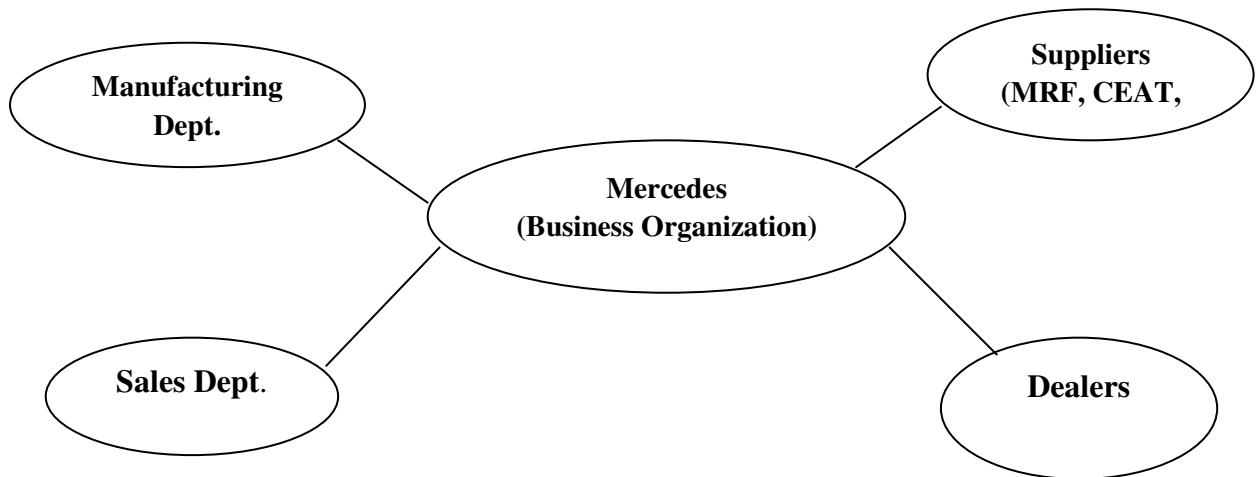
1. To Promote products and services online.
2. To sales Products and services to potential consumer.
3. To provide after sales services and product support to customer.
4. To provide corporate social information.
5. To Establishing corporate image and brand awareness.

### 2.3.12. BUSINESS MODEL OF E- COMMERCE (ONLINE SHOPPING)

The business models classified into five categories of E-commerce are as follows-

#### 1. B2B (Business to Business):

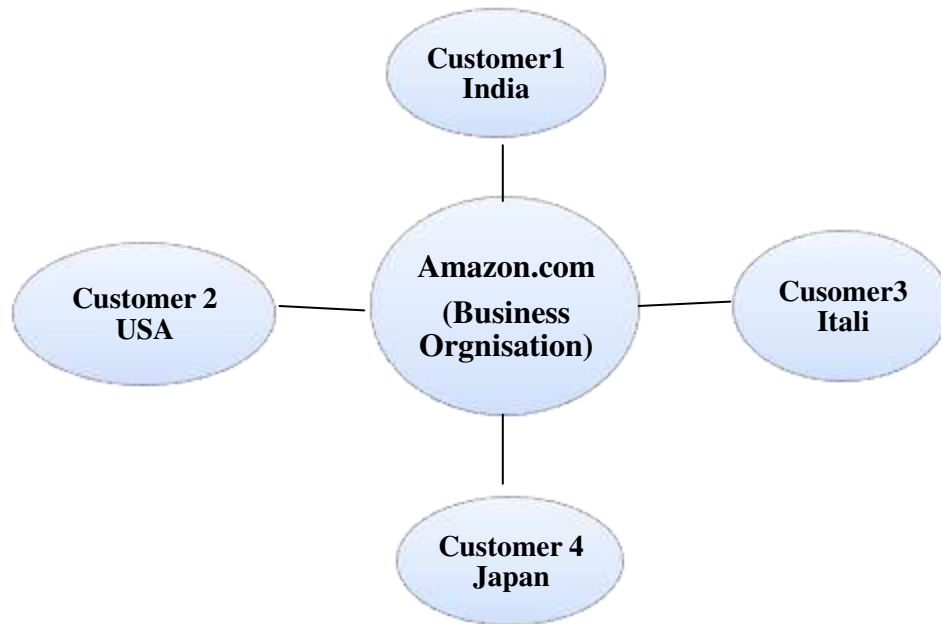
B2B is the e-business transactions of businessman (Business organization) display their Products on website for another businessman (Wholesaler) buys those products about their business. An example Mercedes (Organisation) doing B2B with the suppliers, dealers, Manufacturing department, Sales department within their organization. B2B model shown by following figure-



#### 2. B2C (Business to Consumer):

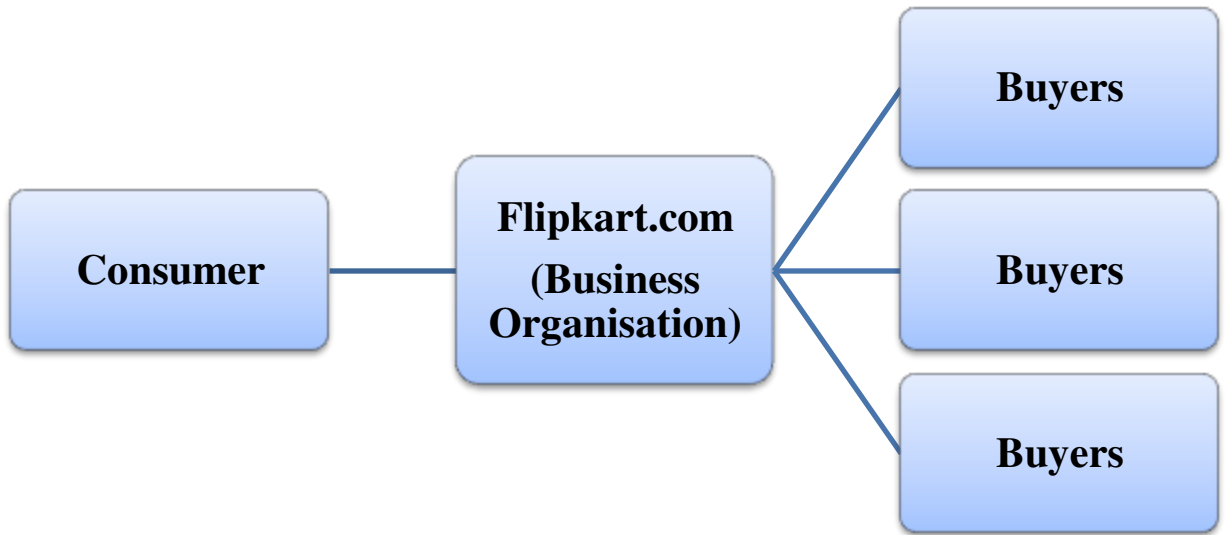
B2C is E-business transaction between business organizations to their customers. Through this model direct distribute products to customer by business organisation. The business organisation (Websites) can display their products on website and customers visits this website and select products and order the products then the businessman gets mail and dispatches this product to customer. They also provide cash on delivery or online payment facilities at the time of selection. The B2C model can be shown by following figure:





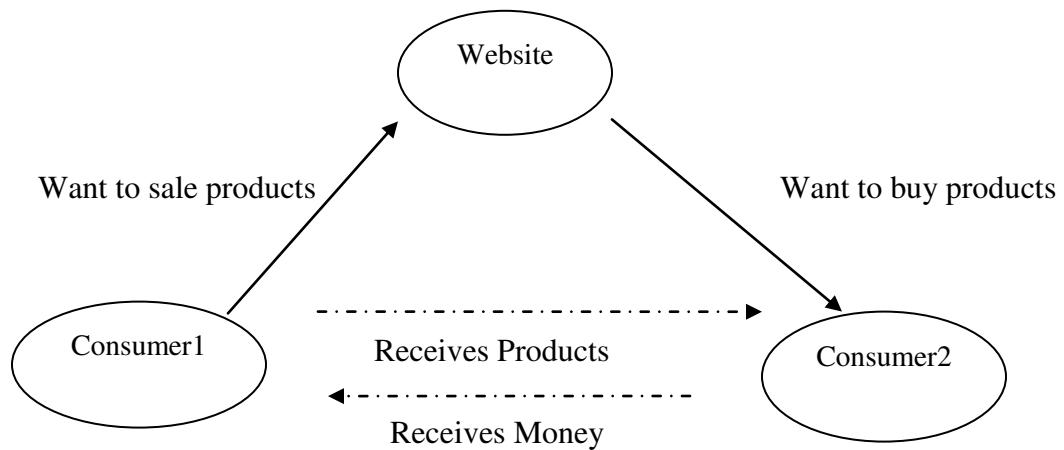
### **3. C2B (Consumer to Business):**

In this C2B model e-business transaction between consumers to business organization. Customer has variety of websites showing multiple business organizations for a particular service. Customer spend estimate amount for that particular service e.g. The Car loan or any personal loan some banks displays their loan through websites. The business organization fulfills the requirements of consumers with the satisfied budget of consumer and provides services. The C2B model can be shown by following figure:



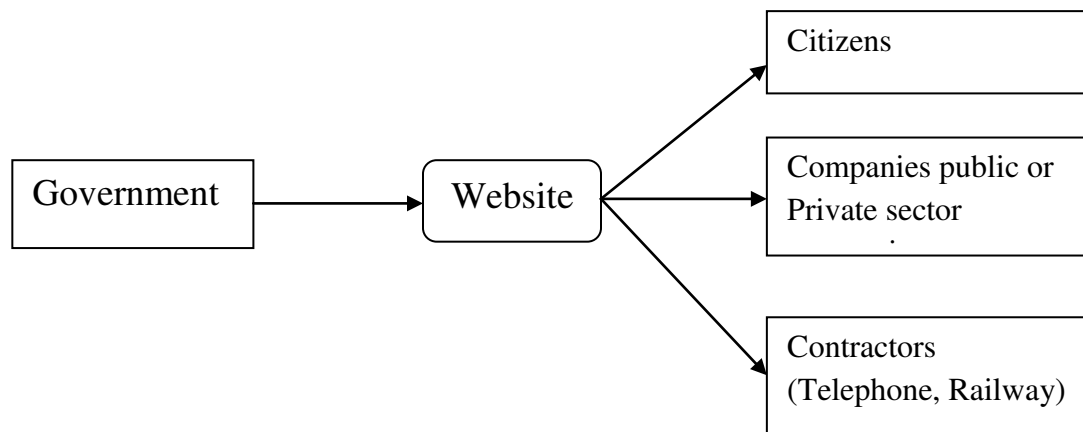
**4. C2C (Consumer to Consumer):**

In this C2C model e-business transaction between consumers to consumers. The one consumer can give their advertisement of products for sale like property, car, room on rent, etc. on website for other consumer. Here consumers are individually interested for selling this used product like cars, mobiles, house, or second hand products to the other consumers who interested in purchasing such types of products through the popular online shopping websites. This is nothing but C2C, which can be shown in following figure:



## 5. G2B (Government to Business):

The G2B model is all about e-business transaction between government and business. Here businesses like private sector companies, public sector companies, citizens, contractors etc. are doing business with government. Main objective of this model is to speed up the business transactions, low cost, corruption free and efficiency of providing information and conducting transactions electrically. This model shown in following figure-



### 2.3.13. ADVANTAGES OF ONLINE SHOPPING

#### 1. Convenience-

Due to internet facility the goods and services are easily available through search engine and it is convenient transfer to consumer in a matter of second.

#### 2. Time and Money saving-

In e-commerce there is no need to go any ware for selecting and choosing the products we order the products through internet from home so e-commerce save our time as well as transportation cost.

#### 3. Plenty of choices:-

From website the customers can choose their varieties of products. Those products are currently famous in market which is also available on website.

#### 4. Discounts:-

As compare to retail stores the online shopping websites provide 25% to 60% discount on online products. Many times on special occasion online shopping websites provide up to 80% off.

### **5. Economic Benefit-**

Online shopping websites allows making transaction without any infrastructure investment and other common things. Companies only need design well built website and provide various services.

### **6. Easy to compare-**

There are many online shopping sites are available so it is easy to compare the products and their prices with other sites.

### **7. Availability:-**

If shops are closed on holidays we easily order products through online shopping sites. Websites provide products online 24X7 hours and 365 days in year.

## **2.3.14. DISADVANTAGES ONLINE SHOPPING**

### **1. Delay in delivery**

If we can order our products then there is no time limit to deliver the products. Some time due to various reasons delivery of products becoming delayed up to 8-10 days.

### **2. Unable to access quality**

A consumer cannot actually touch products until they are delivering to door. If we can buy clothing items then we can't take it hand to see how it is so there is no facility to touch and feel in clothing and therefore some time quality of clothing items is not good.

### **3. Lack of communication**

We can't speak directly to person at the time of buying items if we have any queries at that time doing online shopping so there is lack of communication.

### **4. Privacy and Security**

Before making instant online transactions, be sure about sites certificates of securities. In online shopping there is no guaranty to secure our personal information and transactions details.

### **5. Lack of internet Access**

Internet access is not free and if you are using Wi.Fi. there is a chance of personal information theft over an unsecure sites.

### **6. Lack of Knowledge:-**

Online shopping is applicable only for those people who are educated and without education online shopping is not possible

### **2.3.15. CONCLUSION**

In second part of this chapter researcher studied theoretical framework related to consumer buying behavior and online shopping behaviour. Its include factors affect on buying behaviour of online shoppers, current scenario of online shopping in India, Advantages and disadvantages of online shopping and various models of online shopping.

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## **CHAPTER – III**

### **PROFILE OF KOLHAPUR & SELECTED COLLEGES**

#### **3.1. INTRODUCTION**

#### **3.2 HISTORICAL BAGROUND OF KOLHAPUR**

#### **3.3. DEMOGRAPHY OF KOLHAPUR**

#### **3.4. TRADE AND COMMERCE**

#### **3.5. PROFILE OF SELECTED COLLEGES IN KOLHAPUR CITY**

#### **3.6. CONCLUSION**

#### **3.7. REFERENCES**



**CHAPTER – III**  
**PROFILE OF KOLHAPUR AND SELECTED COLLEGES IN KOLHAPUR**  
**CITY**

**3.1 INTRODUCTION:**

This chapter includes the profile of Kolhapur and selected colleges in Kolhapur city which was selected for the preset research study. Colleges in Kolhapur city is the study area for research. This chapter deals with the geographical information of the Kolhapur district. This chapter also includes vision, mission of selected colleges in Kolhapur city.

**3.2 HISTORICAL BAGROUND OF KOLHAPUR**

Firstly we have seen the found of the Kolhapur. The word “Kolia” and “Kholla” are derived from an original Kannada word meaning ‘low ground’ Kholla also means a river valley, hence “Kolhapur” means a town situated in a river valley. The word “Koll” means a low lying trough between mountains ranges, a town situated in such a place being named ‘Kolhapur’ later changed in to colloquial Marathi as ‘Kolhapur’ five rivers, the Kasari, Jambhali, Tulshi, and Bhogavati, all flowing into the river Panchaganga before it reaches the outskirts of Kolhapur town. Kolhapur is the one of historical southernmost district of Maharashtra. Kolhapur was introduced as „Karveer“. Kolhapur is one of the most progressive and quick developed district of Maharashtra. The Kolhapur city is situated on the Panchaganga River and it is known as “Dakshin Kashi” economic life of the residents of Kolhapur city is the famous temple of “Mahalaxmi”, which made it a place of pilgrimage for the Hindus from all over India. Kolhapur is the seat of Goddess Mahalaxmi and is one of the Shaktipeeths from three fifth mentioned in Indian mythology. It is also indicates that the city was the centre of learning art, sport and culture. The temple of “Mahalaxmi” has been built by Chalukyas rule over a thousand years ago.

The heroic victory by Chhatrapati Shivaji Maharaj of various forts held by Adilshah of Bijapur in the neighborhood of Kolhapur, like Panhala and Vishalgad in 1659, and its effect the increase commercial and political importance of Kolhapur. For Vishalgad and Panhala Shivaji Maharaj continued to be as theatres of war for a number of years between Shivaji Maharaj and Adilshah of Bijapur. After the death of Shivaji Maharaj Aurangzeb captured Panhala and Vishalgad at the beginning of 18th century but he could not hold



them for a long time because the Second son of Shivaji the great and who had succeeded his father after the death of his elder brother Chhatrapati Sambhaji, Maharaj took up Panhala fort which was, for many years, the virtual capital of Kolhapur State. 1834, the Kolhapur throne was received by Chhatrapati Rajarshi Shahu Maharaj. They are the king of modern Kolhapur state. Chhatrapati Shahu Maharaj is the architect and founder of modern Kolhapur. The district is abundant in natural vegetation, animal and minerals. As a result, Kolhapur is not only one of the most agriculturally advanced districts in Maharashtra, but also in India countries. Kolhapur district is one of the leading and shining examples in the cooperative movement of India.

### 3.3. DEMOGRAPHY OF KOLHAPUR:

**Table 3.1 Demography of Kolhapur District**

Sr. No.	Factors	Sub Factors	Numbers
1.	Population	Male	19,80,658
		Female	18,95,343
		Total	38,76,001
2	Sex Ratio (Per 1000)	In district	949
		Urban	947
		Rural	962
3	Child Sex Ratio (0-6 Age)	In district	839
		Urban	865
		Rural	862
4	literacy(excl. 0-6 age group)	In District	28,25,845
		Male	15,59,760
		Female	12,66,085
5.	Educational Institutes	Primary	1,664
		Secondary	805
		Jr. Colleges	171
		Sr. Colleges	53
		Tech. Institute	12
6	Average Rainfall		1,899 mm

7	Area	Total area of land	7,46,481hect.
		Cultivated	5,64,000hect.
		Irrigated	1,35,374hect.
		Forest	1,40,158hect.
8	Town / Villages	1217	
9	Density of Population (Persons per sq Km.)	504	
10	Percentage Urban Population	31.73	
	Co-operative societies	9624	
11	Main Rivers	Krishna , Warana, , Kumbi Hiranyakeshi, Kasari, Panchganga, Dhudhganga,	
12	Main Occupation	Agriculture, Sugar Industry, Textile industry, milk industry, SSI	

**Source: 1. Census 2011, Reports from Zillah Parishad, Kolhapur.**

An official census 2011 detail of Kolhapur, a district of Maharashtra has been released by Directorate of census operation Maharashtra. In 2011 Kolhapur had population of Kolhapur is 3876001 of which male were 1980658 and female 1895343. Kolhapur districts population constitute 3.45 percent of total Maharashtra population. Density of Kolhapur is 504 people per sq. km in 2011. Kolhapur district administer 7685 square kilometer of area

Average literacy rate of Kolhapur in 2011 were 81.51 %. Total literate in Kolhapur District were 2,825,845 of which male and female were 1,559,760 and 1,266,085 respectively. In 2001, Kolhapur District had 2,364,307 in its district. With regards to Sex Ratio in Kolhapur, it stood at 957 female per 1000 male. The average national sex ratio in India is 940 as per latest reports of Census 2011 Directorate. In 2011 census, child sex ratio is 863 girls per 1000 boys compared to figure of 839 girls per 1000 boys of 2001 census data. In 2011, total 1,019 families live on footpath or without any roof cover in Kolhapur district of Maharashtra.

**Table 3.2 Kolhapur Religion wise data 2011**

Description	Total	Percentage
Hindu	3,379,906	87.20 %
Muslims	286,558	7.39 %
Christian	15,573	0.40 %
Sikh	1,570	0.04 %
Buddhist	29,766	0.77 %
Jain	154,882	4.00 %
Others	1,274	0.03 %
Not Stated	6,472	0.17 %

**Source: 1. Census 2011, Reports from ZillaParishad, Kolhapur**

### **3.4. TRADE AND COMMERCE:**

The Kolhapur district is a pioneer in trade and commerce of many products. In 1895 at Shahupuri established jaggery (gul) market by Chhatrapati Shahu Maharaj. Now this market shifted in 'Shahu Market Yard' which is a regulated Agricultural Produce Market. The Kolhapur district has 12 regulated market yards consisting of four main market yards and 8 sub- market yards. The main market yards are at Kolhapur, Jaysingpur, Gadhinglaj and Pethwadgaon. However, Jaysingpur Market Yard is a single market yard in the district with no sub- market yard. The chief exports of the district are rice, sugar, chili powder, tobacco, jaggery, cloth, oil engines and leather goods. From Hupri Silver ornaments, from Kapshi Kolhapuri Chappals and major items are export from Kolhapur. Hupri develops skillful and delicate art of 'Silver Ornaments'. Import includes wheat, food grains, tur, gram, medicines, grocery, machinery spare parts, cotton yarn, building materials etc. Distribution of goods beyond the whole sale market is done at market places and weekly bazaars at different places on different days of the week. A number of persons are engaged in trade and commerce in the Kolhapur district. In Kolhapur district various milk industries and co-operative sugar industries are form.

### 3.5 PROFILE OF SELECTED COLLEGES IN KOLHAPUR CITY

#### 3.5.1. Vivekanand College, Kolhapur

<b>Established in Year</b>	1964
<b>Address</b>	2130, Tarabai park , Kolhapur
<b>Contact</b>	0231-2658612
<b>Email Id</b>	info@vivekanadcollege.org

**Vision-**This College will be an educational center devoted to the dissemination of “**Education for Knowledge, Science and Culture.**”

**Mission-** Our mission is to strive hard to realize the vision of our founder Dr. Bapuji Salunkhe i.e. to make education accessible to the masses, and to mould responsible citizens by inculcating noble values and a thirst for knowledge.

#### **Objectives-**

1. To provide equal opportunity of quality education to all by means of sheer hard work, dedication and devotion.
2. To promote scientific attitude and inculcate cultural values into the students.
3. To enhance the commitment of faculty, staff and students towards diversity, social justice, truth, honesty, character and democratic citizenship.
4. To aim at overall personality development through various activities.
5. To provide a platform to develop skills necessary to grab new opportunities and face challenges in the ever-changing society.
6. To provide a substantive, supportive, safe, affordable and accessible teaching-learning environment.
7. To motivate the teachers and students to attain community and social development through various activities.

#### 3.5.2. Yashwantrao Chavan (K.M.C.) College, Kolhapur

<b>Established in Year</b>	1981
<b>Address</b>	2032 'A' Ward, Dhotri Galli, Gangavesh, Kolhapur - 416 012.
<b>Contact</b>	+91 0231 2542085
<b>Email Id</b>	info@yckmcollege.com

### **Goals and Mission of the College**

1. To provide the opportunity of higher education to economically and socially disadvantaged students.
2. To make untiring efforts to impart quality education to our students.
3. To admit low percentage students and to bring about a qualitative transformation in them.
4. To aim at overall personality development of the student.
5. To prepare our students to face challenges of the competitive world by honing their talents and skills.
6. To attain community and social development.

### **3.5.3. Deshbhakt Ratnappa Kumbhar College of Commerce, Kolhapur**

<b>Established in Year</b>	1957
<b>Address</b>	649-C Ward, Azad Chowk, Ravivar Peth, Kolhapur
<b>Contact</b>	+91 231 2641224
<b>Email Id</b>	info@drkcollegekolhapur.org

**Vision-**To makes this institution a center for imparting education in commerce and management for all who aspire to excel in the context of globalization.

**Mission –**

1. To impart Quality Education in Commerce and Business and to provide co-curricular facilities for the all-round development of the Youth of this region.
2. To make available the facilities to the students to utilize and develop their potential considering the requirements of changing Environment.
3. To inculcate the qualities like leadership, discipline and create the awareness about social responsibilities.
4. To make the institution a socially responsible unit by keeping interactions with industrial and social organizations.
5. To create and maintain healthy relations among students faculties and management by facilitating enthusiastic work atmosphere and human values.

### 3.5.4. Night College of Arts & Commerce, Kolhapur

<b>Established in Year</b>	1971
<b>Address</b>	649-C Ward, Azad Chowk, Ravivar Peth, Kolhapur
<b>Contact</b>	+91 0231 2640157
<b>Email Id</b>	nightcollegekolhapur@gmail.com

**Mission:** Affording an opportunity for the pursuit of higher education to the deprived and depressed but determined to find a place in the sun.

#### **Goals –**

1. To provide educational facilities to students deprived of higher education due to their employment or self-employment, and desirous of taking higher education.
2. To provide educational facilities to women who are unable to pursue higher education because of their domestic duties and responsibilities.
3. To encourage and give admission to the average and below average students, who fail to secure admission in any other regular college.
4. To create awareness in society of “Earn and Learn System.”

### 3.5.5. Gopal Krishna Gokhale College, Kolhapur

<b>Established in Year</b>	1950
<b>Address</b>	B Ward, Subhas Road, Managalwar Peth, Kolhapur.
<b>Contact</b>	0231 2642510
<b>Email Id</b>	Gkgcollege1950@gmail.com

**Vision -** "Bahujan Hitay Bahujan Sukhay" (Education For The Welfare Of The Masses)

**Mission -** "Our mission is to impart education to those who have been kept out of purview of education, to elevate their intellectual and overall personality"

#### **Core values-**

1. Establish Gopal Krishna Gokhale College as a Centre of Excellence in education at state, national and international level.
2. To promote close interaction between stake holders viz. staff, students, society, industry and other educational centers.
3. To promote use of information communication technology to boost digitalization.
4. To boost scientific attitude among students.

5. To create an awareness about the environment.
6. To empower the women to face the challenges of new era.
7. To create opportunities of job through placement cell.
8. To imbibe national integrity among the students.
9. To develop relation in between education and industry.

### 3.5.6. Kamla College, Kolhapur.

<b>Established in Year</b>	1984
<b>Address</b>	Tararani University, First lane Rajarampuri, Kolhapur.
<b>Contact</b>	0231 2522216
<b>Email Id</b>	princk@rediffmail.com

**Vision** – Empowerment of Women

**Mission-** Dissemination of women’s education, inculcation values and scientific temper.

#### **Goals-**

1. Introduction of career-oriented subjects and courses
2. Organization of self-supporting courses
3. Promotion and enhancement of student’s inborn qualities and literary skills.
4. Encouragement to students for active participation in various curricular, co-curricular and extra-curricular activities.

### 3.5.7. Mahavir Mahavidyalay, Kolhapur

<b>Established in Year</b>	1970
<b>Address</b>	7/E Vaishali Parisar, Near new palace, Bhausinghji Road,
<b>Contact</b>	0231 – 2651830
<b>Email Id</b>	mahavircollege@yahoo.com

**Vision-** To develop the Institute for excellence in academics and empower students with higher learning and research capabilities through value based education for global competencies, character building and social inclusion.

**Mission-** To strive for excellence in higher education in keeping with the motto of the institution ‘Sheelam Param Bhooshanam’ and ignite young minds for knowledge, skills, research to make the students capable for global citizenship.

### Objectives-

1. To develop among the student's academic skills and competencies.
2. To provide inclusive education to all .
3. To inculcate ethical values and national spirit among the students.
4. To inculcate civic responsibilities among the students through various activities.
5. To strive for maintaining top positions in University merit list.
6. To enrich research output from the faculty and students.
7. To promote the sustainable development of society through curricular and extension activities.
8. To strengthen mechanisms for faculty development through feedback, grievance redressal , performance evaluation etc

### 3.5.8. New College, Kolhapur

<b>Established in Year</b>	1975
<b>Address</b>	1062 A Ward, Shivaji Peth Kolhapur.
<b>Contact</b>	0231 2621187
<b>Email Id</b>	principle@newcollege.ac.in

### Vision, Mission and Goal-

1. Mass welfare and happiness through the spread of education. (“Bahujan Hitay :Bahujan Sukhay”)
2. To stress/emphasise activity oriented and practical based education. To maintain high academic standard.
3. To inspire loyalty to the nation.
4. To endeavour to create ability to take decisions collectively and democratically.
5. To create scientific attitude.
6. To ensure values like truth, honesty, character, science and sacrifice into the students and to curb social exploitation through education amongst them.
7. To create love for dignity of labour.

### 3.5.9. Rajashri Chhatrapati Shahu College, Kolhapur

<b>Established in Year</b>	1961
<b>Address</b>	Kdamwadi Road, Kolhapur
<b>Contact</b>	0231 2654658
<b>Email Id</b>	kalpshahucol@gmail.com



**Vision-** To build on enlightened and humane society by education and children from deprived classes.

**Mission-**To empower the students by including the skills national and humanistic values and emotions through curricular, co curricular and extension activities

**Goal-** To build an empathic, knowledgeable and responsible citizenship among the students by high quality education skill.

**Objectives-**

1. To make college culturally rich, academically, excellent and competitive in sport.
2. To create best learning atmosphere by practicing the innovative ideas.
3. To sensitize the students about environment and social problem.
4. To inculcating the competitive spirit among students.

**3.5.10. Rajaram College, Kolhapur**

<b>Established in Year</b>	1880
<b>Address</b>	Vidyanagar, Kolhapur - 416004
<b>Contact</b>	(0231)-2537840
<b>Email Id</b>	registration@rajaramcollege.com

**Vision-**“Quality Education for Personality and for Nationality”

**Mission-** To impart quality education to students from all strata of society, to create and to stimulate a conducive academic atmosphere for Higher Education, to ensure values like Truth, Honesty, Character, Sacrifice among the Students by sensitizing them to various issues and problems of the society and to make them competent, global citizens, aware of new technologies and scientific temper.

**Goals-**

1. Imparting quality education for achieving overall personality development of the ‘Rajaramians’ through the resources in the college.
2. Enabling students to face challenges of the ever-changing modern world and contribute to it in a meaningful way
3. To achieve excellence in the curricular, co-curricular and extra-curricular activities, which help students to make them competitive
4. To make teaching and learning an effective process so that students develop themselves into strong and sensitive citizens

- To inculcate the values of honesty and responsibility as also sensibilities for overall development of students.

### 3.5.11. Rajashri Chhatrapati Shahaji Mahavidyalay, Kolhapur

<b>Established in Year</b>	1971
<b>Address</b>	Dasara Chowk C ward, Laxmipuri, Kolhapur, Maharashtra 416002
<b>Contact</b>	0231 2614203
<b>Email Id</b>	shahajicollege.ac.in

**Vision-** To be a socially responsible educational centre for academic excellence

**Mission-** To strive for Rajarshi Shahu's ideals of mass education, social justice and equality.

#### Objectives -

- Spread of education among socially and economically disadvantaged classes
- Development of Students' personality through curricular, co-curricular and extra-curricular activities.
- Promotion of democratic values among the student

### 3.5.12. D.D. Shinde Sarkar College (English Medium), Kolhapur

<b>Established in Year</b>	1990
<b>Address</b>	Near Mahalakshmi Mandir, Bhaavni, Mandap.
<b>Contact</b>	0231 2542185
<b>Email Id</b>	ddsscollge@yahoo.co.in

#### Vision, Mission, & Objectives –

The primary objectives of the society are to impart quality education to students, to prepare them for examination and for careers of their choice and for playing a meaningful role in the reconstruction of our nation. The Society is consecrated to offer instruction in English medium because of academic and practical consideration. Being a purely English medium college, it is completely committed to developing the communicative skills of students in English language – more so, as our students are largely from the vernacular medium. We have no cut off percentage of marks for admission of students. No capitation fee is charged and we have our doors open to all who seek admission here.

### **3.6. CONCLUSION**

This chapter covers the profile of Kolhapur district and profile of selected colleges in Kolhapur city which was selected for the preset research study. 12 Colleges in Kolhapur city is the study area for research. This chapter shows geographical profile of the Kolhapur district. This chapter also shows vision, mission and objectives of selected 12 colleges in Kolhapur city.

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9. <http://mahavircollege.org/mck/>
10. <https://newcollege.ac.in/>
11. <http://www.nightcollegkolhapur.in/>
12. <http://www.rajaramcollege.com/RC/>
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**CHAPTER IV**  
**ANALYSIS AND INTERPRETATION OF DATA**

**4.1 INTRODUCTION**

**4.2 DEMOGRAPHIC PROFILE OF STUDENTS**

**4.3 INFORMATION RELATED ONLINE SHOPPING**

**4.4. INFORMATION RELATED FACTORS INFLUENCING ONLINE SHOPPING**

**4.5 INFORMATION RELATED LEVEL OF STUDENTS SATISFACTIONS**

**4.6. INFORMATION RELATED PROBLEM FACED TO STUDENTS**

**4.7. HYPOTHESES TESTING**

**4.8 CONCLUSION**

**4.9. REFERENCES**

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## **CHAPTER - IV**

### **ANALYSIS AND INTERPRETATION OF DATA**

#### **4.1. INTRODUCTION:**

This chapter can be considered as the soul of research work. In this chapter prime focus on data analysis and interpretation of online shopping behaviour of under graduate and post graduate students of selected colleges in Kolhapur city. In this chapter, the researcher has to analyse done on the topic, “A Study on Online Buying Behaviour With respect To U.G and P.G Students of selected Colleges in Kolhapur City.” The researcher has used the parameters to study like factors affect on buying behaviour, level of satisfaction and problems faced at the time doing online shopping to students. For the purpose of the study researcher selected 120 students. The researcher collected data through primary sources by using questionnaires. The primary data collected from the students by using Google form and Excel sheet was generated for the purpose of analysis of data. SPSS software was also used for analysis and interpretation of data. For the purpose of data analysis and interpretation the simple frequency tables as well as cross tables have been prepared for the purpose of one way and two way analysis. The data has been classified, tabulated and processed in the light of objectives and then analysed by using statistical techniques like Frequency Count, Percentage, Mean, mode, Average mean, standard deviation, factor analysis, One Sample t Test, ANOVA, Chi Square Test etc.

This chapter is divided into three parts viz. demographic profile of the online shopper students, Information regarding online shopping and information such as factors affecting online shopping behaviour of students, level of satisfaction, problems faced by online shopper students.

#### **4.2. DEMOGRAPHIC PROFILE OF STUDENTS:**

Demographic profile play significance role in buying behaviour of students. Students gender, stream, religion and monthly family income are demographic factors are affect on buying behaviour of students. Analysis of those demographic factors given below-

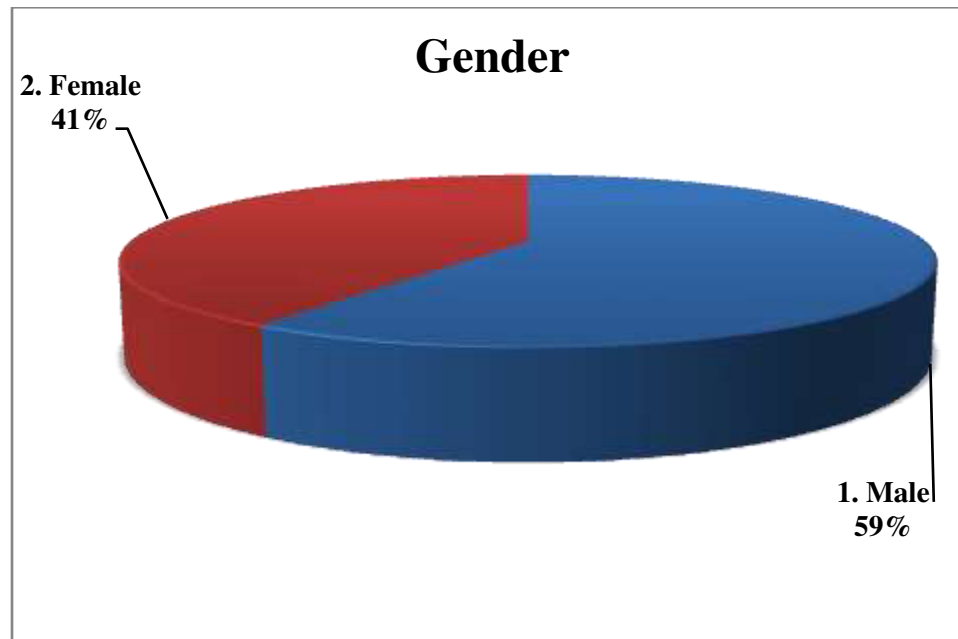
#### 4.2.1. Gender-

**Table 4.1 Gender**

Parameters	Respondents	Percentages
Male	71	59.17
Female	49	40.83
Grand Total	120	100

(Source: Field Survey)

**Figure 4.1**



It is necessary to understand effect of gender on buying behaviour of students. Buying behaviour of students is different as per gender discrimination.

Above table 4.1 and figure 4.1 shows that percentage of online shopping of male students is higher than the female students. Out of total students 71 male students and 49 female students are buying products through online shopping websites.

It is a general assumption that the female students buy products through retail shop because they require large variety of products. Basically female students are aware about products features so they prefer retail store for shopping. More number of male students buys products through online shopping because they attract towards the physical appearance of product.

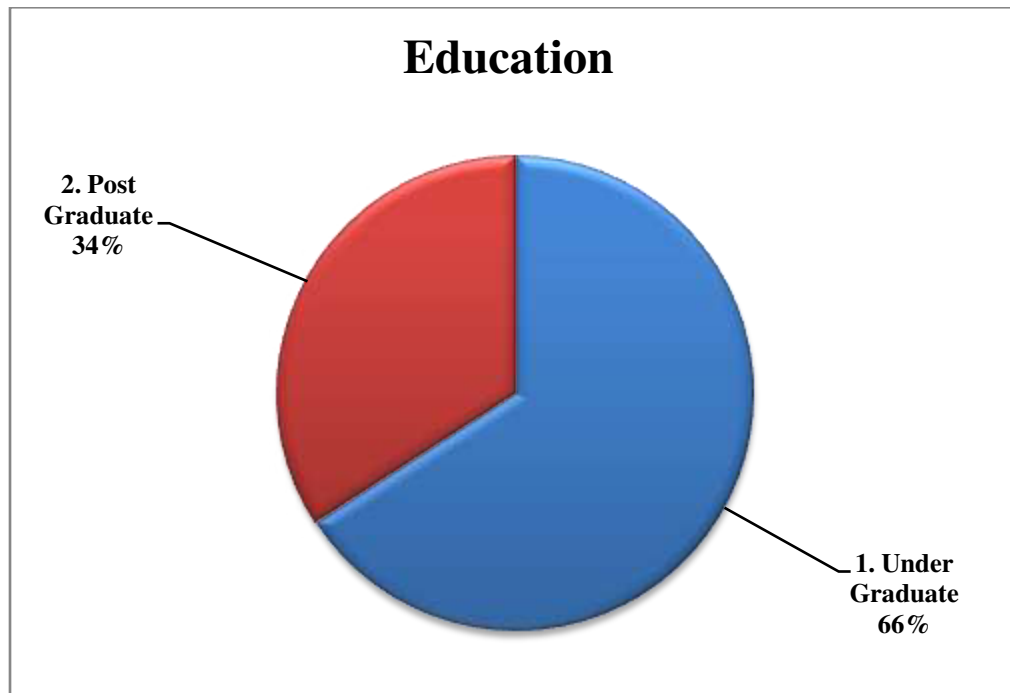
#### 4.2.2. Education

#### 4.2. Education

Parameters	Respondents	Percentages
Under Graduate	79	65.83
Post Graduate	41	34.17
Grand Total	120	100

(Source: Field Survey)

Figure 4.2



The main objective to know the students education is one of the important factor of buying behavior. The students are aware about internet and online shopping websites, those students buy products by using online shopping sites. Students buying decisions are depend on educational level.

Above table and figure shows that 66% percent students are under graduate and 34% are post graduate this is because there is less number of post graduate selected colleges in Kolhapur city. So it is found that under graduate level students are more than post graduate level students.

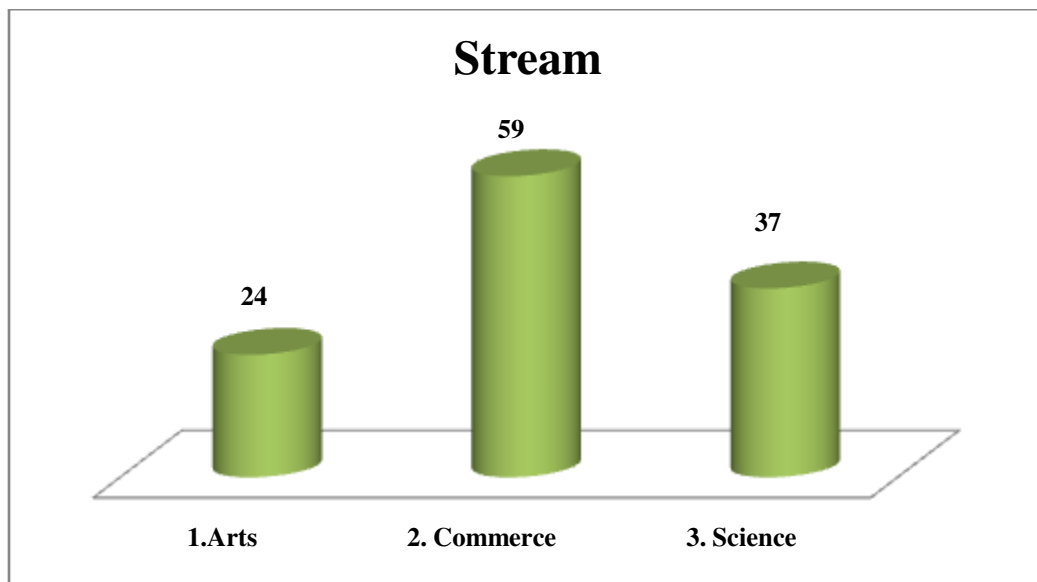
### 4.2.3. Stream-

**Table 4.3 Stream**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Arts	24	20
Commerce	59	49.17
Science	37	30.83
Grand Total	120	100

(Source: Field Survey)

**Figure 4.3**



It is necessary to know the stream of online shopper students. Stream which is important factor affect on buying decision of student. Buying behaviour of students is differing from stream to stream.

Above table and figure shows more number of students from commerce stream is buy goods and services through online shopping websites. It shows that 49% students from commerce stream, 31% from science stream and 20% from arts stream buy products through online shopping sites.

It is observed that stream is important factor affect on buying behaviour of student. In the presence study it shows that commerce stream students are aware about digital marketing and e-commerce so they prefer buying product through e marketing.



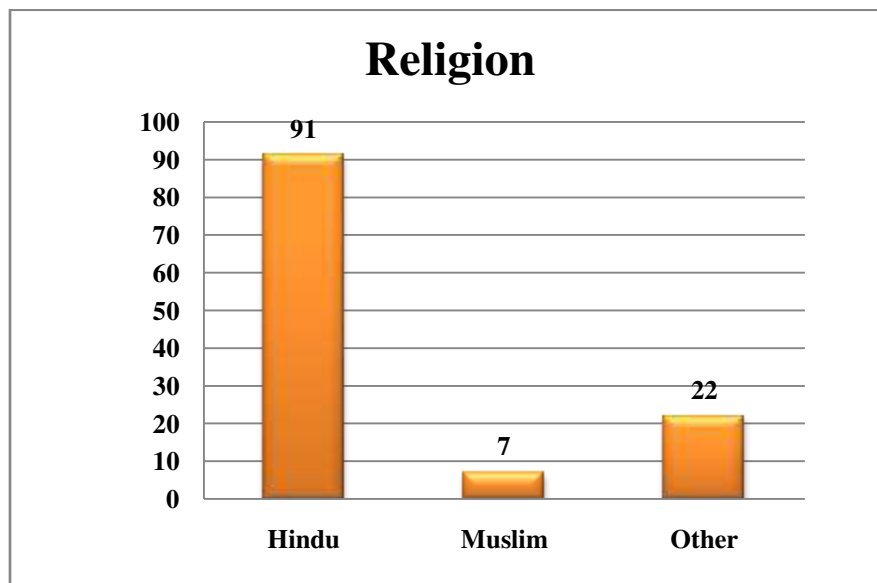
#### 4.2.4-Religion-

**Table 4.4 Religion**

Parameters	Respondents	Percentages
Hindu	91	75.83
Muslim	7	5.83
Other	22	18.34
Grand Total	120	100

(Source: Field Survey)

**Figure 4.4**



This question was intended to know religion of the online shopper students which show change in shopping pattern. Religion is important cultural factor which is affect on buying behaviour of students.

From above table 4.4 and figure 4.4 it shows that 91 students are belonging to Hindu religion (i.e. 76%), 7 Students are from Muslim religion and 22 students from other religions (i.e. Buddha, Jain and Christian etc).

It is shows that students belonging to Hindu religion are more than other religions. According to census survey 2021 the Hindu population is more than 87% of total population of Kolhapur district. It indicates that students from Hindu religion are more for online shopping.

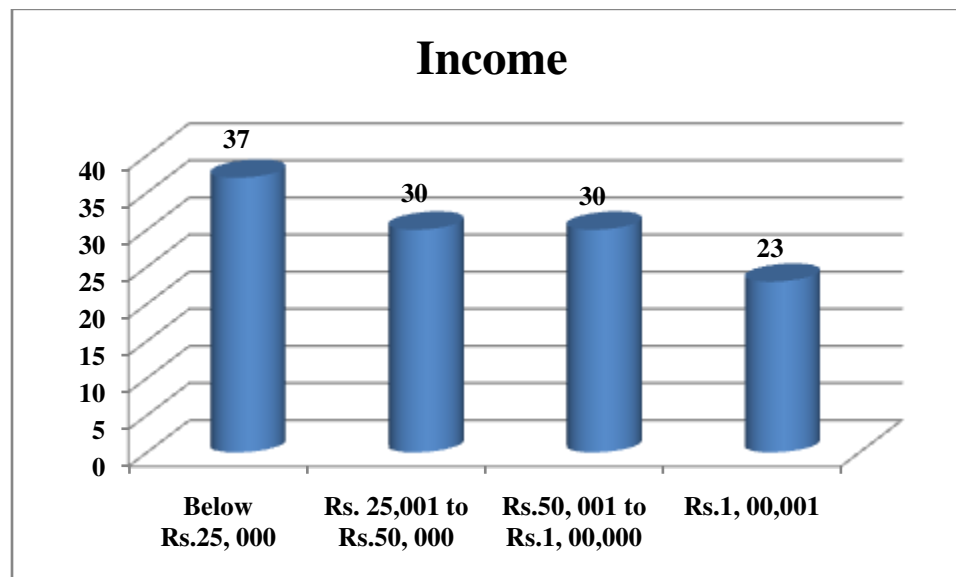
#### 4.2.5. Monthly Income of Family in Rs. (Respondent):

**Table 4.5 Monthly Income of Family in Rs. (Respondents)**

Parameters	Respondents	Percentages
Below Rs.25, 000	37	30.83
Rs. 25,001 to Rs.50, 000	30	25
Rs.50, 001 to Rs.1, 00,000	30	25
Above Rs.1, 00,001	23	19.17
Grand Total	120	100

(Source: Field Survey)

**Figure 4.5**



It is necessary to know the economic background of the online shopper students. Various economical and non-economical factors are affecting on buying behaviour of students. Economical factors include Family incomes, saving habit, future income expectation and government policies, out of those family income is the most important factor affect on buying behaviour of students.

Above table and figure shows that family income of student classified into four groups. 37 students have family income is less than Rs.25,000 , 60 students have family income is between Rs. 25,001 to Rs.1,00,000 and 23 students have family income is more than Rs. 1,00,000.

It is observed that the number of students is approximately equal to all level of family income. It is also shows that all income level students buy product through online shopping websites.

### 4.3 INFORMATION RELATED ONLINE SHOPPING

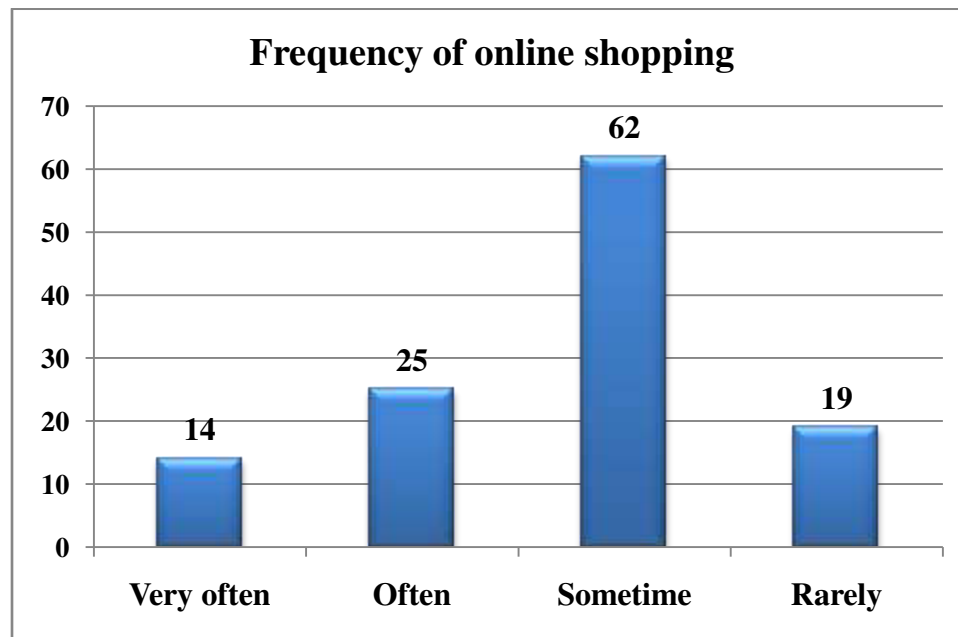
#### 4.3.1. Frequency of online shopping

**Table 4.6 Frequency of online shopping**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Very often	14	11.67
Often	25	20.83
Sometime	62	51.67
Rarely	19	15.83
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.6**



The objective behind collecting this information is to know frequencies of online shopping by students. It shows the frequency of buying behaviour of students.

The above table and figure shows frequency of buying products of students. 62 students are doing online shopping sometime, 14 and 25 students are doing online shopping very often and often respectively, and 19 students doing online shopping rarely.

It is observed that majority students don't buy product regularly. In this present study also shows that electronic devices, books, gift, mobile accessories, sports and fitness product categories buy in large quantity by students those product categories used for long period of time so near about 67% students buy product sometime and rarely. Health, glossary, beauty and Men's and women's fashion product categories are also available on various online shopping websites this product categories is used by students for day to day life so near about 33% students buy product with frequency of often and very often.

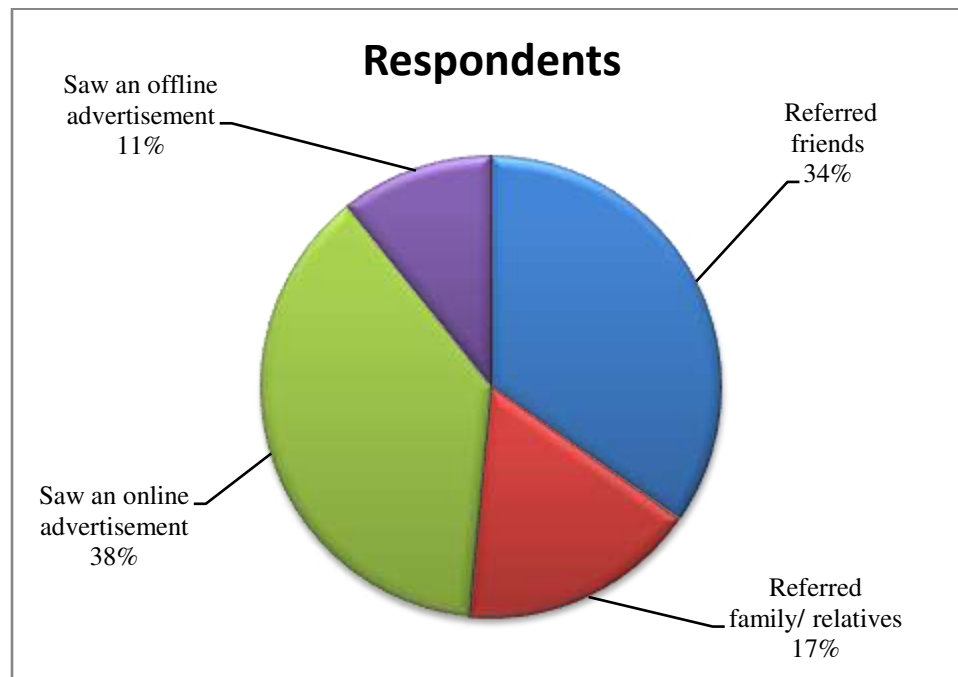
#### 4.3.2. Getting idea of online shopping

**Table 4.7 Getting idea of online shopping**

Parameters	Respondents	Percentages
Referred friends	68	34.69
Referred family/ relatives	33	16.84
Saw an online advertisement	74	37.76
Saw an offline advertisement	21	10.71
<b>Grand Total</b>	<b>196</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.7**



This question asked for identify the sources of getting idea about online shopping. In today's global market there are various online and offline sources are available for collect information about online shopping. Human is a social animal and he is live in society and getting new knowledge from friends, family members and relatives. Advertising play significance role in today's modern marketing system so various online and offline advertising medium are available and consumer use those sources for collect market information.

The above table 4.7 and figure 4.7 shows sources of getting ideas about online shopping. It is shows that 38% students get idea about online shopping from online advertisement, 34% students are get idea about online shopping from their friends. 11% students get idea from offline advertisement and 17% students get idea from their family and relatives.

Now a day's more number of students are connected through phone accessibility so they are use various social networking sites for entertainment, academic purpose, market analysis. More number of popular online shopping sites for the sales promotion use social networking sites like facebook, whatsapp, twitter, tik tok etc. it is found that majority students get idea through online advertising. It is also observed that present study on college going student which are connected together with their friends so they get idea about online shopping from them.

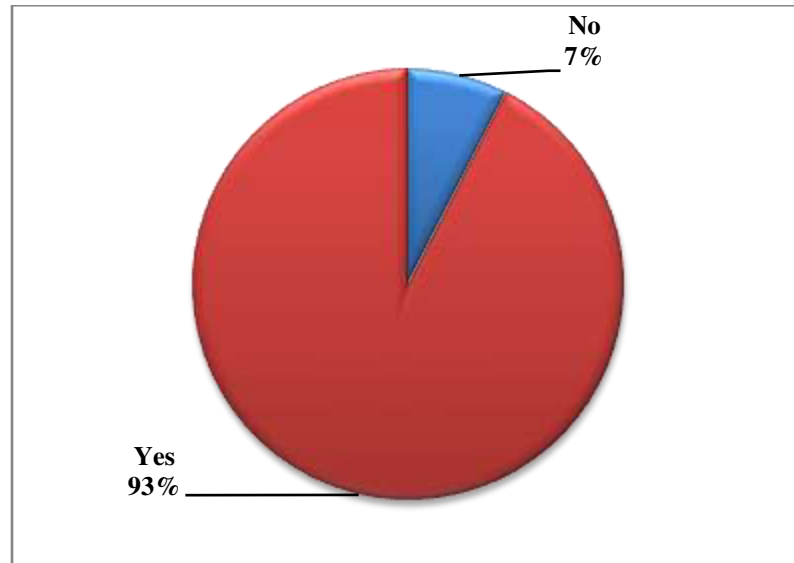
#### **4.3.3. Discuss with your friends, family members and relatives at the time of online shopping**

**Table 4.8 Discuss with your friends / family members/ relatives at the time of online shopping**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Yes	111	92.5
No	9	7.5
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.8**



This question asked to know how many students may discuss with their friends / family members/ relatives at the time of doing online shopping. This information is useful to researcher for collect information by using snow ball sampling method.

The above table and figure shows 93% students are discuss with their friends / family members/ relatives at the time of doing online shopping.

It is found that buy the products is not an individual decision of students. The students was fear about products quality, websites, miss use of personal information so they firstly discuss with their friends, family members and relatives at the time of online shopping.

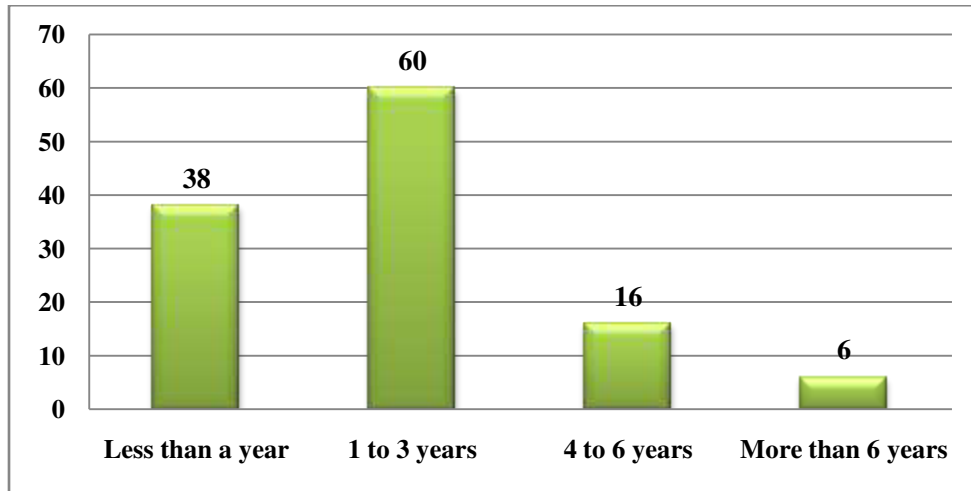
**4.3.4. Friends / family members/ relatives doing online shopping from-**

**Table 4.9 friends / family members/ relatives doing online shopping from**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Less than a year	38	31.67
1 to 3 years	60	50
4 to 6 years	16	13.33
More than 6 years	6	5
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.9**



It is necessary to know from how many years the friends/family members /relatives buy the product online. If online shopping websites create positive image in the mind of potential customers, create good faith in the market, trust and confidence in the mind of people they are continuously buy product online from specific websites.

From above table 4.9 and figure 4.9 it shows that exact 50% friends/family members /relatives of students buy product from 1 to 3 years. 32% friends/family members /relatives of students buy products from less than a year and 18% friends/family members /relatives of students buy product from more than 4 years.

Before 4 years there is lack of internet facilities, unknown about e marketing, lack of user friendly websites and lack of phone accessibility due to this reason customers don't buy products through websites. In today's development in e marketing process customers are aware about e marketing, availability of internet and phone facility and user friendly websites customer prefer by product from user friendly online shopping websites.

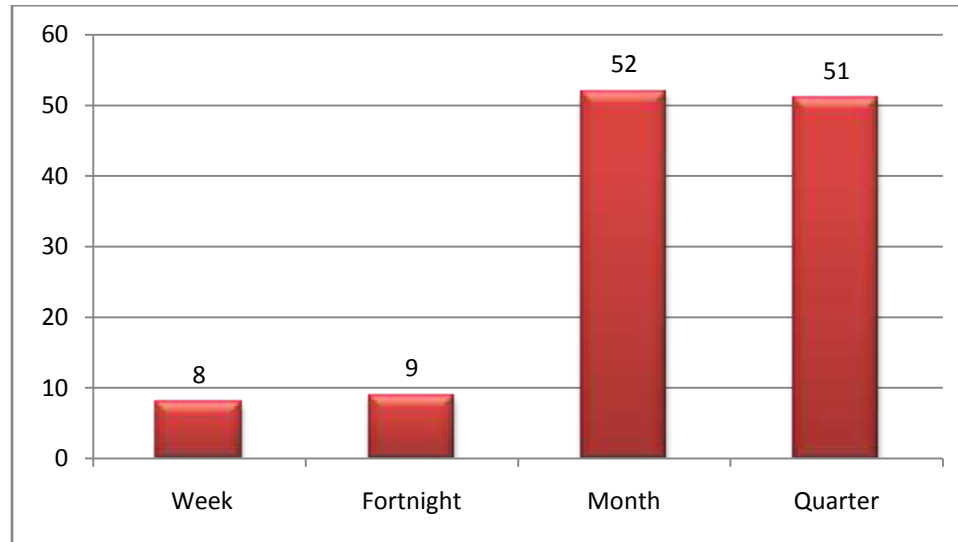
#### **4.3.5. Frequency of shopping online**

**Table 4.10 Frequency of shopping online**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Week	8	6.67
Fortnight	9	7.5
Month	52	43.33
Quarter	51	42.5
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.10**



This question is asked to know the frequency of buying products online by students. Frequencies of buying product online indicate in weekly, fortnightly, monthly and quarterly.

The above table and figure shows that majority students buy products monthly and quarterly this proportion is more than 85%. Near about 15% students buy product weekly and fortnightly through online shopping websites.

It is observed that students can buy the goods and services as per their needs, wants and demand.

#### **4.3.6. Visit to retail store before final online purchase**

**Tables 4.11 Visit to retail store before final online purchase**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Yes	68	56.67
No	52	43.33
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)



**Figure 4.11**



It is necessary to know the students visit to retail store before final decision of purchasing product through online shopping websites. The reason for visit to retail store is collect information related product quality, size of product, price, color etc. Neighborhoods stores which are provide useful information to students.

From above table 4.11 and figure 4.11 shows that 68 students visit to retail store and 52 students are not visited to retail store before taking buying decision.

It is reveal that more students are visit to retail stores to know the product feature, product quality, size, color and price of the product before taking decision regarding online purchase.

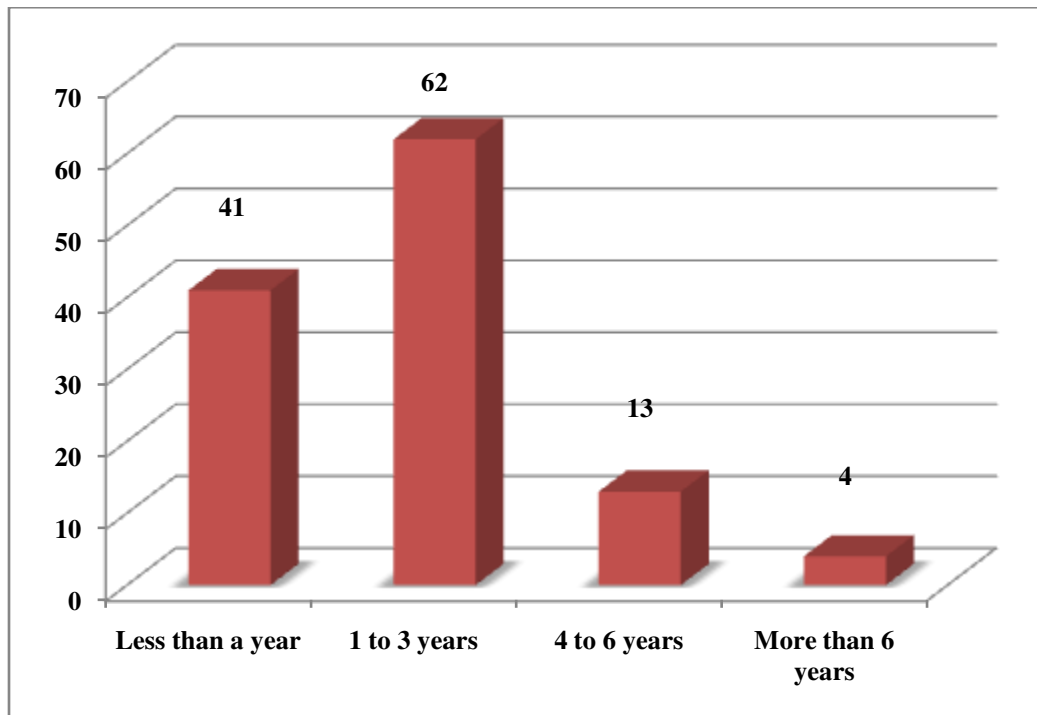
**4.3.7. Since how long have been shopping online-**

**Table 4.12 since how long have been shopping online**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Less than a year	41	34.17
1 to 3 years	62	51.67
4 to 6 years	13	10.83
More than 6 years	4	3.33
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.12**



It is necessary to know from how many years students buy the product online. If online shopping websites create positive image in the mind of students, good faith in the market, trust and confidence in the mind of students they are buying products through online shopping websites.

From above table 4.12 and figure 4.12 it shows that 62 students buy product from 1 to 3 years. 41 students buy products from less than a year and 17 students buy product from more than 4 years.

In today's development in digital marketing process students are aware about e-commerce, availability of internet and phone facility and user friendly websites students prefer by product from user friendly online shopping websites. But before 4 years there is lack of internet facilities, lack of user friendly websites and lack of phone accessibility due to this reason students don't buy products through websites.

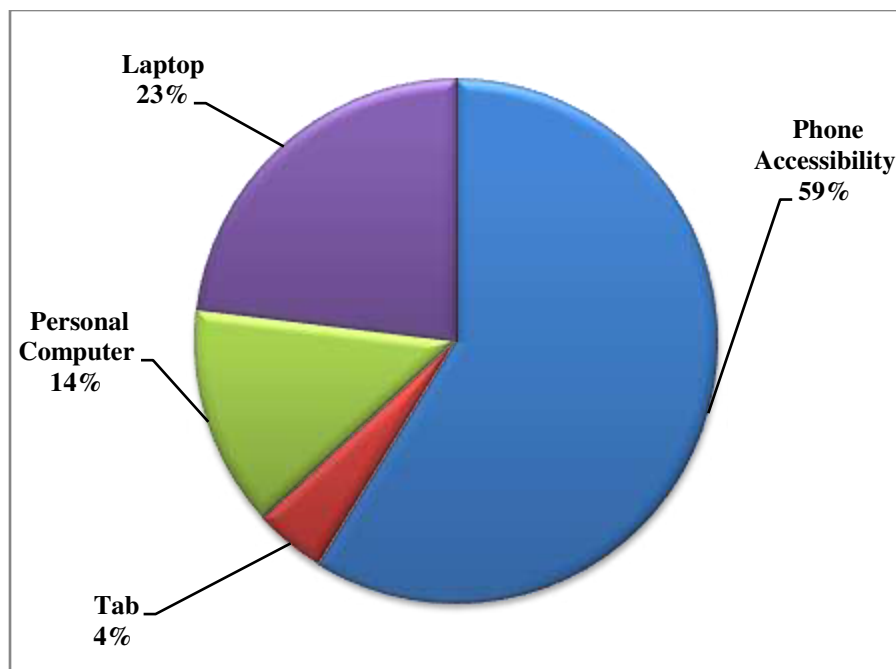
#### 4.3.8. Instruments used for online shopping-

**Table 4.13 Instruments used for online shopping**

Parameters	Respondents	Percentages
Phone Accessibility	107	58.79
Tab	8	4.4
Personal Computer	25	13.74
Laptop	42	23.07
<b>Grand Total</b>	<b>182</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.13**



The intension for asking this question is to know which instruments are used by students for online shopping. Basically various online shopping websites are user-friendly and they are easily available on various instruments like laptop, tabs, personal computer and cell-phone etc.

It indicates that students use more than one instrument for online shopping. Above table and figure shows that majority students use phone accessibility for online shopping i.e. 59%. 23% students use laptop, 14 % students use personal computer and 4% students use tab for online shopping.

It is found that phone availability is one of the easily available instruments for online shopping among the students. So majority students use mobile phone for online shopping.

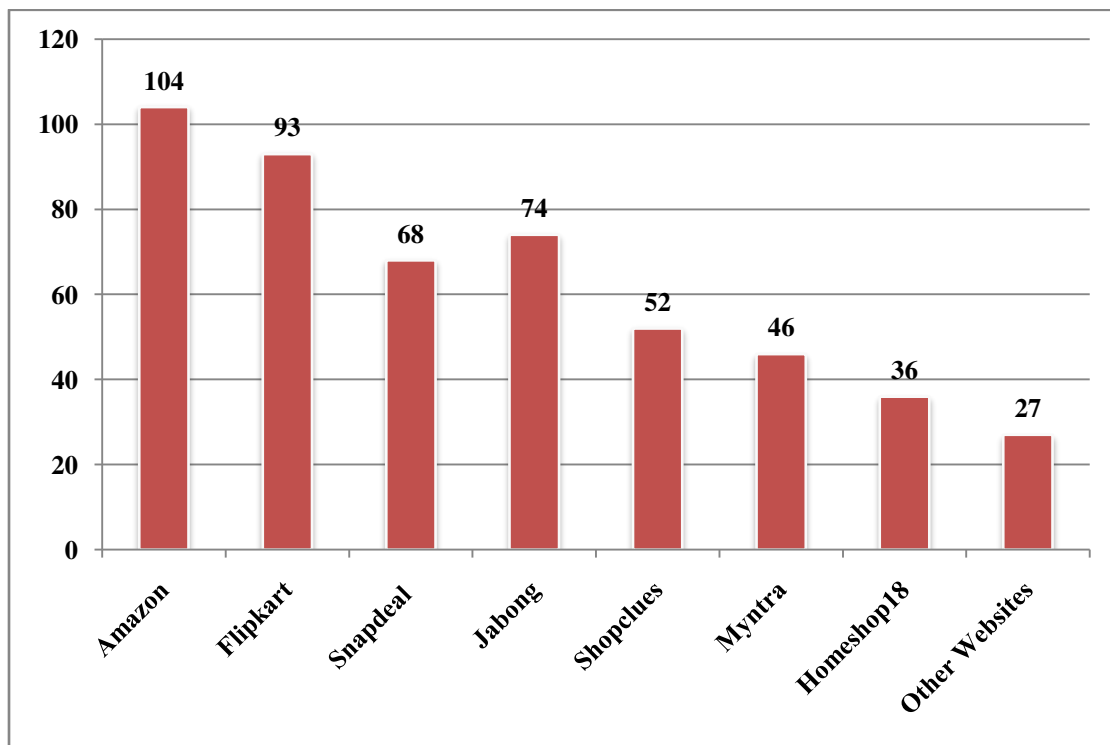
#### 4.3.9. Preference to Online shopping website

**Table 4.14 Preference to Online shopping website**

Sr. no	Websites	Preference						Total
		1	2	3	4	5	6	
1	Amazon	72	25	2	2	2	1	<b>104</b>
		60	20.83	1.67	1.67	1.67	0.83	<b>86.67</b>
2	Flipkart	25	54	8	4	2	0	<b>93</b>
		20.83	45	6.67	3.33	1.67	0	<b>77.5</b>
3	Snapdeal	12	10	32	8	4	2	<b>68</b>
		10	8.33	26.67	6.67	3.33	1.67	<b>56.67</b>
4	Jabong	6	10	12	31	7	8	<b>74</b>
		5	8.33	10	25.83	5.83	6.67	<b>61.66</b>
5	Shopclues	7	2	8	9	17	9	<b>52</b>
		5.83	1.67	6.67	7.5	14.17	7.5	<b>43.34</b>
6	Myntra	6	7	10	6	6	11	<b>46</b>
		5	5.83	8.33	5	5	9.17	<b>38.33</b>
7	Homeshop18	5	6	2	3	6	14	<b>36</b>
		4.67	5	1.67	2.5	5	11.67	<b>30.51</b>
8	Other Websites	5	3	2	1	1	15	<b>27</b>
		4.17	2.5	1.67	0.83	0.83	12.5	<b>22.5</b>

(Source: Field Survey)

**Figure 4.14**



It is necessary to know online shopping sites mostly preferred by students for doing online shopping. To understand opinion regarding different online shopping sites used by students.

In above table 4.14 and figure 4.14 show that frequency of using online shopping websites and preference given by 120 students. In this study some students are prefer more than one online shopping websites. 104 students use Amazon website for online shopping it is 86.67% of total students. 93 students use flipkart website it is 77.5% of total students. 68 students use Snapdeal website it is 56.67% of total students. 74 students are doing online shopping through Jabong website i.e. 61.66% of total students. Shopclues website is used by 52 students which is 43.34% of total students. 38.33% of total students are use Myntra websites for online shopping i.e. 46 students. Homeshop18 website is used by 36 students which is 30% of total students and 27 students are used other websites (like Paytm, Localbanya, Infibeam etc) which is 22.5% of total students.

It is found that Amazon and Flipkart websites play important role in digital marketing process. The present study shows that majority students are used Amazon and Flipkart online shopping websites for buying products because, those websites are user friendly, popular and convenient so its impact on students buying behavior. It is also reveal that in the market competition Amazon and Flipkart try to attract maximum customer by using various innovative sales promotion tools and techniques for getting a first rank in market. Some students are also aware about other websites like Spandea, Jabong, Shopclues, Myntra, Homeshop18 and other websites (like Paytm, Localbanya, Infibeam etc.) and buy product through those websites.

**Table 4.15- Percentages of preference to online shopping website**

Websites	Total Respondents	% of Respondent	Preference	% of Preference	*(Source: Field Survey)
Amazon	104	86.67	1	60	
Flipkart	93	77.5	2	45	
Snapdeal	68	56.67	3	26.67	
Jabong	74	61.66	4	25.83	
Shopclues	52	43.34	5	14.17	
Myntra	46	38.33	6	9.17	
Homeshop18	36	30	6	11.67	
Other Websites	27	22.5	6	12.5	

Above table 4.15 shows that preference given by students to online shopping websites. Some students are using more than one website so they give preference to more than one website. Amazon is preferred with first preference by 60% of total students. 45% students give second preference to Flipkart website. Third preference gives to Snapdeal website by 26.67% of total students. Jabong is preferred with 25.83% of total students with fourth preference. Fifth preference gives to Shopclues website by 14.17% of total students. Sixth preference gives to Myntra, Homeshop18 and other websites by near about 33% of total students.

It is observed that majority students give first preference to Amazon website. The Amazon is a first rank website in global ranking. So it provide products as per the need demand and wants of students. Like Amazon Flipkart also provides qualitative products to students so they got second preference by students.

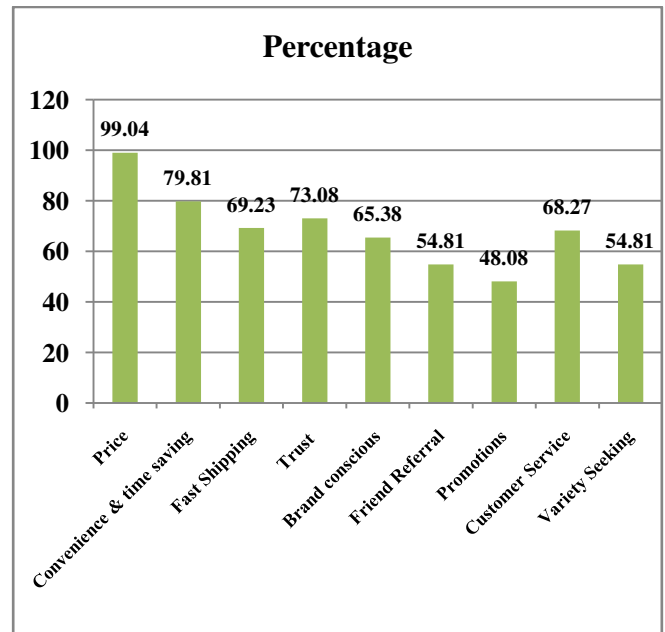
#### 4.3.10. Reasons for online shopping from selected websites

**Reasons for online shopping from Amazon (104 Respondents)**

**Table 4.16.1**

Reasons	No. of respondents	Percentages
Price	103	99.04
Convenience & time saving	83	79.81
Fast Shipping	72	69.23
Trust	76	73.08
Brand conscious	68	65.38
Friend Referral	57	54.81
Promotions	50	48.08
Customer Service	71	68.27
Variety Seeking	57	54.81

**Figure 4.15.1**



(Source: Field Survey)

It is necessary to know the reasons for selecting Amazon sites for online shopping. There are various reasons for selecting this website like appropriate price, convenience and time saving, quick delivery, trust on sites, brand conscious, referral by friends, sales promotion

tools and techniques, various after sales and before sales services and variety of products are available on website.

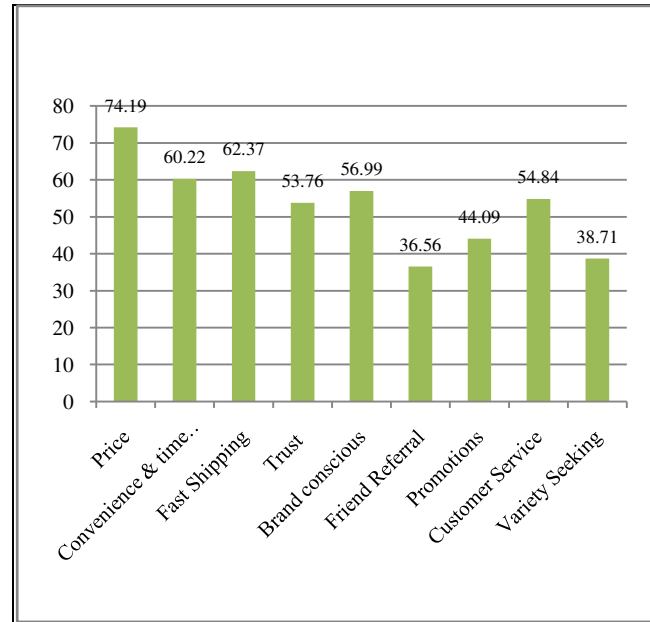
Above table 4.16.1 and figure 4.15.1 shows that first appropriate reason of buying product through Amazon website is reasonable price of product due to this reason 99% students buy products through Amazon website. Amazon website is most popular, user friendly and time saving online shopping website so near about 80% students selects this website. 73% students have trust on Amazon website. This website provide quick delivery so 69% students prefer this website and it provide after and before sales services to students so 68% students choose this website. 65% students choose this website because brand conscious. The other reasons for choosing this website are friend referral, Sales promotion tools and variety seeking.

**Reasons for online shopping from Flipkart (93 Respondents)**

**Table 4.16.2**

Reasons	No. of Respondents	Percentages
Price	69	74.19
Convenience & time saving	56	60.22
Fast Shipping	58	62.37
Trust	50	53.76
Brand conscious	53	56.99
Friend Referral	34	36.56
Promotions	41	44.09
Customer Service	51	54.84
Variety Seeking	36	38.71

**Figure 4.15.2**



(Source: Field Survey)

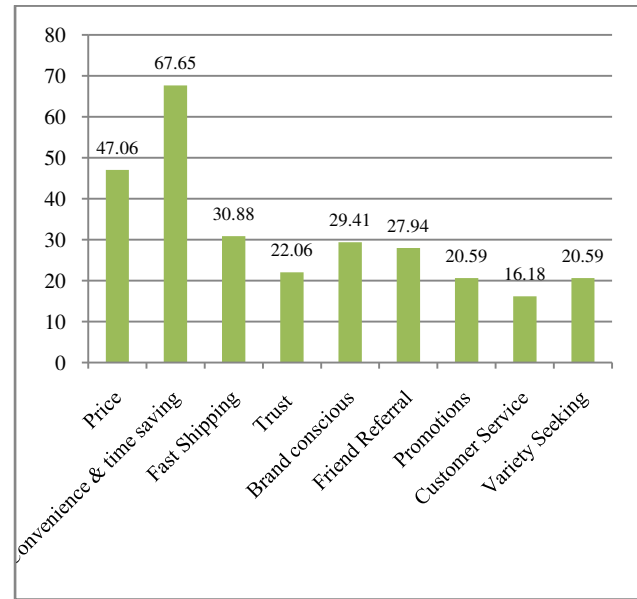
Above table and figure shows that 74% students prefer Flipkart website for online shopping due to price of product. The delivery of product is quick so that 62% students choose this website. Flipkart website is convenient and save time so 60% students prefer this website. This website create positive brand image in the mind of student so 57% students prefer this website. Due to customer services and trust reason student also prefer this website. It is found that price is most important reason for selecting this website.

### Reasons for online shopping from Snapdeal (68 Respondents)

**Table 4.16.3**

Reasons	No of Respondents	Percentages
Price	32	47.06
Convenience & time saving	46	67.65
Fast Shipping	21	30.88
Trust	15	22.06
Brand conscious	20	29.41
Friend Referral	19	27.94
Promotions	14	20.59
Customer Service	11	16.18
Variety Seeking	14	20.59

**Figure 4.15.3**



(Source: Field Survey)

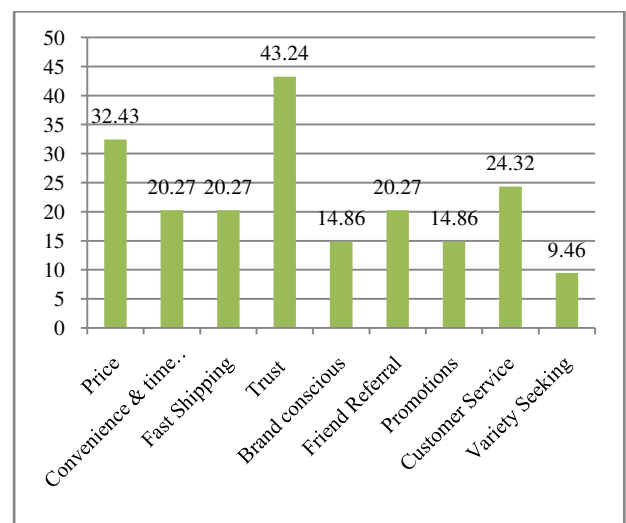
The 68 students give third preference to this website due to various reasons those reasons shows in above table 4.16.3 and figure 4.15.3. 68% students prefer this website because of convenience and time saving reason. 47% students are satisfied with price of product on this website so they prefer buying product from Snapdeal site. It is found that time saving and convenience is important reason for select this website.

### Reasons for online shopping from Jabong (74 Respondents)

**Table 4.16.4**

Reasons	No of Respondents	Percentages
Price	24	32.43
Convenience & time saving	15	20.27
Fast Shipping	15	20.27
Trust	39	52.7
Brand conscious	11	14.86
Friend Referral	15	20.27
Promotions	11	14.86
Customer Service	18	24.32
Variety Seeking	7	9.46

**Figure 4.15.4**





From the above table and figure it shows that 43% students choose this website due to trust on this site. Price of product on this website is also important reason for selecting this website so 32% students prefer this website.

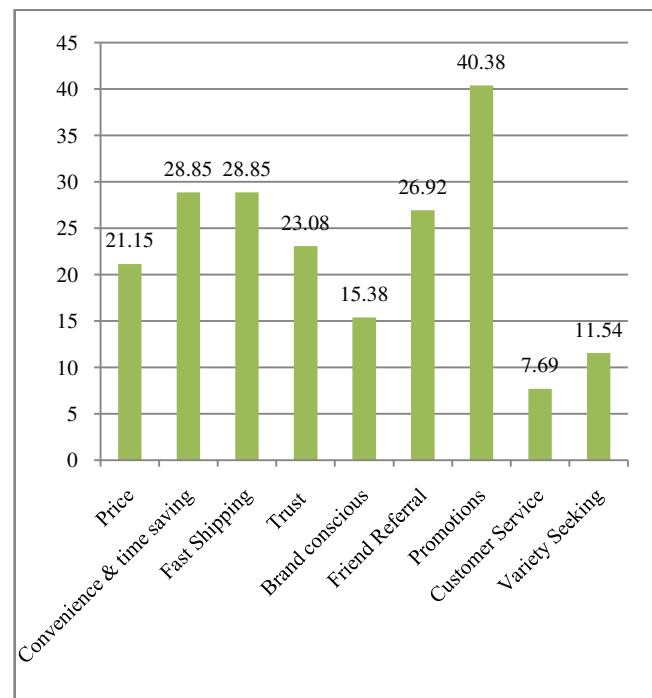
It is found that 74 students prefer this website but there is no any appropriate reason for selecting website because percentage of preferences of students for all reasons is less than 50% but trust on website and price of the products are average reason for select this website.

**Reasons for online shopping from Shopclues (52 Respondents)**

**Table 4.16.5**

Reasons	No of Respondents	Percentages
Price	11	21.15
Convenience & time saving	15	28.85
Fast Shipping	15	28.85
Trust	12	23.08
Brand conscious	8	15.38
Friend Referral	14	26.92
Promotions	36	69.23
Customer Service	4	7.69
Variety Seeking	6	11.54

**Figure 4.15.5**



(Source: Field Survey)

Above table 4.16.5 and figure 4.15.5 shows that 40% students choose Shopclues website due to various sales promotion techniques.

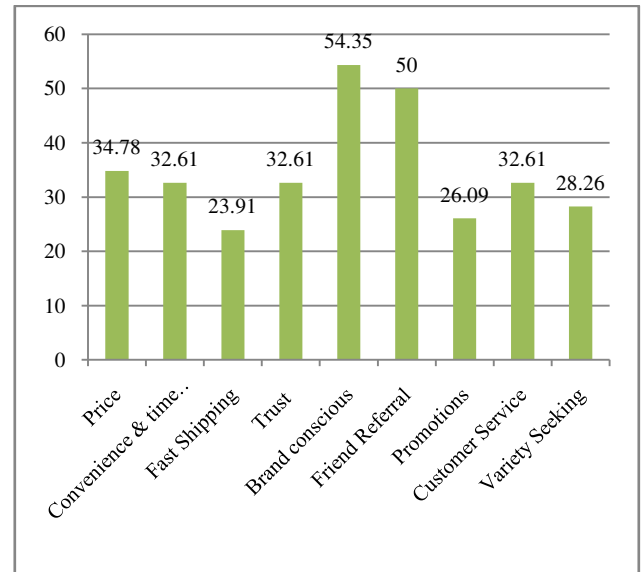
It is found that this website use publicity, advertising, discount offers and other sales promotion tools to attract the students.

**Reasons for online shopping from Myntra (46 Respondents)**

**Table 4.16.6**

Reasons	No of Respondents	Percentages
Price	16	34.78
Convenience & time saving	15	32.61
Fast Shipping	11	23.91
Trust	15	32.61
Brand conscious	34	73.91
Friend Referral	13	28.26
Promotions	12	26.09
Customer Service	15	32.61
Variety Seeking	13	28.26

**Figure 4.15.6**



(Source: Field Survey)

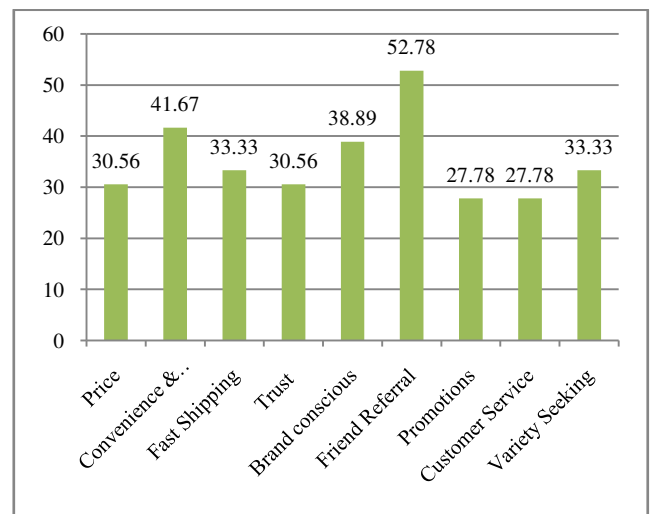
The above table and figure shows that reasons of choosing Myntra website by 46 students for doing online shopping. 54.35% students prefer this website due to brand conscious reason and 50% students due to friend referral. It is found that basically this website is selling women’s fashion wears and dress accessories by creating brand conscious. It is also observed that this is most popular for western to ethnic to traditional; all kinds of clothes are sold on Myntra referred by friends.

**Reasons for online shopping from Homeshop18 (36 Respondents)**

**Table 4.16.7**

Reasons	No of Respondents	Percentages
Price	11	30.56
Convenience & time saving	15	41.67
Fast Shipping	12	33.33
Trust	11	30.56
Brand conscious	14	38.89
Friend Referral	19	52.78
Promotions	10	27.78
Customer Service	10	27.78
Variety Seeking	12	33.33

**Figure 4.15.7**



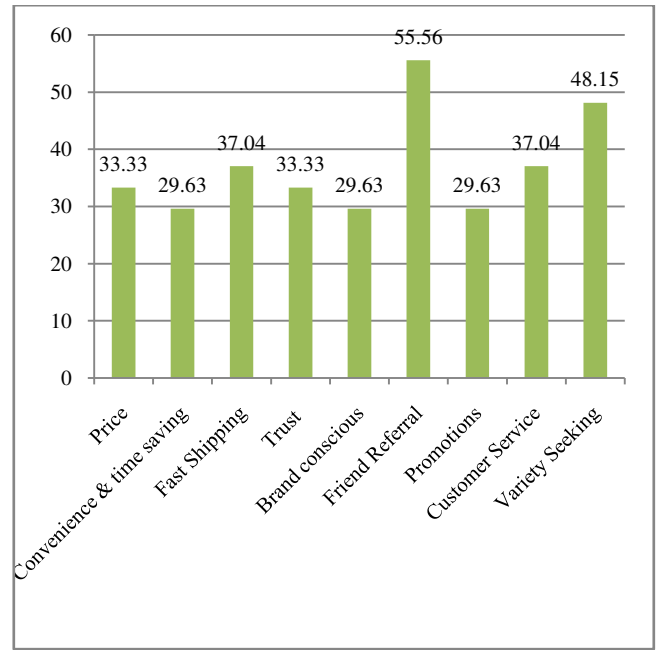
The table 4.16.7 and figure 4.15.7 shows that 53% students prefer this website due to friend referral. 42% students choose this website due to convenience and time saving reason. It is observed that all the product categories are available on this website referred by friends. This site also provide user friendly website and save the time.

**Reasons for online shopping from Other Websites (27 Respondents)**

**Table 4.16.8**

Reasons	No of Respondents	Percentages
Price	9	33.33
Convenience & time saving	8	29.63
Fast Shipping	10	37.04
Trust	9	33.33
Brand conscious	8	29.63
Friend Referral	15	55.56
Promotions	8	29.63
Customer Service	10	37.04
Variety Seeking	13	48.15

**Figure 4.15.8**



(Source: Field Survey)

The above table and figure shows that students are use other websites like Localbanya, Infibeam, Firstcry and Candre for online shopping due to certain reasons. 56% students use other websites as per the recommendation by friends. The other reason for selecting those websites is variety of product categories is available.

It is found that due to availability of various product categories friend referred to students by the goods and services through those websites.

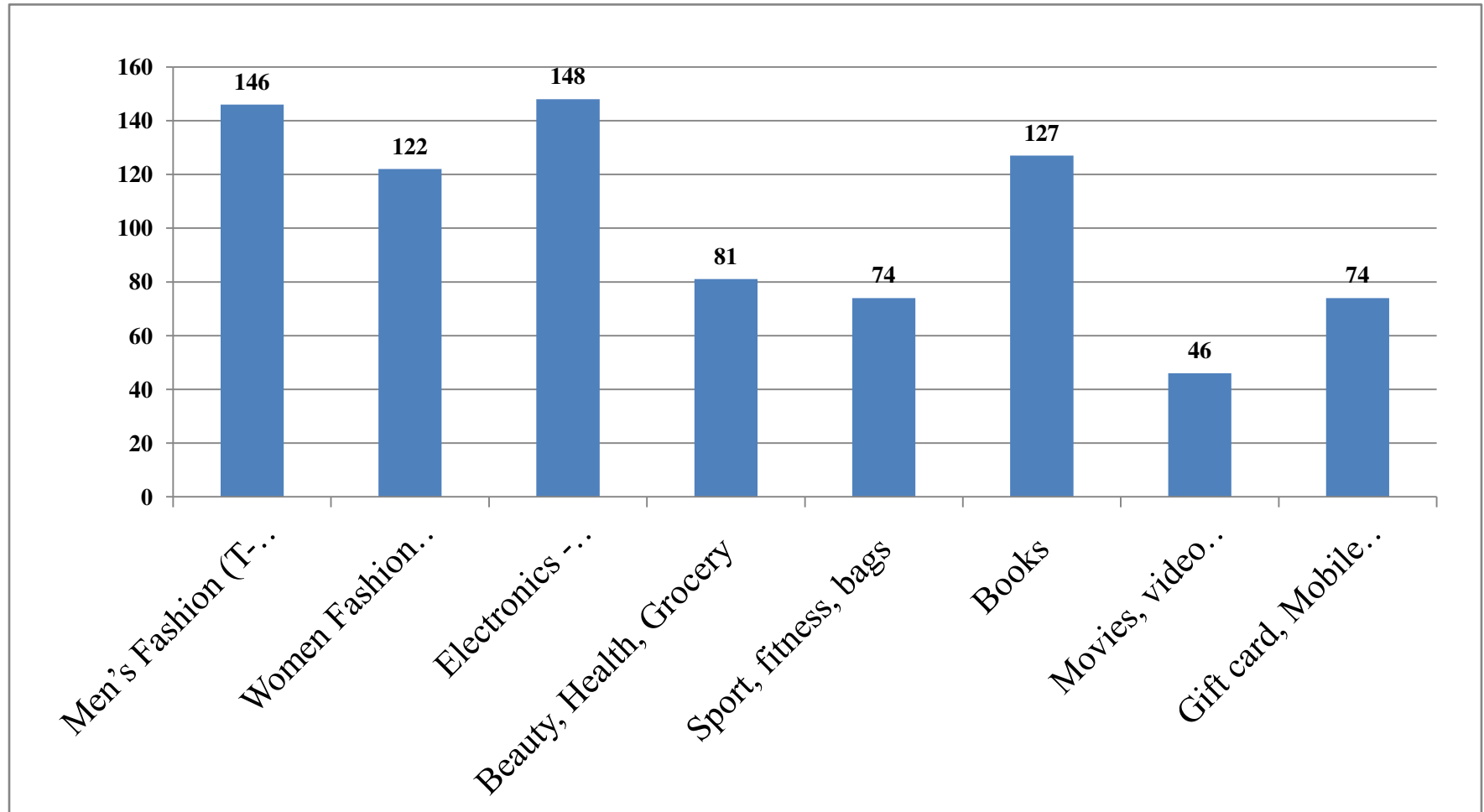
#### 4.3.11. Product categories frequently buy using specific websites-

**Table 4.17. Product categories frequently buy using specific websites**

<b>Product Categories</b>	Amazon	Flipkart	Snapdeal	Jabong	Shopclues	Myntra	Homeshop18	Other sites	Total
<b>Men's Fashion (T-shirts, Jeans, Formals, Casuals)</b>	71	50	15	0	6	0	3	1	146
	48.63	34.25	10.27	0	4.11	0	2.04	0.68	100
<b>Women Fashion (Shoes, Sandals)</b>	42	41	10	8	2	15	2	2	122
	34.43	33.06	8.18	6.56	1.64	12.3	1.64	1.64	100
<b>Electronics -TV, mobiles, laptops, pen-drives</b>	71	49	20	0	6	0	2	0	148
	47.97	33.11	13.51	0	4.04	0	1.35	0	100
<b>Beauty, Health, Grocery</b>	35	19	9	8	2	4	0	4	81
	43.2	23.46	11.11	9.88	2.47	4.94	0	4.94	100
<b>Sport, fitness, bags</b>	30	23	6	2	8	4	0	1	74
	40.54	31.08	8.11	2.7	10.81	5.41	0	1.35	100
<b>Books</b>	60	40	19	0	7	0	0	1	127
	47.24	31.5	14.96	0	5.51	0	0	0.79	100
<b>Movies, video game, music</b>	19	14	8	0	2	0	3	0	46
	41.3	30.43	17.39	0	4.35	0	6.52	0	100
<b>Gift card, Mobile accessories</b>	19	17	31	0	3	0	0	4	74
	25.68	22.97	41.89	0	4.05	0	0	5.41	100

(Source: Field Survey)

**Figure 4.16**



It is necessary to know the frequency of buying personal product categories from students through reputed online shopping websites. There are total eight product category has been studied which are preferred by students for buying online.

Above table and figure shows that various product categories are frequently buy using specific websites. Some students buy product categories from more than one online shopping website. 148 students buy electronic appliances from Amazon online shopping websites. Electronic devices buy from Amazon website is 47.37% from total number of students. 33.11 % students prefer Filpkart website for buying electronic products. Snapdeal website is used by 13.51% students for buying electronic products. Near about 6% students choose Shopslues and Homeshope18 website for electronic appliances. Myntra and Jabong sale only fashionable product so this websites cant used by students.

Total 146 students buy mens fashion like shirt, jeans, formals, casuals etc. from above selected websites. Men's fashion products buy from Amazon website is 48.63% from total number of students. 34.25% students buy men's fashion product from Flipkart website. Snapdeal website used by 10.27% students for buying men fashion products. 128 students prefer online shopping website for buying books. Amazon website prefer by 47.24% students for buying books. 31.5% students buy books from Flipkart website. Snapdeal website is used by 14.96% students for buying books. Women Fashion (Shoes, Sandals, Dress Materials etc.) buy from 122 students through selected online shopping websites. Majority 34.43 % students buy women fashion products through Amazon website. 33.06 % students use Flipkart website for buy women website. Snapdeal website used by 8.18% students for buying women fashion product categories. Jabong and Myntra websites play significance role for distributing fashionable products related to women so those sites used by 6.56% and 12.3% students respectively. Shopclues, Homeshop18 and other websites prefer by 1.64% students each website for women fashion. Beauty, Health, Grocery product categories buy from 81 students from above preferred websites. 43.2% students prefer Amazon website for buying Beauty, Health, and Grocery products. Flipkart website prefers by 23.46% students for buy Beauty, Health, Grocery items. Beauty, Health, Grocery products categories buy from 11.11% students from Snapdeal website. More number of beauty products buys through Jabong website by 9.88% students. Near about 12% students buy Beauty, Health, Grocery

products from Shopclues, Myntra and Other website. 74 students buy Sport, fitness, bags products from various online shopping websites. 40.54% students prefer Amazon website for buy Sport, fitness, and bags products. Flipkart website prefers by 31.08% students for buying Sport, fitness, bags product categories. Sport, fitness, bags products buy from snapdeal website by 8.11% students. Shopclues provide qualitative Sport, fitness, bags products so 10.81 % students prefer this website. Gift cards and Mobile accessories buy from 74 students by using above preferred reputed websites. 41.89% students prefer Snapdeal website for buying Gift cards and Mobile accessories. Amazon website chooses by 25.68% students for buying Gift cards and Mobile accessories products. Gift cards and Mobile accessories products buy through Flikkart by 22.97% students. There are very less frequency of buying Gift cards and Mobile accessories from other selected websites. Movies, video game, music buy from 46 students by preferring famous online shopping websites. 41.30 % students prefer Amazon website for buying Movies, video game, music products. Flipkart website chooses by 3043% students for buy Movies, video game, music products. Movies, video game, music products buy from Snapdeal website by 17.39% students.

It is observed that majority students prefer Amazon and flipkart websites for buying various products categories. It is also reveals that electronic appliances, books, men’s and women’s fashion products categories largely preferred by students.

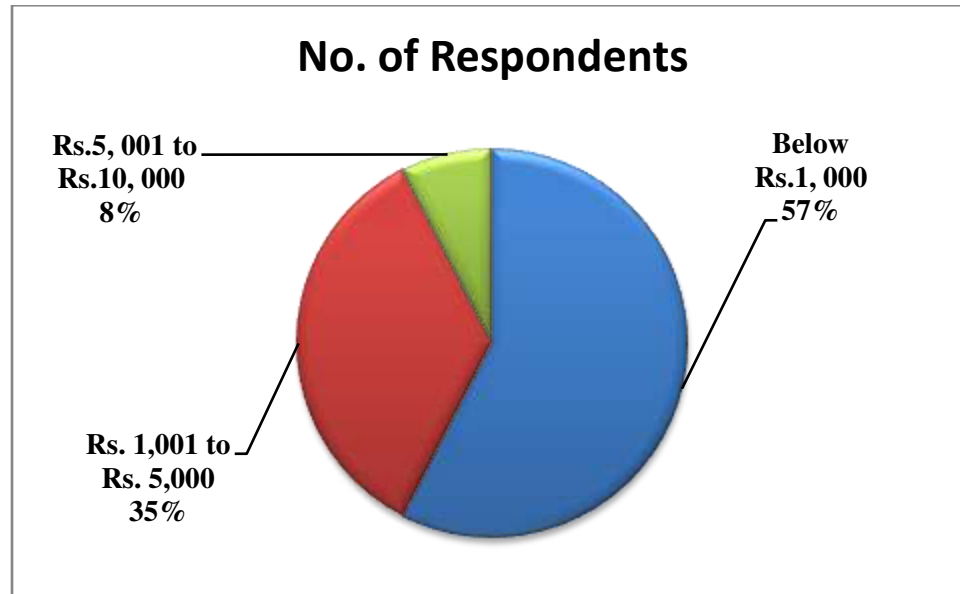
**4.3.12. Amount Spend for online shopping-**

**Table 4.18 Amount Spend for online shopping**

<b>Parameter</b>	<b>No. of Respondents</b>	<b>Percentages</b>
Below Rs.1, 000	69	57.5
Rs. 1,001 to Rs. 5,000	42	35
Rs.5, 001 to Rs.10, 000	9	7.5
<b>Grand Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

Figure 4.17



The objective behind collecting this information is to know how much monthly amount approximately spends for online shopping. Price of product is a set of consumer expectation and product performance.

Above table and figure shows that 57% students spend below Rs. 1,000 for monthly purchase products online. 35% students are spending Rs. 1001 to Rs. 5,000 for products online in a month. R. 5,001 to Rs. 10,000 monthly paid by only 8% students. There is no any student paid above Rs. 10,000 in a month for online shopping.

It is found that majority students spend monthly below Rs. 1000 and Rs. 1,000 to Rs, 5000 it is near about 93% of total students. It is shows that monthly income of family and monthly amount spend by student are independent.

#### 4.3.13. Mode of online shopping payment

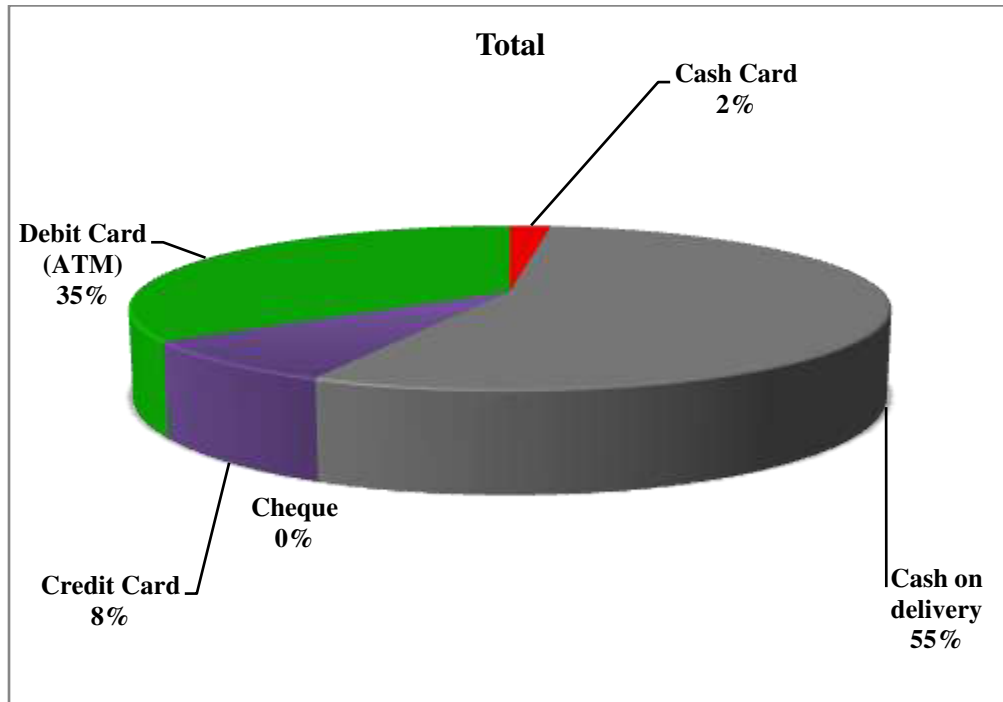
Table 4.19 Mode of online shopping payment

Payment Mode	No. of Respondents	Percentage
Credit Card	16	8.38
Debit Card (ATM)	66	34.55
Cash Card	4	2.09
Cheque	0	0
Cash on delivery	105	54.97
<b>Total</b>	<b>191</b>	<b>100</b>

(Source: Field Survey)



**Figure 4.18**



It is necessary to know the mode of the payment at the time of doing online shopping. Payment mode is an important aspect in online marketing process. In today's digital marketing process various mode of payments are available like debit card, credit card, cash card, cash on delivery and mobile banking.

Above table and figure shows that 105 students use cash on delivery payment mode at the time of online purchase. 66 students use debit card (ATM) for online shopping. Credit card used by 16 students for on line shopping. Cash card is used by 4 students for online purchase.

It is observed that due to fear about misuse of personal information and bank details, majority students prefer cash on delivery mode of payment.

#### **4.4. INFORMATION RELATED FACTORS INFLUENCING ONLINE SHOPPING**

##### **4.4.1 Factors influencing on Online Shopping**

**Table 4.20 Factors influencing on Online Shopping**

Sr. No.	Factors	SA	A	N	D	SD	Total
		5	4	3	2	1	
1	Availability of product	305	196	24	2	1	528
		57.77	37.12	4.55	0.38	0.19	100
2	Saves money	260	196	51	2	1	510
		50.58	38.43	10	0.39	0.2	100
3	Cheaper than retail shop	160	240	72	8	0	480
		33.33	50	15	1.67	0	100
4	Price discounts	185	240	60	4	1	490
		37.76	48.98	12.24	0.82	0.2	100
5	Promotional offers &Coupons	125	240	93	4	2	464
		26.94	51.72	20.04	0.86	0.43	100
6	Easy price comparisons	155	260	54	12	0	481
		32.22	54.4	11.23	2.49	0	100
7	Easy way to compare products on different sites	210	216	54	12	0	492
		42.68	43.9	10.97	2.44	0	100
8	Shop at home convenience	165	240	69	6	1	481
		34.3	49.9	14.34	1.25	0.2	100
9	Flexibility to choose delivery date	160	208	72	18	3	461
		37.71	45.11	15.62	3.9	0.65	100
10	Sitting at one place & visiting many online stores	185	212	63	18	0	478
		38.7	44.35	13.18	3.77	0	100
11	Customer service	140	224	87	10	2	463
		30.24	48.38	18.79	2.16	0.43	100
12	Friendly return policy	110	188	141	6	1	446
		24.66	42.15	31.61	1.35	0.22	100
13	Free home delivery	170	168	60	46	1	445
		38.2	37.75	13.48	10.34	0.22	100
14	Reliability in delivery / shipping time	95	184	99	44	0	422
		22.51	43.16	23.46	10.43	0	100
15	Website user friendliness	80	208	90	44	0	422
		18.96	49.29	21.33	10.43	0	100
16	Ease of payment modes.	170	172	66	8	17	433
		39.26	39.72	15.24	1.85	3.93	100

17	don't have to handle cash	115	200	72	10	20	417
		27.58	47.96	17.27	2.4	4.8	100
18	24 hrs. accessibility	140	176	69	12	0	397
		35.26	44.33	17.38	3.02	0	100

(Source: Field Survey)

**5. S.A- Strongly Agree, 4.A-Agree, 3.N- Neutral, 3. D- Disagree, 1. S.D-Strongly Disagree**

It is required to know the factors affect on buying behaviour of students at the time doing online shopping. Above table 4.20 shows there are total 18 factors is studied to understand the influences of online buying behaviour of students.

#### **4.4.2. Factor analysis of factors influencing on online buying behaviour of students-**

The factor influencing on online shopping behaviour of students (dependent variable) is investigated by a structured questionnaire consists of 18 items. Factor Analysis done with the help of Principal Component Method. The questionnaires were administered mostly by UG and PG students selected colleges in Kolhapur city. Researcher completed factor analysis by using SPSS software and it include Descriptive statistics, Correlation matrix, KMO and Bartlett's Test, Extraction Method: Principal Component Analysis, Scree plot, Rotation component matrix.

#### **4.4.3. KMO and Bartlett's Test**

**Table 4.21 KMO and Bartlett's Test**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.824
Bartlett's Test of Sphericity	Approx. Chi-Square	859.588
	df	153
	Sig.	.000

(Source: Field Survey)

KMO and Bartlett's Test measure strengths of various variables used for analysis. Sampling adequacy measured by KMO test which can be greater than 0.5 for satisfactory factor analysis. Table 4.21 shows that Kaiser Meyer-Olkin (KMO) value is 0.824 which is greater than 0.5, so factor analysis is useful.

Bartlett's test of sphericity is another parameter of measure the strength of variables. Above table 4.21 shows that Bartlett's test of sphericity is significance is (.000) less than

0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to factor affect on online shopping behaviour of students.

#### 4.4.4. Descriptive Statistics

**Table 4.22 Descriptive Statistics**

Descriptive Statistics				
	N	Mean	Std. Deviation	Rank
<b>Availability of product</b>	<b>120</b>	<b>4.40</b>	<b>.726</b>	<b>1</b>
Saves money	120	4.25	.791	2
Cheaper than retail shop	120	4.00	.778	7
Price discounts	120	4.08	.784	4
Promotional offers &Coupons	120	3.87	.819	9
Easy price comparisons	120	4.01	.783	5
Easy way to compare products on different sites	120	4.10	.834	3
Shop at home convenience	120	4.01	.804	6
Flexibility to choose delivery date	120	3.84	.987	11
Sitting at one place & visiting many online stores	120	3.98	.889	8
Customer service	120	3.86	.882	10
Friendly return policy	120	3.72	.822	12
Free home delivery	120	3.71	1.103	13
Reliability in delivery / shipping time	120	3.52	.970	15
Website user friendliness	120	3.52	.944	16
Ease of payment modes	120	3.61	1.318	14
don't have to handle cash	120	3.39	1.298	18
24 hrs. accessibility	120	3.47	1.334	17

(Source: Field Survey)

Above table 4.22 shows that descriptive statistics for all the variables of factors influencing online buying behaviour students. It shows the number of online shopper students (N), mean, standard deviation and rank who are shopping online. It is found that Availability of product is an important variable which is affect on online buying behaviour of students. The mean of this variable is highest that is 4.40.

#### 4.4.4. Correlation Matrix<sup>a</sup>

**Table 4.23 Correlation Matrix<sup>a</sup>**

	Availability of product	Saves money	Cheaper than retail shop	Price discounts	Promotional offers &Coupons	Easy price comparisons	Easy way to compare products on different sites	
Co rrel ati on	Availability of product	1.000	0.146	0.223	0	0.203	0.289	0.363
	Saves money	0.146	1.000	0.328	0.508	0.156	0.295	0.267
	Cheaper than retail shop	0.223	0.328	1.000	0.344	0.316	0.4	0.22
	Price discounts	0	0.508	0.344	1.000	0.358	0.396	0.308
	Promotional offers & Coupons	0.203	0.156	0.316	0.358	1.000	0.277	0.29
	Easy price comparisons	0.289	0.295	0.4	0.396	0.277	1.000	0.616
	Easy way to compare products on different sites	0.363	0.267	0.22	0.308	0.29	0.616	1.000
	Shop at home convenience	0.282	0.366	0.309	0.345	0.282	0.533	0.412
	Flexibility to choose delivery date	0.265	0.395	0.197	0.365	0.161	0.426	0.377
	Sitting at one place & visiting many online stores	0.492	0.436	0.243	0.412	0.286	0.471	0.546
	Customer service	0.233	0.292	0.098	0.37	0.171	0.257	0.373
	Friendly return policy	0.149	0.162	0.105	0.141	0.156	0.278	0.287
	Free home delivery	0.147	0.19	0.049	0.262	0.059	0.256	0.324
	Reliability in delivery / shipping time	0.098	0.082	0.134	0.12	0.13	0.193	0.268
	Website user friendliness	0.064	0.051	0.24	0.282	0.155	0.176	0.222
	Ease of payment modes	0.042	0.143	0.246	0.26	0.107	0.166	0.166
don't have to handle cash	0.02	0.149	0.266	0.215	-0.014	0.071	0.134	
24 hrs. accessibility	0.118	0.032	0.162	0.163	0.096	0.262	0.245	
a. Determinant = .000								Cont to next page--

Shop at home convenience	Flexibility to choose delivery date	Sitting at one place visiting many online stores	Customer service	Friendly return policy	Free home delivery	Reliability in delivery / shipping time	Website user friendliness	Ease of payment modes	don't have to handle cash	24 hrs. accessibility
0.282	0.265	0.492	0.233	0.149	0.147	0.098	0.064	0.042	0.02	0.118
0.366	0.395	0.436	0.292	0.162	0.19	0.082	0.051	0.143	0.149	0.032
0.309	0.197	0.243	0.098	0.105	0.049	0.134	0.24	0.246	0.266	0.162
0.345	0.365	0.412	0.37	0.141	0.262	0.12	0.282	0.26	0.215	0.163
0.282	0.161	0.286	0.171	0.156	0.059	0.13	0.155	0.107	-0.014	0.096
0.533	0.426	0.471	0.257	0.278	0.256	0.193	0.176	0.166	0.071	0.262
0.412	0.377	0.546	0.373	0.287	0.324	0.268	0.222	0.166	0.134	0.245
1.000	0.436	0.623	0.227	0.194	0.315	0.318	0.282	0.289	0.182	0.247
0.436	1.000	0.514	0.418	0.307	0.328	0.218	0.269	0.204	0.141	0.21
0.623	0.514	1.000	0.415	0.281	0.346	0.342	0.271	0.281	0.202	0.333
0.227	0.418	0.415	1.000	0.28	0.294	0.155	0.159	0.147	0.049	0.085
0.194	0.307	0.281	0.28	1.000	0.325	0.322	0.288	0.23	0.184	0.16
0.315	0.328	0.346	0.294	0.325	1.000	0.448	0.445	0.412	0.327	0.39
0.318	0.218	0.342	0.155	0.322	0.448	1.000	0.679	0.495	0.499	0.565
0.282	0.269	0.271	0.159	0.288	0.445	0.679	1.000	0.63	0.512	0.594
0.289	0.204	0.281	0.147	0.23	0.412	0.495	0.63	1.000	0.601	0.578
0.182	0.141	0.202	0.049	0.184	0.327	0.499	0.512	0.601	1.000	0.597
0.247	0.21	0.333	0.085	0.16	0.39	0.565	0.594	0.578	0.597	1.000

(Source: Field Survey)

The above table 4.23 shows that correlation coefficient of factors influencing buying behaviour of students. A correlation matrix is simply a rectangular array of numbers it gives the correlation coefficients between a single variable and every other variables in the inquiry. The correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is .000.

#### 4.4.5. Communalities

**Table 4.24 Communalities**

<b>Communalities</b>		
	<b>Initial</b>	<b>Extraction</b>
Availability of product	<b>1.000</b>	<b>.608</b>
Saves money	<b>1.000</b>	<b>.625</b>
Cheaper than retail shop	<b>1.000</b>	<b>.650</b>
<b>Price discounts</b>	<b>1.000</b>	<b>.743</b>
Promotional offers & Coupons	<b>1.000</b>	<b>.396</b>
Easy price comparisons	<b>1.000</b>	<b>.591</b>
Easy way to compare products on different sites	<b>1.000</b>	<b>.593</b>
Shop at home convenience	<b>1.000</b>	<b>.530</b>
Flexibility to choose delivery date	<b>1.000</b>	<b>.549</b>
Sitting at one place & visiting many online stores	<b>1.000</b>	<b>.681</b>
Customer service	<b>1.000</b>	<b>.558</b>
<b>Friendly return policy</b>	<b>1.000</b>	<b>.361</b>
Free home delivery	<b>1.000</b>	<b>.563</b>
Reliability in delivery / shipping time	<b>1.000</b>	<b>.667</b>
Website user friendliness	<b>1.000</b>	<b>.710</b>
Ease of payment modes	<b>1.000</b>	<b>.676</b>
don't have to handle cash	<b>1.000</b>	<b>.654</b>
24 hrs. accessibility	<b>1.000</b>	<b>.680</b>
Extraction Method: Principal Component Analysis.		

(Source: Field Survey)

It is necessary that above table 4.24 shows communalities which shows how much of the variance in the variables has been calculated for by the extracted factors. It is observed that 74 % of the variance in price discounts is calculated for while 36% of the variance in friendly returns policy.

#### 4.4.6. Total Variance Explained

Table 4.25 Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.836	32.425	32.425	5.836	32.425	32.425	3.632	20.178	20.178
2	2.503	13.907	46.332	2.503	13.907	46.332	2.855	15.860	36.038
3	1.322	7.343	53.675	1.322	7.343	53.675	2.280	12.666	48.704
4	1.172	6.512	60.188	1.172	6.512	60.188	2.067	11.484	60.188
5	.936	5.201	65.388						
6	.799	4.439	69.828						
7	.777	4.316	74.144						
8	.686	3.811	77.954						
9	.591	3.281	81.236						
10	.553	3.070	84.305						
11	.502	2.790	87.095						
12	.480	2.665	89.761						
13	.396	2.199	91.960						
14	.381	2.119	94.079						
15	.361	2.007	96.086						
16	.283	1.574	97.660						
17	.250	1.387	99.047						
18	.172	.953	100.000						

Extraction Method: Principal Component Analysis.

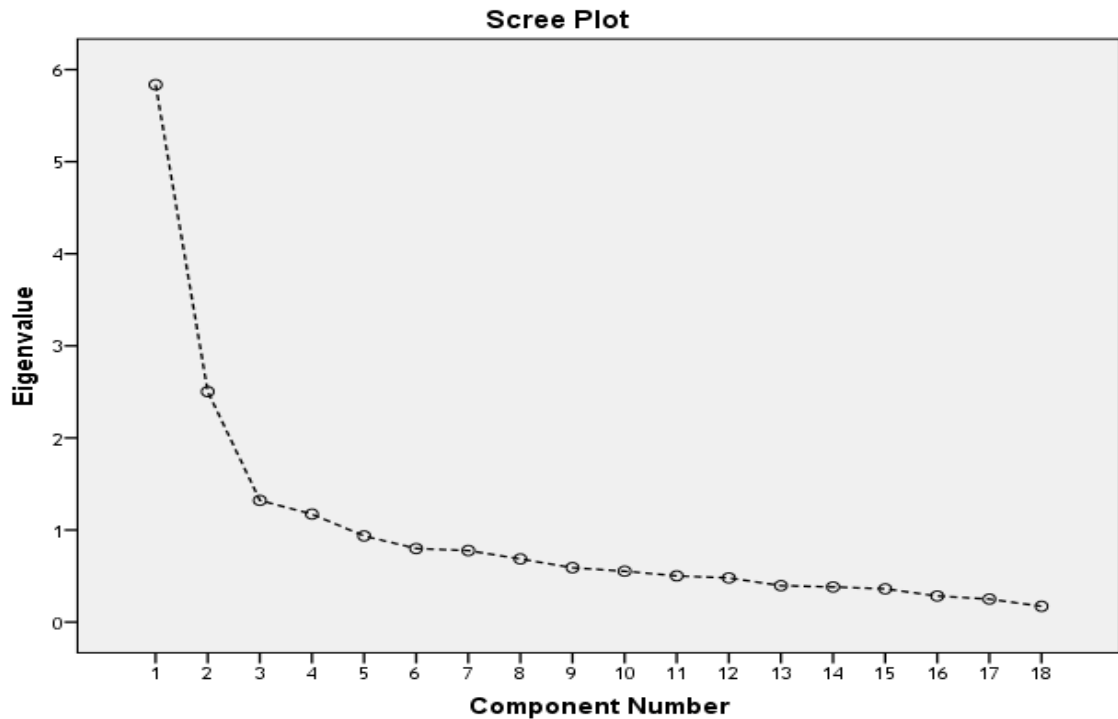
(Source: Field Survey)

Above table 4.25 shows that 18 factors extracted from the analysis along with their Eigen values. It is observed that only four factors extracted 60.18% information. First factor calculated for 32.43% of variance, the second factor calculated for 13.91, the third factor calculated for 7.34% and fourth factor calculated for 6.51%. Remaining 14 factors are not significant.



#### 4.4.7. Scree Plot

Figure 4.19



The figure 4.19 shows scree plot of the Eigen values against all the factors influencing online shopping behaviour of students. The determining how many factors to save shown by scree plot. The point of interest is where the curve starts to flatten. It shows that the curve begins to flatten between factors four and five. Also see that factor five has an Eigen value of less than 1, so only four factors have been saved.

#### 4.4.8. Rotated Component Matrix<sup>a</sup>

Table 4.26 Rotated Component Matrix<sup>a</sup>

	Component			
	1	2	3	4
Availability of product		<b>.734</b>		
Saves money				<b>.704</b>
Cheaper than retail shop				<b>.551</b>
Price discounts				<b>.801</b>
Promotional offers & Coupons		<b>.512</b>		
Easy price comparisons		<b>.672</b>		

Easy way to compare products on different sites		<b>.645</b>		
Shop at home convenience		<b>.575</b>		
Flexibility to choose delivery date			<b>.591</b>	
Sitting at one place & visiting many online stores		<b>.616</b>		
Customer service			<b>.689</b>	
Friendly return policy			<b>.524</b>	
Free home delivery			<b>.566</b>	
Reliability in delivery / shipping time	<b>.760</b>			
Website user friendliness	<b>.818</b>			
Ease of payment modes	<b>.793</b>			
don't have to handle cash	<b>.789</b>			
24 hrs. accessibility	<b>.797</b>			
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 13 iterations.				

(Source: Field Survey)

Rotation component matrix is used for reduce the number of factors on which the variable under study area have high loading. Rotation is not any change anything but data analysis and interpretation easier. Looking at the rotated component matrix and using loadings greater than .5 we see the following pattern

**Factor- 1- Website user friendly and payment mode**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Reliability in delivery / shipping time	<b>.760</b>
2	Website user friendliness	<b>.818</b>
3	Ease of payment modes	<b>.793</b>
4	don't have to handle cash	<b>.789</b>
5	24 hrs. accessibility	<b>.797</b>

**Factor – 2- Convenience and Sales promotion activities**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Availability of product	<b>.734</b>
2	Promotional offers & Coupons	<b>.512</b>
3	Easy price comparisons	<b>.672</b>
4	Easy way to compare products on different sites	<b>.645</b>
5	Shop at home convenience	<b>.575</b>
6	Sitting at one place & visiting many online stores	<b>.616</b>

**Factor-3- After sales services**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Flexibility to choose delivery date	<b>.591</b>
2	Customer service	<b>.689</b>
3	Friendly return policy	<b>.524</b>
4	Free home delivery	<b>.566</b>

**Factor -4- Value of money**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Saves money	<b>.704</b>
2	Cheaper than retail shop	<b>.551</b>
3	Price discounts	<b>.801</b>

It is observed that the factor analysis is reducing numbers of factors there are reduced factors from 18 to 4. There are only four factors are characterized by factor analysis. It include website user friendly and payment mode, convenience and sales promotion activities, after sales services and value of money factors which are affect on online buying behaviour of students.

**4.5- INFORMATION RELATED LEVEL OF STUDENTS SATISFACTIONS**

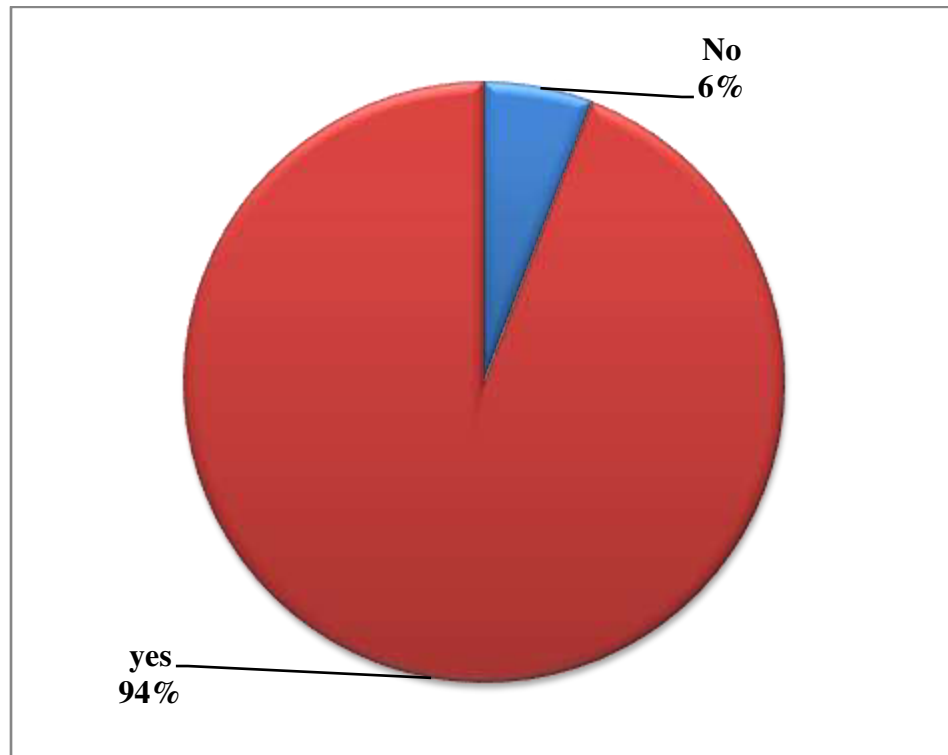
**4.5.1- Satisfaction about online shopping**

**Table 4.27 Satisfaction about online shopping**

<b>Parameters</b>	<b>Respondents</b>	<b>Percentages</b>
Yes	7	5.83
No	113	94.17
Grant Total	120	100

(Source: Field Survey)

**Figure 4.20**



It is necessary to know the satisfaction level of students. Above table and figure shows that 94% students are satisfy about online shopping and only 6% students are dissatisfy about online shopping. Marketer achieve organization objective as a maximization profit and maximization sales through provide maximum customer satisfaction. If customers satisfy abut products and services they continuously buy this type of product and suggest to other for buying product.

It is found that maximum students are satisfied about online shopping services provided by online shopping sites.

**4.5.2 Parameters of Level of satisfaction about online shopping**

**Table 4.28 Level of satisfaction about online shopping**

Sr. No.	Parameters	HS	S	N	D	SD	Total
		5	4	3	2	1	
1	Cash on delivery	340	124	30	4	9	507
		67.6	24.46	5.92	0.79	1.78	100
2	Trust and past purchase experiences	170	196	57	6	15	444
		38.29	44.14	12.84	1.35	3.38	100

3	Provide consumers with real time feedback	110	208	57	12	21	408
		26.96	50.98	13.97	2.94	5.15	100
4	Times saving	185	184	63	12	10	454
		40.75	40.53	13.88	2.64	2.2	100
5	24*7 shopping available	260	152	39	16	9	476
		54.62	31.93	8.19	3.36	1.9	100
6	The description of products shown on the websites are very accurate	120	164	87	48	2	421
		28.5	38.95	20.67	11.4	0.48	100
7	Easy payment option	170	188	54	42	0	454
		37.44	41.41	11.89	9.26	0	100
8	Place convenience	155	156	96	8	14	429
		36.13	36.36	22.38	1.86	3.27	100
9	Good After sales services(Return Policy)	110	168	78	10	25	391
		28.13	42.97	19.95	2.56	6.39	100
10	Quality of the Products	95	252	66	16	8	437
		21.74	57.67	15.1	3.66	1.83	100
11	Better security for personal details	110	204	81	16	12	423
		26	48.23	19.15	3.78	2.84	100
12	Better security for payment and delivery	120	272	51	18	2	463
		25.92	58.75	11.01	3.89	0.43	100
13	People are more interested about online shopping	105	216	90	28	1	440
		23.86	49.09	20.45	6.36	0.24	100

(Source: Field Survey)

5. H.S- Highly Satisfied, 4. S-Satisfied, 3. N- Neutral, 2. D- Dissatisfied, 1. H.D- Highly Dissatisfied.

Above table 4.28 shows that level of satisfaction about online shopping of students. Every business organization earn maximize profit and maximize the sales through customer satisfaction. Satisfaction is a function of identify products performance and customers expectation.

#### **4.5.3-Factor analysis of level of satisfaction about online buying behaviour of students-**

The satisfaction level of on online shopping behaviour of students (dependent variable) is investigated by a structured questionnaire consists of 13 items. Factor Analysis done with the help of Principal Component Method. The questionnaires were administered mostly

by UG and PG students selected colleges in Kolhapur city. Researcher completed factor analysis by using SPSS software and it include Descriptive statistics, Correlation matrix, KMO and Bartlett's Test, Communalities, Extraction Method: Principal Component Analysis, Scree plot, Rotation component matrix.

#### 4.5.3.1- KMO and Bartlett's Test

##### 4.29 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.871
Bartlett's Test of Sphericity	Approx. Chi-Square	658.038
	df	78
	Sig.	.000

(Source: Field Survey)

KMO and Bartlett's Test measure strengths of various variables used for analysis. Sampling adequacy measured by KMO test which can be greater than 0.5 for satisfactory factor analysis. Table 4.29 show that Kaiser Meyer-Olkin (KMO) value is 0.871 which is greater than 0.5, so factor analysis is useful.

Bartlett's test of sphericity is another parameter of measure the strength of variables. Above table 4.21 shows that Bartlett's test of sphericity is significance is (.000) less than 0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to measure satisfaction level of students regarding online shopping behaviour.

#### 4.5.3.2- Descriptive Statistics-

Table 4.30-Descriptive Statistics

Parameters	N	Mean	Std. Deviation	Rank
<b>Cash on delivery</b>	<b>120</b>	<b>4.23</b>	<b>1.163</b>	<b>1</b>
Trust and past purchase experiences	120	3.7	1.261	6
Provide consumers with real time feedback	120	3.4	1.331	12
Times saving	120	3.78	1.182	4
24*7 shopping available	120	3.97	1.223	2
The description of products shown on the websites are very accurate	120	3.51	1.077	11

Easy payment option	120	3.78	1.047	5
Place convenience	120	3.58	1.241	9
Good After sales services(Return Policy)	120	3.26	1.381	13
quality of the Products	120	3.64	1.044	8
Better security for personal details	120	3.53	1.166	10
Better security for payment and delivery	120	3.86	0.882	3
People are interested about online shopping	120	3.67	0.929	7

(Source: Field Survey)

Above table 4.30 shows that descriptive statistics for all the variables of level of satisfaction about online shopping behaviour of students. It shows the number of online shopper students (N), mean, standard deviation and rank who are shopping online. It is found that cash on delivery is an important parameter which is measure level of satisfaction of students regarding online buying. The mean of this parameter is highest that is 4.23.

#### 4.5.3.3- Correlation Matrix<sup>a</sup>

Code	Cash on delivery
SP1	Trust and past purchase experiences
SP2	Provide consumers with real time feedback
SP3	Times saving
SP4	24*7 shopping available
SP5	The description of products shown on the websites are very accurate
SP6	Easy payment option
SP7	Place convenience
SP8	Good After sales services(Return Policy)
SP9	quality of the Products
SP10	Better security for personal details
SP11	Better security for payment and delivery
SP13	People are interested about online shopping

Above table shows that code of parameters of satisfaction level of students which are used for correlation matrix in table 4.31.

**Table 4.31 Correlation Matrix<sup>a</sup>**

		SP1	SP2	SP3	SP4	SP5	SP6	SP7	SP8	SP9	SP10	SP11	SP12	SP13
Correlation	Cash on delivery	1.000	.448	.419	.372	.336	.317	.434	.311	.356	.302	.290	.146	.194
	Trust and past purchase experiences	.448	1.000	.653	.311	.446	.466	.593	.578	.508	.307	.399	.150	.294
	Provide consumers with real time feedback	.419	.653	1.000	.413	.396	.484	.636	.577	.574	.310	.497	.170	.299
	Times saving	.372	.311	.413	1.000	.297	.325	.376	.320	.230	.270	.412	.333	.209
	24*7 shopping available	.336	.446	.396	.297	1.000	.364	.546	.439	.413	.168	.384	.253	.353
	The description of products shown on the websites are very accurate	.317	.466	.484	.325	.364	1.000	.546	.465	.431	.320	.341	.138	.196
	Easy payment option	.434	.593	.636	.376	.546	.546	1.000	.524	.504	.451	.417	.285	.487
	Place convenience	.311	.578	.577	.320	.439	.465	.524	1.000	.565	.303	.509	.190	.204
	Good After sales services(Return Policy)	.356	.508	.574	.230	.413	.431	.504	.565	1.000	.409	.520	.244	.402
	quality of the Products	.302	.307	.310	.270	.168	.320	.451	.303	.409	1.000	.128	.319	.448
	Better security for personal details	.290	.399	.497	.412	.384	.341	.417	.509	.520	.128	1.000	.481	.287
	Better security for payment and delivery	.146	.150	.170	.333	.253	.138	.285	.190	.244	.319	.481	1.000	.506
	People are interested about online shop	.194	.294	.299	.209	.353	.196	.487	.204	.402	.448	.287	.506	1.000

a. Determinant = .003

(Source: Field Survey)

The above table 4.31 shows that correlation coefficient of satisfaction level of students regarding online shopping behaviour. A correlation matrix is simply a rectangular array of numbers it gives the correlation coefficients between a single variable and every other variables in the inquiry. The correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is .003.



#### 4.5.3.4- Communalities

**Table 4.32 Communalities**

	<b>Initial</b>	<b>Extraction</b>
Cash on delivery	<b>1.000</b>	<b>.366</b>
Trust and past purchase experiences	<b>1.000</b>	<b>.662</b>
Provide consumers with real time feedback	<b>1.000</b>	<b>.686</b>
Times saving	<b>1.000</b>	<b>.424</b>
24*7 shopping available	<b>1.000</b>	<b>.427</b>
The description of products shown on the websites are very accurate	<b>1.000</b>	<b>.501</b>
Easy payment option	<b>1.000</b>	<b>.704</b>
Place convenience	<b>1.000</b>	<b>.619</b>
Good After sales services(Return Policy)	<b>1.000</b>	<b>.557</b>
quality of the Products	<b>1.000</b>	<b>.739</b>
Better security for personal details	<b>1.000</b>	<b>.783</b>
Better security for payment and delivery	<b>1.000</b>	<b>.822</b>
People are interested about online shopping	<b>1.000</b>	<b>.731</b>
Extraction Method: Principal Component Analysis.		

(Source: Field Survey)

It is necessary that above table 4.32 shows communalities which shows how much of the variance in the variables has been calculated for by the extracted factors. It is observed that 82 % of the variance in Better security for payment and delivery is calculated for while 36% of the variance in Cash on delivery.

#### 4.5.3.5- Total Variance Explained

**Table 4.33 Total Variance Explained**

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
<b>1</b>	<b>5.629</b>	<b>43.297</b>	<b>43.297</b>	<b>5.629</b>	<b>43.297</b>	<b>43.297</b>	<b>4.226</b>	<b>32.510</b>	<b>32.510</b>
<b>2</b>	<b>1.368</b>	<b>10.525</b>	<b>53.821</b>	<b>1.368</b>	<b>10.525</b>	<b>53.821</b>	<b>1.971</b>	<b>15.161</b>	<b>47.670</b>
<b>3</b>	<b>1.024</b>	<b>7.875</b>	<b>61.697</b>	<b>1.024</b>	<b>7.875</b>	<b>61.697</b>	<b>1.823</b>	<b>14.027</b>	<b>61.697</b>
4	.897	6.897	68.594						

5	.752	5.782	74.376						
6	.664	5.110	79.486						
7	.541	4.160	83.646						
8	.501	3.854	87.500						
9	.445	3.425	90.925						
10	.347	2.667	93.592						
11	.323	2.486	96.078						
12	.272	2.096	98.174						
13	.237	1.826	100.000						

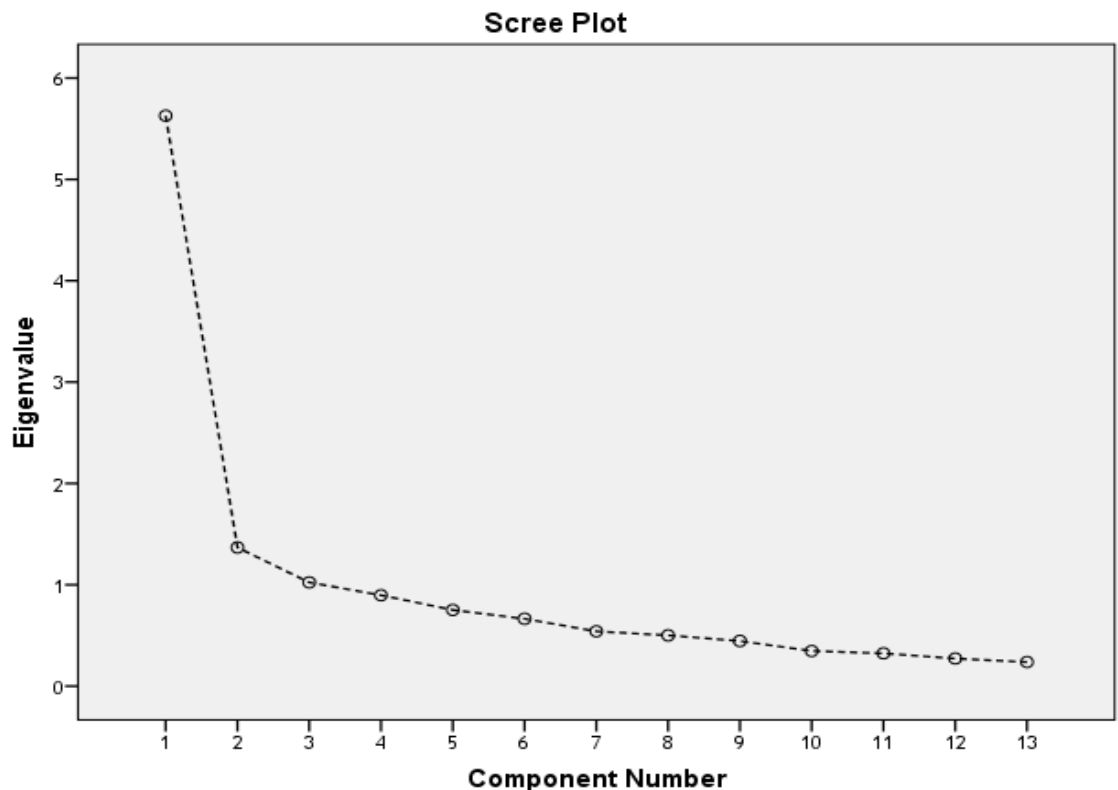
Extraction Method: Principal Component Analysis.

(Source: Field Survey)

Above table 4.33 shows that 13 parameters of satisfaction level extracted from the analysis along with their Eigen values. It is observed that only three factors extracted 61.70% information. First factor calculated for 43.30% of variance, the second factor calculated for 10.53%, and the third factor calculated for 7.88%. Remaining 10 parameters are not significant.

#### 4.5.3.6-Scree Plot

**Figure 4.21**



The figure 4.21 shows scree plot of the Eigen values against satisfaction level of online shopping behaviour of students. The determining how many factors to save shown by scree plot. The point of interest is where the curve starts to flatten. It shows that the curve begins to flatten between parameters three and four. Also see that parameter four has an Eigen value of less than 1, so only three parameters have been saved.

#### 4.5.3.7- Rotated Component Matrix<sup>a</sup>

**Table 4.34 Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
Cash on delivery	<b>.572</b>		
Trust and past purchase experiences	<b>.795</b>		
Provide consumers with real time feedback	<b>.789</b>		
Times saving		<b>.540</b>	
24*7 shopping available	<b>.529</b>		
The description of products shown on the websites are very accurate	<b>.691</b>		
Easy payment option	<b>.706</b>		
Place convenience	<b>.736</b>		
Good After sales services(Return Policy)	<b>.643</b>		
quality of the Products			<b>.792</b>
Better security for personal details		<b>.779</b>	
Better security for payment and delivery		<b>.760</b>	
People are interested about online shopping			<b>.777</b>
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 7 iterations.			

(Source: Field Survey)

Rotation component matrix is used for reduce the number of factors on which the variable under study area have high loading. Rotation is not any change anything but data analysis and interpretation easier. Looking at the rotated component matrix and using loadings greater than .50. We see the following pattern

**Factor- 1- Mode of payment and Services of websites**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Cash on delivery	<b>.572</b>
2	Trust and past purchase experiences	<b>.795</b>
3	Provide consumers with real time feedback	<b>.789</b>
4	24*7 shopping available	<b>.529</b>
5	The description of products shown on the websites are very accurate	<b>.691</b>
6	Easy payment option	<b>.706</b>
7	Place convenience	<b>.736</b>
8	Good After sales services(Return Policy)	<b>.643</b>

**Factor – 2- Time Convenience and security**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Times saving	<b>.540</b>
2	Better security for personal details	<b>.779</b>
3	Better security for payment and delivery	<b>.760</b>

**Factor-3- View of online shopping**

<b>Sr. No.</b>	<b>Statement</b>	<b>Factor loading</b>
1	Quality of the Products	<b>.792</b>
2	People are interested about online shopping	<b>.777</b>

It is observed that the factor analysis is reducing numbers of parameters of satisfaction level of students there are reduced factors from 13 to 3. There are only three parameters are characterized by factor analysis. Students are maximum satisfy with three variables such as mode of payment and services of websites, time convenience and security and view of online shopping.

## 4.6. INFORMATION RELATED PROBLEM FACED TO STUDENTS

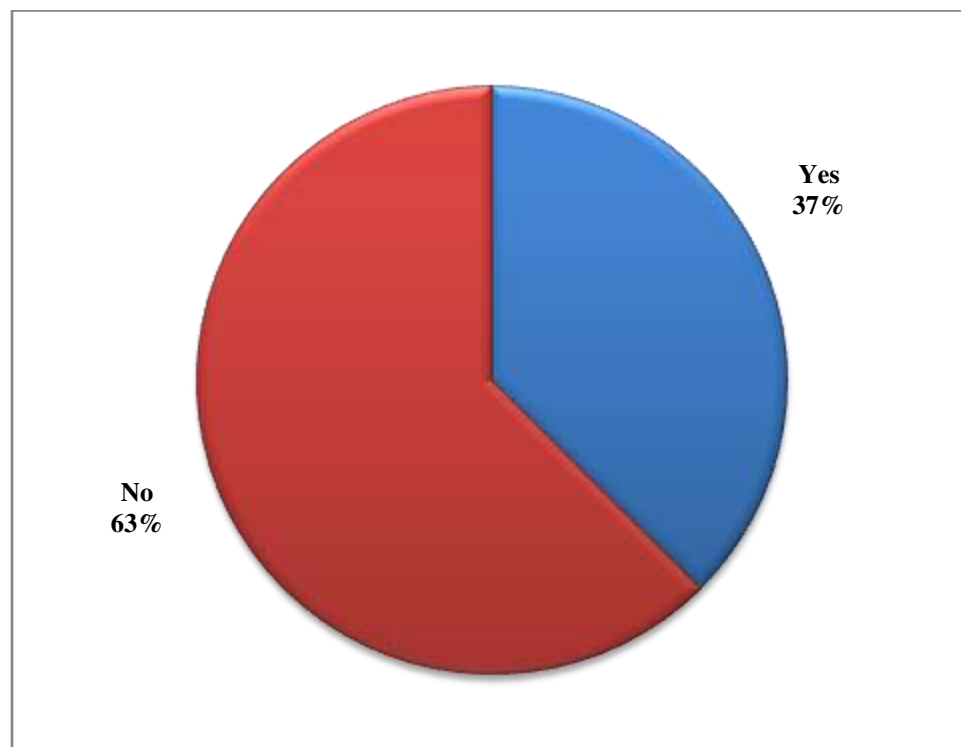
### 4.6.1- Problems faced by students in online shopping

**Table 4.35 - Problems in online shopping**

Parameters	No. of Respondents	Percentage
Yes	45	37.5
No	75	62.5
<b>Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.22**



It is necessary to know the problems of online shopping. There are various problems faced to students at the time doing online shopping. This problems basically classified in problems are related to internet and problems are related to online shopping websites.

Above table and figure shows that 37% students are faced at the time doing online shopping. There are 63% student's opinions no problems are faced at the time doing online shopping.

It is observed that majority students have no any problems faced at the time doing online shopping. So that reason students prefer buy goods through online shopping.

#### 4.6.2. Problems of Online Shopping

**Table 4.36 Problems of Online Shopping**

Sr. No.	Problems	S.A	A	N	D	S.D	Total Score
		5	4	3	2	1	
<b>Problems related internet</b>							
1	Slow internet network	20	64	63	6	1	154
		12.99	41.56	40.91	3.9	0.64	100
2	Server not found	5	104	33	6	4	152
		3.29	68.42	21.71	3.95	2.63	100
3	Virus	5	36	51	22	7	121
		4.13	29.75	42.16	18.18	5.78	100
4	Delay and Failure Transaction	35	52	42	14	4	147
		23.82	35.37	28.57	9.52	2.72	100
<b>Problems related websites</b>							
5	Poor Quality	15	72	42	20	1	150
		10	48	28	13.33	0.67	100
6	Can't touch & Seen	50	72	36	6	2	166
		30.13	43.37	21.69	3.61	1.2	100
7	Color variation	35	64	27	26	0	152
		23.03	42.1	17.76	17.11	0	100
8	I Receive wrong & damage product	10	32	75	16	2	135
		7.41	23.7	55.56	11.85	1.48	100
9	Fear about Misuse of cards	10	48	39	20	8	125
		8	38.4	31.2	16	6.4	100
10	Lack of After sales services	25	20	48	32	3	128
		19.53	15.62	37.5	25	2.35	100
11	Doubt about the product or brand	30	72	39	16	0	157
		19.11	45.86	24.84	10.19	0	100
12	Doubt about Delivery	5	48	45	28	3	129
		3.88	37.21	34.88	21.71	2.32	100
13	Fear about personal information of display	20	36	51	24	3	134
		14.93	26.87	38.06	17.91	2.23	100
14	Poor services	15	16	54	32	4	121
		12.4	13.22	44.63	26.45	3.3	100
15	Friend suggests about risk of online shopping	20	60	27	26	4	137
		14.6	43.8	19.71	18.98	2.91	100

(Source: Field Survey)

**5. S.A- Strongly Agree, 4. A-Agree, 3.N- Neutral, 2.D- Disagree, 1.S.D- Strongly Disagree**

Table 4.36 shows problems faced by students at the time doing online through various online shopping websites. There are 45 students faced problems in online shopping. These problems are classified in two categories as problems related to internet and problems related to online shopping websites.

#### 4.6.3-Factor analysis of problems faced by students in online shopping

The problems on online shopping behaviour of students (dependent variable) is investigated by a structured questionnaire consists of 15 items. This 15 variable classified in to problems related to internet and problems related to websites. Factor Analysis done with the help of Principal Component Method. The questionnaires were administered mostly by UG and PG students selected colleges in Kolhapur city. Researcher completed factor analysis by using SPSS software. It includes Descriptive statistics, Correlation matrix, KMO and Bartlett's Test, Communalities, Extraction Method: Principal Component Analysis, Scree plot, Rotation component matrix.

##### 4.6.3.1- KMO and Bartlett's Test

#### 4.37 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.933
Bartlett's Test of Sphericity	Approx. Chi-Square	1319.715
	df	105
	Sig.	.000

(Source: Field Survey)

KMO and Bartlett's Test measure strengths of various variables used for analysis. Sampling adequacy measured by KMO test which can be greater than 0.5 for satisfactory factor analysis. Table 4.37 show that Kaiser Meyer-Olkin (KMO) value is 0.933 which is greater than 0.5, so factor analysis is useful.

Bartlett's test of sphericity is another parameter of measure the strength of variables. Above table 4.37 show that Bartlett's test of sphericity is significance is (.000) less than 0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to problems faced by students at the doing online shopping.

#### 4.6.3.2- Descriptive Statistics-

**Table 4.38-Descriptive Statistics**

Descriptive Statistics					
Sr. No.	Problems	N	Mean	Std. Deviation	Rank
1	Slow internet network	45	3.42	0.839	3
2	Server not found	45	3.38	0.984	4
3	Virus	45	2.69	1.041	14
4	Delay and Failure Transaction	45	3.27	1.176	7
5	Poor Quality	45	3.31	0.9	6
<b>6</b>	<b>Can't touch &amp; Seen</b>	<b>45</b>	<b>3.69</b>	<b>1.041</b>	<b>1</b>
7	Color variation	45	3.38	1.072	5
8	I Receive wrong & damage product	45	3	0.853	9
9	Fear about Misuse of credit card	45	2.78	1.166	13
10	Lack of After sales services	45	2.84	1.086	12
11	Doubt about the product or brand	45	3.49	0.944	2
12	Doubt about Delivery	45	2.87	0.968	11
13	Fear about personal information of display	45	2.98	1.055	10
14	Poor services	45	2.69	0.996	15
15	Friend suggests about risk of online shop	45	3.04	1.167	8

(Source: Field Survey)

Above table 4.38 shows that descriptive statistics of problems faced by students in online shopping. It shows the number of online shopper students (N), mean, standard deviation and rank who are face problems in shopping online. There are N is 45 because problems faced by only 45 students. It is found that product can't touch & seen is important parameters of problems faced by students at the time do online shopping. The mean of this parameter is highest that is 3.69.



4.6.3.3- Correlation Matrix<sup>a</sup>

Table 4.39 Correlation Matrix<sup>a</sup>

		Slow internet network	Server not found	Virus	Delay and Failure Transaction	Poor Quality	Can't touch & Seen	Color variation	I Receive wrong & damage product
Correlation	Slow internet network	1.000	.794	.831	.920	.875	.857	.829	.826
	Server not found	.794	1.000	.895	.854	.814	.895	.788	.786
	Virus	.831	.895	1.000	.905	.882	.937	.902	.896
	Delay and Failure Transaction	.920	.854	.905	1.000	.929	.905	.928	.884
	Poor Quality	.875	.814	.882	.929	1.000	.834	.912	.859
	Can't touch & Seen	.857	.895	.937	.905	.834	1.000	.861	.896
	Color variation	.829	.788	.902	.928	.912	.861	1.000	.820
	I Receive wrong & damage product	.826	.786	.896	.884	.859	.896	.820	1.000
	Fear about Misuse of credit card	.842	.868	.954	.907	.912	.897	.905	.869
	Lack of After sales services	.872	.758	.921	.888	.841	.901	.891	.883
	Doubt about the product or brand	.852	.849	.921	.924	.913	.875	.936	.847
	Doubt about Delivery	.855	.842	.928	.891	.858	.928	.882	.854
	Fear about personal information of display	.884	.797	.904	.903	.869	.904	.892	.884
	Poor services	.895	.795	.891	.907	.871	.869	.900	.856
Friend suggests about risk of online shopping	.932	.856	.910	.936	.917	.910	.913	.822	

Cont. to next page.....

Fear about Misuse of credit card	Lack of After sales services	Doubt about the product or brand	Doubt about Delivery	Fear about personal information of display	Poor services	Friend suggests about risk of online shopping
.842	.872	.852	.855	.884	.895	.932
.868	.758	.849	.842	.797	.795	.856
.954	.921	.921	.928	.904	.891	.910
.907	.888	.924	.891	.903	.907	.936
.912	.841	.913	.858	.869	.871	.917
.897	.901	.875	.928	.904	.869	.910
.905	.891	.936	.882	.892	.900	.913
.869	.883	.847	.854	.884	.856	.822
1.000	.888	.927	.940	.920	.879	.926
.888	1.000	.896	.910	.929	.942	.902
.927	.896	1.000	.869	.878	.914	.908
.940	.910	.869	1.000	.954	.876	.931
.920	.929	.878	.954	1.000	.902	.924
.879	.942	.914	.876	.902	1.000	.912
.926	.902	.908	.931	.924	.912	1.000

a. Determinant = 9.618E-016

(Source: Field Survey)

The above table 4.39 shows that correlation coefficient of online shopping problems faced by students. A correlation matrix is simply a rectangular array of numbers it gives the correlation coefficients between a single variable and every other variables in the inquiry. The correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is 9.618E-016.

#### 4.6.3.4- Communalities

**Table 4.40 Communalities**

	Initial	Extraction
Slow internet network	1.000	.849
Server not found	1.000	.788
Virus	1.000	.932
Delay and Failure Transaction	1.000	.932
Poor Quality	1.000	.879
Can't touch & Seen	1.000	.903
Color variation	1.000	.889
I Receive wrong & damage product	1.000	.839
Fear about Misuse of credit card	1.000	.926
Lack of After sales services	1.000	.897
Doubt about the product or brand	1.000	.909
Doubt about Delivery	1.000	.910
Fear about personal information of display	1.000	.914
Poor services	1.000	.895
Friend suggests about risk of online shopping	1.000	.935
Extraction Method: Principal Component Analysis.		

(Source: Field Survey)

It is necessary that above table 4.40 shows communalities which shows how much of the variance in the variables has been calculated for by the extracted factors. It is observed that 94 % of the variance in friend suggests about risk of online shopping is calculated for while 79% of the variance in Server not found.

#### 4.6.3.5- Total Variance Explained

**Table 4.41 Total Variance Explained**

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
<b>1</b>	<b>13.396</b>	<b>89.309</b>	<b>89.309</b>	<b>13.396</b>	<b>89.309</b>	<b>89.309</b>
2	.339	2.263	91.572			
3	.289	1.929	93.501			

4	.234	1.559	95.060			
5	.203	1.353	96.413			
6	.160	1.065	97.479			
7	.096	.643	98.122			
8	.063	.419	98.541			
9	.055	.368	98.909			
10	.042	.278	99.187			
11	.036	.237	99.424			
12	.029	.192	99.617			
13	.024	.160	99.777			
14	.017	.116	99.893			
15	.016	.107	100.000			

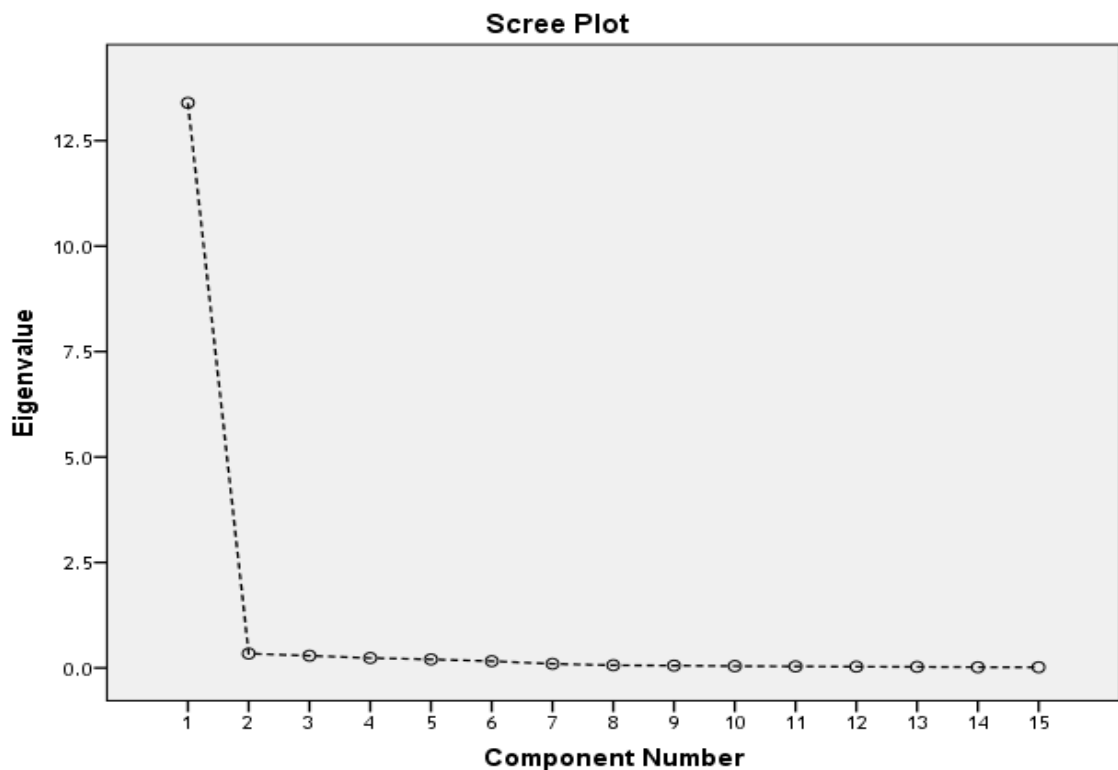
Extraction Method: Principal Component Analysis.

(Source: Field Survey)

Above table 4.41 shows that 15 problems extracted from the analysis along with their Eigen values. It is observed that only one problem extracted 89.31% information. Remaining 14 problems are not significant.

#### 4.6.3.6-Scree Plot

Figure 4.23



The figure 4.23 shows scree plot of the Eigen values against the problems faced by students. The determining how many problems to save shown by scree plot. The point of interest is where the curve starts to flatten. It shows that the curve begins to flatten between problems second. Also see that problem second has an Eigen value of less than 1, so only one problem have been saved.

#### 4.6.3.7- Component Matrix<sup>a</sup>

**Table 4.42 Component Matrix<sup>a</sup>**

	Component
	1
Slow internet network	<b>.922</b>
Server not found	<b>.888</b>
Virus	<b>.965</b>
Delay and Failure Transaction	<b>.965</b>
Poor Quality	<b>.937</b>
Can't touch & Seen	<b>.950</b>
Color variation	<b>.943</b>
I Receive wrong & damage product	<b>.916</b>
Fear about Misuse of credit card	<b>.962</b>
Lack of After sales services	<b>.947</b>
Doubt about the product or brand	<b>.953</b>
Doubt about Delivery	<b>.954</b>
Fear about personal information of display	<b>.956</b>
Poor services	<b>.946</b>
Friend suggests about risk of online shopping	<b>.967</b>
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

(Source: Field Survey)

Rotation component matrix is used for reduce the number of factors on which the variable under study area have high loading but there is only component matrix so only one component extracted. Looking at the rotated component matrix and using loadings greater than .50. We see the following pattern.

### Factor-1- Internet and Website Problems

Sr. No.	Statement	Factor loading
1	Slow internet network	.922
2	Server not found	.888
3	Virus	.965
4	Delay and Failure Transaction	.965
5	Poor Quality	.937
6	Can't touch & Seen	.950
7	Color variation	.943
8	I Receive wrong & damage product	.916
9	Fear about Misuse of credit card	.962
10	Lack of After sales services	.947
11	Doubt about the product or brand	.953
12	Doubt about Delivery	.954
13	Fear about personal information of display	.956
14	Poor services	.946
15	Friend suggests about risk of online shopping	.967

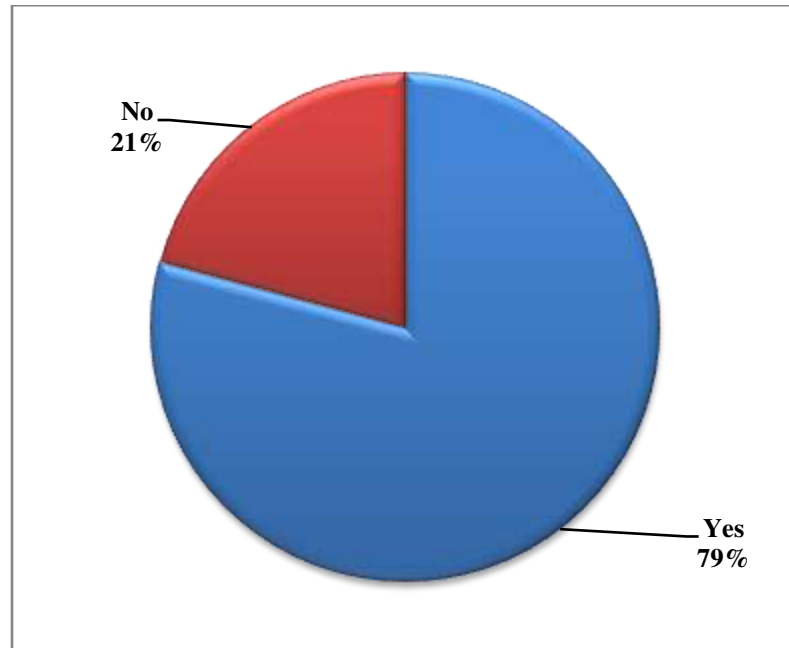
It is observed that the factor analysis is reducing numbers of problems faced by students there are reduced factors from 15 to 1. There are only one problem is characterized by factor analysis. Students are faced problems regarding internet and online shopping websites at the time doing online shopping.

**Table 4.43 Suggest other to adopt online shopping services**

Parameters	No. of Respondents	Percentages
Yes	95	79.17
No	25	20.83
<b>Total</b>	<b>120</b>	<b>100</b>

(Source: Field Survey)

**Figure 4.24**



In the present study researcher use snow ball sampling method for data collection so it is necessary to know the students suggest to other about online shopping to their friends, family members and relatives.

Table 4.43 and figure 4.24 shows 79% students suggest to other about online shopping. 21% students do not suggest to other about online shopping.

It is reveal that majority students suggest to their friends, family members and relatives regarding online shopping. If students are satisfy about online shopping then they positively suggest to other and this information useful to collect information regarding study.

#### **4.7. HYPOTHESES TESTING:**

In this section, researcher has formulated the three hypothesis and using different methods of hypothesis testing like; Independent Sample t Test, Paired Sample t test and Chi-square ( $\chi^2$ )Test, ANOVA etc. For testing the hypothesis researcher has used SPSS (20.0) Software and interpreting the results. In consistent with the objectives, following hypotheses were formed by the researcher;

1. Ho: Factors are not influencing on online shopping behavior of students.  
H<sub>1</sub>: Factors are influencing on online shopping behavior of students

2.  $H_0$ : The students are not highly satisfied with online shopping  
 $H_1$ : The students are highly satisfied with online shopping.
3.  $H_0$ : Family Income and satisfaction level of the students are not dependent.  
 $H_1$ : Family Income and satisfaction level of the students are dependent.

#### 4.7.1. Hypothesis -1-

- $H_0$ : Factors are not influencing on online shopping behavior of students.  
 $H_1$ : Factors are influencing on online shopping behavior of students.

Researcher used one sample T test for this hypothesis. One sample T test is used whether the mean of single variable is different from specific constant. In this hypothesis factors affect on buying behaviour of students is a single variable so one sample T test is useful to test this hypothesis.

Table 4.44

One-Sample T Test							
	Test Value = 3						Result
	Table Value ('t' Value)	df	Sig. (2-tailed) ('p' Value)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
Factors affect on buying behaviour of students	11.662	17	.000	.889	.73	1.05	Reject $H_0$

(Source: Field Survey)

Above table 4.44 shows that one sample t test for testing this hypothesis. As per the Factors affect on buying behaviour of students score above 3 has been considered as agree and strongly agree of factors affect on buying behaviour of students so the test value 3 has used. It shows that the 'p' values for factors affect on buying behaviour of students is 0.000, which is less than the significant value i.e. 0.05 ('p' value < 0.05). So reject the null hypothesis and alternative hypothesis is accepted. It means that the various factors affecting on buying behaviour of students.

#### 4.7.2. Hypothesis -2-

- $H_0$ : The students are not highly satisfied with online shopping  
 $H_1$ : The students are highly satisfied with online shopping.

Researcher used one sample T test for this hypothesis. One sample T test is used whether the mean of single variable is different from specific constant. In this hypothesis



satisfaction level of students is a single variable so one sample T test is useful to test this hypothesis.

**Table 4.45**

One-Sample T TestS							
	Test Value = 3						Result
	Table Value ('t' Value)	df	Sig. (2-tailed) ('p' Value)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
Satisfaction Level	8.124	12	.000	.846	.62	1.07	Reject H <sub>0</sub>

Above table 4.45 shows that one sample t test for testing this hypothesis. As per the students satisfaction level score above 3 has been considered as satisfy and strongly satisfy level of students satisfaction so the test value 3 has used. It shows that the 'p' values for students satisfaction level is 0.000, which is less than the significant value i.e. 0.05 ('p' value < 0.05). So reject the null hypothesis and alternative hypothesis is accepted. It means that the students' satisfaction level is very high regarding online shopping.

### 4.7.3 Hypothesis -3-

H<sub>0</sub>: Family Income and satisfaction level of the students are not dependent.

H<sub>1</sub>: Family Income and satisfaction level of the students are dependent.

Researcher used Analysis of variance (ANOVA) for test this hypothesis. ANOVA test used when two or more groups are differ from each other significantly in one or more characteristics.

**Table 4.46**

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.142	3	.047	.275	.842
Within Groups	1.550	9	.172		
Total	1.692	12			

Table 4.46 shows that ANOVA test for hypothesis. This hypothesis results show that the Accept the H<sub>0</sub> and Reject the H<sub>a</sub>. It is strong evidence is evincing that the p value is greater than  $\alpha$  (Alpha) value (P' Value >  $\alpha$ ). There p value is greater (i.e.0.842) than the

level of satisfactions value (i.e.0.05). It shows that the satisfaction of students is independent on their family income. So, null hypothesis is accepted and alternative hypothesis is rejected. It indicates family Income of students and level of satisfaction of students are independent.

#### **4.8 CONCLUSION:**

In this chapter cover data analysis and interpretation as per the set objectives and as per collected information through students. Data collected through online questionnaire on Google form, from 120 students of selected colleges in Kolhapur city. Appropriate statistical tools and techniques are used for data analysis. Researcher use SPSS and Excel for data analysis. Frequency tables, percentages, mean, percentile value, factor analysis of demographic profile of students, information related to internet, factors affect on buying behaviour, and satisfaction level of students and problems faced by students at the time doing online shopping prepare by using statistical tools. In this study researcher use one sample t test and ANOVA test for testing the hypothesis.

The findings and suggestions on the basis analysis and interpretation discuss in the chapter five.

#### **4.9. REFERENCES**

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**CHAPTER V**  
**FINDINGS, SUGGESTIONS AND CONCLUSION**

**5.1 INTRODUCTION**

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## **CHAPTER V**

### **FINDINGS, SUGGESTIONS AND CONCLUSION**

#### **5.1 INTRODUCTION:**

The main objective of this study was analysis the online buying behavior of UG and PG students of selected colleges in Kolhapur city. Students use various online shopping websites for online shopping. This chapter includes findings, suggestions and conclusion which are drawn by researcher on the basis analysis and interpretation of data. The researcher gives findings on the basis of data analysis and interpretation. Suggestions are given for improving the factors which are affecting on buying behaviour, level of satisfaction and problems faced by online shoppers to online shopping websites. Finally the researcher has given the overall conclusions on the basis of analysis and interpretation of data and testing hypothesis of the study.

#### **5.2 FINDINGS:**

The findings of the study divided into different parts as per the analysis of data made in Chapter IV. These findings are related to demographic factors of students, information of online shopping, factors affecting on online shopping behaviour, level of satisfaction and problem faced by students at the time of buying the products and hypotheses testing etc.

##### **5.2.1 Findings are related to demographic factors**

1. It is found that the female students buy products through retail shop because they require large variety of products. Basically female students are aware about products features so they prefer retail store for shopping. More number of male students buys products through online shopping because they attract towards the physical appearance of product. (Table 4.1)
2. The study reveals that under graduate level students are more than post graduate level students. (Table 4.2)
3. It is observed that shows more number of students from commerce stream is buy goods and services through online shopping websites. In the presence study it shows that commerce stream students are aware about digital marketing and e-commerce so they prefer buying product through e marketing. (Table 4.3)

4. It is found that students belonging to Hindu religion are more than other religions. According to census survey 2021 the Hindu population is more than 87% of total population of Kolhapur district. It indicates that students from Hindu religion are more for online shopping. (Table 4.4)
5. It is observed that the number of students is approximately equal to all level of family income. It is also shows that all income level students buy product through online shopping websites. (Table 4.5)

### **5.2.2 Findings are related online shopping information**

6. It is reveals that majority students don't buy product regularly. In this present study also shows that electronic devices, books, gift, mobile accessories, sports and fitness product categories buy in large quantity by students those product categories used for long period of time so near about 67% students buy product sometime and rarely. Health, glossary, beauty and Men's and women's fashion product categories are also available on various online shopping websites this product categories is used by students for day to day life so near about 33% students buy product with frequency of often and very often. (Table 4.6)
7. Now a day's more number of students are connected through phone accessibility so they are use various social networking sites for entertainment, academic purpose, market analysis. More number of popular online shopping sites for the sales promotion use social networking sites like facebook, whatsapp, twitter, tik tok etc. it is found that majority students get idea through online advertising. It is also observed that present study on college going student which are connected together with their friends so they get idea about online shopping from them. (Table 4.7)
8. It is found that buy the products is not an individual decision of students. The students was fear about products quality, websites, miss use of personal information so they firstly discuss with their friends, family members and relatives at the time of online shopping. (Table 4.8)
9. It is observed that the before 4 years there is lack of internet facilities, unknown about e marketing, lack of user friendly websites and lack of phone accessibility due to this reason customers don't buy products through websites. In today's

development in e marketing process customers are aware about e marketing, availability of internet and phone facility and user friendly websites customer prefer by product from user friendly online shopping websites. (Table 4.9)

10. It is observed that more than 85% students are products monthly and quarterly. It shows students can buy the goods and services as per their needs, wants and demand. (Table 4.10)
11. It is reveal that 57% students are visit to retail stores to know the product feature, product quality, size, color and price of the product before taking decision regarding online purchase. (Table 4.11)
12. In today's development in digital marketing process students are aware about e-commerce, availability of internet and phone facility and user friendly websites students prefer by product from user friendly online shopping websites. But before 4 years there is lack of internet facilities, lack of user friendly websites and lack of phone accessibility due to this reason students don't buy products through websites. (Table 4.12)
13. It is found that phone availability is one of the easily available instruments for online shopping among the students. So it shows 59% students use mobile phone for online shopping. (Table 4.13)
14. The present study shows that majority students are used Amazon and Flipkart online shopping websites for buying products because, those websites are user friendly, popular and convenient so its impact on students buying behavior. (Table 4.14)
15. It is observed that majority students give first preference to Amazon website. The Amazon is a first rank website in global ranking. So it provide products as per the need demand and wants of students. Like Amazon Flipkart also provides qualitative products to students so they got second preference by students. (Table 4.15)

### **5.2.3. Findings related reasons for using selected websites for online shopping.**

16. It is observed that price is important reason for select Amazon website for online shopping. (Table 4.16.1)

17. There is a more favourable response from students for using Flipkart website for online shopping. Due to price, convenience, time saving and fast shipping reasons. (Table 4.16.2)
18. It is found that time saving and convenience is important reason for select Snapdeal website for online shopping by students. (Table 4.16.3)
19. It is found that 74 students prefer this website but there is no any appropriate reason for selecting website because percentage of preferences of students for all reasons is less than 50% but trust on website and price of the products are average reason for select this website. (Table 4.16.4)
20. It is observed that Shopclues website use publicity, advertising, discount offers and other sales promotion tools so students prefer this website. (Table 4.16.5)
21. It is found that Myntra website is selling women's fashion wears and dress accessories by creating brand conscious. It is also observed that this is most popular for western to ethnic to traditional; all kinds of clothes are sold on Myntra referred by friends. (Table 4.16.6)
22. It is observed that all the product categories are available on homshop18 website referred by friends. This site also provide user friendly website and save the time. (Table 4.16.7)
23. It is found that due to availability of various product categories friend referred to students by the goods and services through other websites like Localbanya, Infibeam, Firstcry and Candre. (Table 4.16.8)

#### **5.2.4. Findings related to products categories buy from online shoppers**

24. It is observed that majority students prefer Amazon and flipkart websites for buying various products categories. It is also reveals that electronic appliances, books, men's and women's fashion products categories largely preferred by students. (Table 4.17)

#### **5.2.5. Findings related amount spend and payment mode for online shopping**

25. It is found that majority students spend monthly below Rs. 1000 and Rs. 1,000 to Rs, 5000 it is near about 93% of total students. It is shows that monthly income of family and monthly amount spend by student are independent. (Table 4.18)

26. It is observed that due to fear about misuse of personal information and bank details, 105 students prefer cash on delivery mode of payment. (Table 4.19)

#### **5.2.6. Findings related factors influencing online shopping**

27. It is observed that Kaiser Meyer-Olkin (KMO) value is 0.824 which is greater than 0.5, so factor analysis is useful. It is also shows that Bartlett's test of sphericity is significance are (.000) less than 0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to factor affect on online shopping behaviour of students. (Table 4.21)

28. It is found that Availability of product is an important variable which is affect on online buying behaviour of students. The mean of this variable is highest that is 4.40. (Table 4.22)

29. The correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is .000. (Table 4.23)

30. It is observed that 74 % of the variance in price discounts is calculated for while 36% of the variance in friendly returns policy. (Table 4.24)

31. It is observed that only four factors extracted 60.18% information. First factor calculated for 32.43% of variance, the second factor calculated for 13.91, the third factor calculated for 7.34% and fourth factor calculated for 6.51%. Remaining 14 factors are not significant. (Table 4.25)

32. It shows that the curve begins to flatten between factors four and five. Also see that factor five has an Eigen value of less than 1, so only four factors have been saved. (Figure 4.19)

33. It is observed that the factor analysis is reducing numbers of factors there are reduced factors from 18 to 4. There are only four factors are characterized by factor analysis. It include website user friendly and payment mode, convenience and sales promotion activities, after sales services and value of money factors which are affect on online buying behaviour of students. (Table 4.26)



### **5.2.7. Findings related to level of satisfaction about online shopping**

34. It is found that 94% students are satisfied about online shopping services provided by online shopping sites. (Table 4.27)
35. It is revealed that Kaiser Meyer-Olkin (KMO) value is 0.871 which is greater than 0.5, so factor analysis is useful. It shows that Bartlett's test of sphericity is significance is (.000) less than 0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to measure satisfaction level of students regarding online shopping behaviour. (Table 4.29)
36. It is found that cash on delivery is an important parameter which is measure level of satisfaction of students regarding online buying. The mean of this parameter is highest that is 4.23. (Table 4.30)
37. It is observed that the correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is .003. (Table 4.31)
38. It is observed that 82 % of the variance in Better security for payment and delivery is calculated for while 36% of the variance in Cash on delivery. (Table 4.32)
39. It is observed that only three factors extracted 61.70% information. First factor calculated for 43.30% of variance, the second factor calculated for 10.53%, and the third factor calculated for 7.88%. Remaining 10 parameters are not significant. (Table 4.33)
40. It shows that the curve begins to flatten between parameters three and four. Also see that parameter four has an Eigen value of less than 1, so only three parameters have been saved. (Figure 4.21)
41. It is found that only three parameters are characterized by factor analysis. Students are maximum satisfy with three variables such as mode of payment and services of websites, time convenience and security and view of online shopping. (Table 4.34)

### 5.2.8. Findings related to problems in online shopping

42. It is observed that 63% students have no any problems faced at the time doing online shopping. So that reason students prefer buy goods through online shopping. (Table 4.35)
43. It is found that Kaiser Meyer-Olkin (KMO) value is 0.933 which is greater than 0.5, so factor analysis is useful. Bartlett's test of sphericity is significance is (.000) less than 0.05 this means that correlation matrix is not an identity matrix. It indicates that factor analysis is useful to problems faced by students at the doing online shopping. (Table 4.37)
44. It is found that product can't touch & seen is important parameters of problems faced by students at the time do online shopping. The mean of this parameter is highest that is 3.69. (Table 4.38)
45. The correlation coefficient between all variables is always 1; therefore the principle diagonal of the correlation matrix contains 1s. The correlation coefficients above and below the principal diagonal are the same. The determinant of the correlation matrix is 9.618E-016. (Table 4.39)
46. It is observed that 94 % of the variance in friend suggests about risk of online shopping is calculated for while 79% of the variance in Server not found. (Table 4.40)
47. It is observed that only one problem extracted 89.31% information. Remaining 14 problems are not significant. (Table 4.41)
48. It shows that the curve begins to flatten between problems second. Also see that problem second has an Eigen value of less than 1, so only one problem have been saved. (Figure 4.23)
49. It is observed that the factor analysis is reducing numbers of problems faced by students there are reduced factors from 15 to 1. There are only one problem is characterized by factor analysis. Students are faced problems regarding internet and online shopping websites at the time doing online shopping. (Table 4.42)
50. It is reveal that 79% students suggest to their friends, family members and relatives regarding online shopping. If students are satisfy about online shopping

then they positively suggest to other and this information useful to collect information regarding study. (Table 4.43)

### **5.2.9. Findings related to Hypothesis**

51. It shows that the 'p' values for factors affect on buying behaviour of students is 0.000, which is less than the significant value i.e. 0.05 ('p' value < 0.05). So reject the null hypothesis and alternative hypothesis is accepted. It means that the various factors affecting on buying behaviour of students. (Table 4.44)
52. It shows that rejects the null hypothesis and accepts the alternative hypothesis. It means that the students' satisfaction level is very high regarding online shopping. Because the 'p' values for students satisfaction level is 0.000, which is less than the significant value i.e. 0.05 ('p' value < 0.05). (Table 4.45)
53. It is found that the satisfaction of students is independent on their family income. So, null hypothesis is accepted and alternative hypothesis is rejected. It indicates family Income of students and level of satisfaction of students are independent. (Table 4.46)

## **5.3. SUGGESTIONS**

### **5.3.1. Suggestions to students**

1. Students should check reviews and ratings of online shopping websites before making final decision of buying.
2. Students should compare products features, products quality, price of products, sales promotion tools and brand image of various websites before buy products.
3. Students should read all terms and conditions of offers provided by online shopping websites.
4. It is suggest that students should read carefully products description and offers display on online shopping websites.
5. Students should collect information of customer service center contact details of online shopping website before buy products.
6. Students should aware about details of personal information and security of payment mode.
7. Students should confirm shipping policy and delivery option before taking final purchase decision.

8. Students should always save copy of order placed.
9. Student should use authentic websites for online shopping.
10. Students should use strong login id and password of online shopping websites.
11. Students should maintain good relation with online shopping websites by providing real time feedback.

### **5.3.2. Suggestions to online shopping websites**

12. Due to cyber crime online shopping websites should provide high security of personal information and transaction details of students.
13. Online shopping should provide more varieties of products also they provide branded and qualitative products.
14. For maintain good relation with students websites should provide friendly return policy when students receive damaged or poor quality products.
15. Online shopping websites should reduce delivery charges and fast delivery on time at given date and place.
16. For create awareness among online shopping arrange training and development programme for students.
17. Safety transfer products from one place to another place provide qualitative packaging materials.
18. Use innovative sales promotion tools and techniques for attract maximum customer.
19. Online shopping websites should provide global products at a reasonable rate to common people.
20. Send regular website updates, new offers, newly launched products and additional services to students by message through email and mobile.
21. Shopping websites try to create user friendly website.
22. Follow all the ethical and government practices.
23. Online shopping websites should provide appropriate products shown in web page.

#### **5.4. SCOPE FOR FUTURE RESEARCH**

In present research researcher studied the “A Study on Online Buying Behavior With respect To U.G and P.G Students of selected Colleges in Kolhapur City.” In this study researcher focus on UG and PG students from selected colleges from Kolhapur city therefore future scope is to study the buying behavior of students in all college from Kolhapur district through comparative study of buying behavior of students with urban area and rural area. Another scope of study is study the buying behavior of college students from all streams such as engineering, management studies, diploma students etc. or youths in Kolhapur districts.

#### **5.5. CONCLUSION**

In this study researcher focus on buying behaviour of UG and Pg students from selected colleges in Kolhapur city. This study cover demographic profile of the students, factors affect on buying behaviour, satisfaction level and problems of online shopping faced by students. In this study use various statistical tools for data analysis and interpretation as factor analysis, test hypothesis by using t test, chi square test and ANOVA test.

After the analysis and interpretation researcher had concluded that near about 50% students are from commerce stream which buy products online. As per census survey Hindu religions population is greater than other religion so 91 students of Hindu religion buy products online. Students spend amount from total family income so it conclude income level is differ as per students. It is conclude that 62 students buy products online some time. Human is social animal so students collect information from various sources as referred by friend, referred by family members, referred by relatives, saw online advertisement and saw off line advertisement. Frequency of buying products online of students is monthly and quarterly. Maximum student visit to retail shop before making final decision about online shopping for collect information regarding products feature, price, brand, size, color etc. This study also conclude that due to development in sources of digital marketing students use this mode for buying product from last four years.

Availability of phone accessibility students use this instrument for doing online shopping. In this study conclude that majority students prefer Amazon and Flipkart online shopping websites. Price is important reason for select online shopping websites. Electronic appliances as Mobile, TV Laptop, and Pen drive etc, Books, Men’s fashion and women’s

fashion product categories buy maximum through online shopping websites by students. Students buying decision is depend on income of family so majority students buy products up to Rs. 5000 through online shopping sites. Lack of awareness, fear about misuse of personal information and lack of security of payment mode students prefer cash on delivery payment mode in online shopping process. Online shopping websites provide all verity products is important factor affect on buying behaviour of students. Cash on delivery is important parameter of student's satisfaction level. Students are satisfied about online shopping due to mode of payment, time convenience, security and positive attitude of students. At the time doing online shopping student face various problems out of those problems product can't touch and seen is important problem in online shopping. It is also conclude that on the basis hypothesis testing various factors are affect on online shopping behaviour and students are highly satisfy about online shopping. On the basis hypothesis testing it is reveals that family income of students and level of satisfaction of students is independent. Researcher gives various suggestions to students and online shopping websites for effective online shopping prove. Those suggestions are useful to students as well as online shopping websites for increasing performance, increasing marketing activities, increasing satisfaction level of students and reducing the problems.

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**Annexure**

**“A Study on Online Buying Behavior With Respect To U.G and P.G Students of Selected Colleges in Kolhapur City.”**

Minor Research Project under Research & Promotion Cell

**Vivekanand College, Kolhapur (Autonomous)**

Researcher: Mr. U. D. Dabade (M.Com, M. Phil., SET, GDC&A, Ph.D., (Appearing))

**Interview schedule for students**

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**This opinion survey is a part of academic research work.**

**A) Demographic profile:**

1) Name:

2) College Name: -----

3) Sex:                    1. Male                                        2. Female                   

4) Religion                1. Hindu                                        2. Muslim                   

3.Others                   

5) Education:            1.Under Graduate                                        2. Post-graduation                   

6) Stream                    1. Arts                                        2. Commerce                   

3. Science                   

7) Monthly Income of Family in Rs.

1. Below Rs.25, 000                                        2. Rs. 25,001 to Rs.50, 000                   

3. Rs.50, 001 to Rs.1, 00,000                                        4. Above Rs.1, 00,001                   

**B) Information regarding online shopping**

8) Do you frequently shop online?

1. Very often                                        2. Often                                        3.Sometime                   

4.Rarely                                        5. Never                   

9) How do you get idea of online shopping?

1. Referred friends                                        2.referred family/ relatives                   

3. Saw an online advertisement                                        4.Saw an offline advertisement                   

10) Do you discuss with your friends / family members/ relatives at the time of online shopping?

1. Yes                                        2. No                   

11) How long your friends / family members/ relatives doing online shopping?

1) Less than a year                                        2) 1 to 3 years                   

3) 4 to 6 years                                        4) More than 6 years



18) Which product categories are you frequently buy and mention websites for buying these products?

(Please(√) Tick)

Sr No	product categories	Amazon	Flipkart	Snapdeal	Jabong.	Shopclues	Myntra	Homeshop18	Other
1	Men's Fashion (T-shirts, Jeans, Formals, Casuals)								
2	Women Fashion (Shoes, Sandals)								
3	Electronics -TV, mobiles, laptops, pen-drives								
4	Beauty, Health, Grocery								
5	Sport, fitness, bags,								
6	Books								
7	Movies, video game, music.								
8	Gift card mobile accessories								

19) In a month how much amount approximately spends for online shopping?

1) Below Rs.1, 000

2) Rs. 1,001 to Rs. 5,000

3) Rs.5, 001 to Rs.10, 000

4) Above Rs. 10,001

20) How do you make payment for online shopping?

1) Credit Card

2) Debit Card

3) Cash Card

4) Cheque

5) Cash on delivery

**C) Information relating to factor influencing, level of satisfaction and problems faced by e shoppers:**

21) Which Factors are influencing on online shopping?

**5. Strongly Agree 4. Agree 3. Neutral 2. Disagree 1. Strongly Disagree**

Sr. No.	Factors influencing on Online Shopping	5	4	3	2	1
1	Availability of product					
2	Saves money					
3	Cheaper than retail shop					
4	Price discounts					
5	Promotional offers &Coupons					
6	Easy price comparisons					
7	Easy way to compare products on different sites					

8	Shop at home convenience					
9	Flexibility to choose delivery date					
10	Sitting at one place & visiting many online stores					
11	Customer service					
12	Friendly return policy					
13	Free home delivery					
14	Reliability in delivery / shipping time					
15	Website user friendliness					
16	Ease of payment modes.					
17	don't have to handle cash					
18	24 hrs. accessibility					

22) Are you satisfy about online shopping?

1. Yes

2.No

By which reasons are you satisfy or dissatisfy about online shopping?

**5. Strongly Satisfy 4. Satisfy 3. Neutral 2. Dissatisfy 1.StronglyDissatisfy**

Sr. No	Customer satisfaction	5	4	3	2	1
1	Cash on delivery					
2	Trust and past purchase experiences					
3	Provide consumers with real time feedback					
4	Times saving					
5	24*7 shopping available					
6	The description of products shown on the websites are very accurate					
7	Easy payment option					
8	Place convenience					
9	Good After sales services(Return Policy)					
10	Quality of the Products					
11	Better security for personal details					
12	Better security for payment and delivery					
13	People are interested about online shopping					

23) Do you face any problems in online shopping?

1. Yes

2. No

If yes, which problems do you face?

**5. Strongly Agree 4. Agree 3. Neutral 2. Disagree 1. Strongly Disagree**

Sr. No.	Problems	5	4	3	2	1
	<b>Problems related internet</b>					
1	Slow internet network					
2	Server not found					
3	Virus					
4	Delay and Failure Transaction					
	<b>Problems related websites</b>					
5	Poor Quality					
6	Can't touch & Seen					
7	Color variation					
8	I Receive wrong & damage product					
9	Fear about Misuse of credit card					
10	Lack of After sales services					
11	Doubt about the product or brand					
12	Doubt about Delivery					
13	Fear about personal information of display					
14	Poor services					
15	Friend suggests about risk of online shop					

24) What are the expectations as a customer of online shopping company?

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25) What are the suggestions to the online shopping company?

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26). Will you suggest other to adopt online shopping services?

1. Yes

2. No

@@@ THANK YOU @@@

Signature of respondent