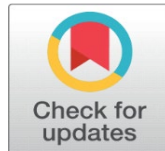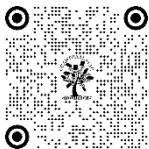# ON-LINE BUYING BEHAVIOR OF CONSUMERS WITH REFERENCE TO KRISHNAGIRI DISTRICTS

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ABSTRACT

Information technology and its evolution play a predominant place in the success of business in diverse market environments. It provides unique information about world business opportunities. In such a way websites are becoming mainstream commercial usages as it is user-friendly for every walk of life. The internet is the technology introduced in the modern field of business, which is widely used for business operations. Based on usage, internet users are classified into two categories according to their nature such as active and passive users. The active users are those who use selective search engines and refer to some websites for the collection of information for purchasing goods and services. [1] passive users are those who receive frequent messages through their e-mail, social media, or other modes of message about the availability of products in the markets. Likewise, from the buyer's point of view, buyers are divided into two categories online and offline. The online purchasing of goods and commodities with help of online sources or retailers such as Flipkart, Amazon, Grofers India Pvt. Ltd, Zomato Ltd, Myntra Designs Pvt. Ltd etc., offline buyers depend on dependable marketers, like retailers, wholesalers, agents, etc.

Keywords: Buying, Consumer, Designs, Commodities, Modern Era, Technology, E-Commerce Adoption and Cash on Delivery (COD)

1. INTRODUCTION
1.1. IMPORTANCE OF INFORMATION TECHNOLOGY

The development of technology is unavoidable in the present scenario due to tough competition prevailing among countries for their development. In the modern era, the superior position of the country is decided based on the advancement in technology. A recent survey conducted by the Indian Marketing Research Bureau (INRB) states that more than 143 million social media users are using digital media for various service purposes. The report reveals that four metro states continue to account for almost fifty percent of social media users in the urban region of India. The technology is widely used by college students and school-going children. [2]

1.1.1. SMARTPHONES

In the present scenario, smartphones are playing a predominant role in people's day-to-day activities. The far most reason is its affordability, these devices are not only used for normal purposes like phone calls, videos, or chatting, rather it is used for different online payment purposes like e-wallet, core banking, e-banking, mobile banking, and for electronic retail payments.

1.1.2. E-WALLET

In India, e-wallet service is legally approved as a "pre-paid payment instrument" it is defined in the RBI guidelines under the payment and settlements Act, 2005." It facilitates the purchase of goods and services including fund transfers. There are three types of wallet system is available for transfers first one is closed system payments, issued by the establishments exclusively used for their own purpose, the second one is semi-closed system payments used only for clearly mentioned merchants or to the locations, and the third one is open system payments used for purchasing good and services including ATM services. [3]

1.1.3. WORLD WIDE WEB (WWW)

The World Wide Web (WWW) is an interconnected system of web pages accessible with the help of internet facilities. In the present era, WWW has drastically modified the uses of individuals and corporates around the world. In the past, it was used mostly for transferring information and sending communication. But in the present context, it is used for merchandising services such as online retailing, and financing services. Smart devices have made the possibility of accessing services at 4x7 and providing convenient services at the doorsteps of customers of different walks. [4]

2. ONLINE MARKETING

Online marketing is defined as a set of technological tools and methods adopted for selling products and services through the internet. It includes a wider spectrum of marketing strategies than a traditional business. Online marketing is organized with extra channels and marketing mechanisms available on the internet platform. It contains several branches such as social media marketing, search engine marketing, and search engine optimization.

Effective online marketing promotes customer relationship Management (CRM), which connects sellers with qualified potential consumers, and paves the way for business development as compared with traditional business marketing.

Online Marketing includes internet innovative technology, design, development, and advertisement focusing on essential business models such as E-commerce, Lead-based websites, affiliate marketing, local search, and social media. It helps the business for its growth, reduces the middlemen expenditures, provides effective communication about the products, better control of the middlemen, provided improved pre- and post-purchase customer services, and created competition.

3. CONSUMER BEHAVIOR

The term consumer behavior is an autonomous discipline in the field of the market that got its importance in the 60s Since then it has gained its significance and advancement mode with the support of constant research by focusing on all the aspects, which are relevant to consumer behavior.

Consumer behavior is related to the psychology of the consumers who buy goods and services. It makes differences in the purchasing attitude of the consumers where they depend on various factors like search, evaluation of purchase, consumption, and, post-purchase behavior including disposal of products by analyzing the environment and personal attitude of the consumers. It is a source of knowledge that reads various elements of consumer behavior related to the purchase and disposal of products.

Consumer behavior includes services, ideas, and tangible products. It also depends and influences on market conditions like combative marketing of the goods, and easy credits. It is also considered to be a complex term influenced

by various variables dealing with the tendency of consumers. Those variables are divided into three major sections which read as under.

- External environmental variables such as culture, social group, family type, geographical, political, economic, and religious environment.
- Individual Determinants like personality and self-esteem, Motivation and participation, understanding and information learning, and perseverance.
- Consumer decision-making process such as problem identification, information search, evaluation of products and services, purchase planning, and post-purchase attitude. [5]

Consumer behavior is not a single process it is influenced by several processes such as recognition, information, evaluation, purchase decision, and post-purchase decision. Under these processes, the consumers should have knowledge in recognizing the problems that need to be fulfilled, information regarding the requirement of the products, evaluate the need of the products and then the final decision on purchases are made.

4. STATEMENT OF THE PROBLEM

Online buying is a new trend of purchase where the relationship between sellers and consumers is built with the help of virtual technologies. Here there is no physical contact arises between them, but the real-time delivery system and zero tolerance for technical issues are the two important principles adopted by the sellers.

Online marketing is uniting world trade and builds strong consumer relationships between countries for developing and utilizing the resources of the different countries. It helps the conglomerates to understand the different cross-cultural perceptions and utility access of products.

Online buying behaviour is related to the psychology of consumers, leading them to buy products online. Consumers' decisions are influenced by different factors such as product availability, transparency in delivery, price, and convenience of buying.

The evolution of internet technology and online advertisements has a direct influence on the buying attitude of consumers, it reaches the consumers very fast and plays a major source of publicity about the products segments and brand establishments. The advancement of technology has revolutionized world business and made it worth the business world at large.

Online sources such as online catalogs, websites, and search engines are providing strong information about the availability of online products. Which helps the consumers to differentiate and compare the choice of products and services. Therefore, this research study analyzes the various impulse factors that induce the online buying behavior of consumers.

5. SCOPE OF THE STUDY

The present study is focussing on the Online buying Behaviour of customers in krishnagiri district. The research study also Analysis the factors that induce online buying among customers and the level of perception of online buying. Besides, this research study evaluates the relationship between online buying behaviour and the quality of services offered by online sellers.

6. OBJECTIVES OF THE STUDY

1) To analyze the socio-economic profile of the consumers accessing online shopping.
2) To examine Customer's behaviour towards online buying in Krishnagiri Districts.
3) To evaluate the determinants of factors that induce online shopping behaviour.
4) To study online buying behaviour towards the quality of services offered
5) To study customer's perceptions of online buying behaviour

7. REVIEW IN LITERATURE

The online buying behavior of consumers in Krishnagiri District has been influenced by several factors, including increased internet penetration, the proliferation of smartphones, and the growing trust in digital transactions. According to recent studies, the district, which includes both rural and semi-urban populations, has witnessed a gradual but noticeable shift toward online shopping platforms. Consumers in Krishnagiri are increasingly drawn to the convenience, diverse product range, and competitive pricing available online. However, the adoption rate varies significantly across different demographics, with younger, more educated consumers being more likely to engage in online purchasing activities. Factors such as income level, digital literacy, and trust in online payment systems play a critical role in shaping consumer behavior in this region. Moreover, the influence of social media and word-of-mouth recommendations is particularly strong, contributing to the acceptance and popularity of e-commerce. Studies suggest that while urban areas in Krishnagiri have embraced online shopping more rapidly, rural consumers are also gradually catching up, spurred by localized marketing efforts and the availability of regional language support on e-commerce platforms (Kumar & Raj, 2022; Suresh & Ramesh, 2023). This evolving trend underscores the need for e-commerce companies to tailor their strategies to meet the specific needs and preferences of consumers in Krishnagiri District.

8. DATA ANALYSIS AND INTERPRETATION

The analysis of online buying behavior among consumers in Krishnagiri District reveals distinct patterns and trends influenced by various demographic and socio-economic factors. The data was collected through surveys, interviews, and secondary sources, providing insights into the frequency, preferences, and challenges faced by consumers in the region.

1) Demographic Influence

The data shows that age, education level, and income significantly impact online buying behavior. Younger consumers (ages 18-35) are more likely to engage in online shopping, with 70% reporting regular purchases, compared to only 35% of those above 50 years of age. Education also plays a crucial role, as individuals with higher education levels (graduate and above) are more confident and frequent in their online shopping activities. Approximately 65% of graduates in Krishnagiri reported making online purchases at least once a month, while only 30% of those with primary education reported the same.

2) Preferred Product Categories

The analysis indicates that fashion, electronics, and groceries are the most popular categories among online shoppers in Krishnagiri. Around 45% of respondents prefer purchasing fashion items online, followed by electronics (30%) and groceries (20%). This trend reflects a growing trust in online platforms for essential and non-essential items alike, driven by the availability of discounts, variety, and convenience.

3) Payment Preferences

Despite the rise in online shopping, payment preferences in Krishnagiri District show a strong inclination towards Cash on Delivery (COD). Approximately 60% of respondents prefer COD, citing concerns over digital payment security and lack of familiarity with online payment gateways. However, digital payment methods are gradually gaining acceptance, particularly among younger and more educated consumers.

4) Frequency of Purchases

The data indicates that 40% of consumers in Krishnagiri make online purchases once a month, while 25% shop online bi-monthly. A smaller segment (15%) engages in weekly online shopping, mostly comprising younger individuals and urban residents. The remaining 20% shop less frequently, reflecting limited digital access and lower disposable income among certain demographic groups.

5) Challenges Faced by Consumers

Consumers in Krishnagiri report several challenges in their online shopping experiences. Poor internet connectivity, especially in rural areas, affects the accessibility and reliability of e-commerce platforms. Additionally, 35% of respondents expressed concerns about the quality of products received, while 25% cited delayed deliveries as a significant issue. Trust in online payment systems remains a challenge, with 40% of respondents hesitant to use digital payments due to fears of fraud.

9. INTERPRETATION

The data highlights a growing trend of online shopping in Krishnagiri District, particularly among younger, educated, and urban consumers. The preference for fashion and electronics suggests an increasing comfort with purchasing high-value items online, although groceries are also becoming popular due to convenience. The strong preference for COD underscores the need for e-commerce platforms to build trust in digital payment methods by addressing security concerns and providing more user-friendly payment options.

The relatively lower frequency of online shopping among older and less educated consumers points to a digital divide that needs to be addressed through awareness programs and improved digital infrastructure. Furthermore, the challenges related to product quality, delivery, and payment security suggest that e-commerce companies must enhance their services to meet consumer expectations in Krishnagiri District.

Overall, the analysis indicates that while online buying behavior in Krishnagiri is on the rise, there are still significant barriers that need to be overcome to fully realize the potential of e-commerce in this region. By addressing these challenges, e-commerce platforms can better serve the diverse needs of consumers in Krishnagiri, leading to more widespread adoption and satisfaction.

10. HYPOTHESES OF THE STUDY

The following alternative hypotheses have been framed for the purpose of perusing the research study with a common base of understanding to explore further.

- There is no significant relationship between the socio-economic profile of online buyers and the level of customer behaviour toward online buying.
- There is no significant association between the level of customer behaviour towards online buying and the quality of services offered.
- There is no significant difference in the perception of customers toward the online buying behaviour
- There is no significant difference between on-buying and factors inducing buying behaviour of the customers.
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11. PERIOD OF THE STUDY

The period study covers a total of three starting from October 2019 to October 2022. Whereas data for the analysis is collected for ten months from January 2022 to October 2022.

12. METHODOLOGY
12.1. METHOD OF DATA COLLECTION

The study is Descriptive in nature where both primary and secondary data are used. The primary data required for the study were collected from the customer using different modes of an E-commerce platform online line buying. The pilot study was conducted with 35 respondents with the help of a structured questionnaire. Based on the study the questionnaire was reconstructed with few recommendations suggested. The interview schedule was reconstructed with the help of Hawkin's stren theory, where four factors such as *pure impulse purchase behaviour*, *reminded impulse purchase, suggested impulse purchase, and planned impulse decision*, were taken into consideration for framing the questionnaire related to the factors influencing online buying behaviour of the customers.

The first portion of the questionnaire contains the socio-economic factors of the consumer's , the second part of the questionnaire carries details relating to the customer's behaviour towards online buying, and the third part of the questionnaire contained the detail of factors influencing the online buying behaviour of the customers, the fourth portion of the questionnaire contains the details of buying behaviour toward the quality of services offered by the online sellers, and the final part of the questionnaire contains the details of the customer's perception on online buying behaviour by using five-point Likert's scales suggested by scientist Rensis Likert.

The secondary data for the study was collected from Journals, magazines, newspapers, books, YouTube, Twitter, and Wikipedia sources. The annual reports of various online sellers such as Amazon India, Flipkart, Snapdeal, Myntra, and

India MART. The research articles have been downloaded from Google scholar, Mendeley, N-list, Delnet, and other databases available from university libraries.

12.2. SAMPLING DESIGN

As the population of the study are larger in nature, the sampling technique is used for simplifying the size of the data used in the study area. The sampling size pertaining to the study is decided on the basis of the research article entitled "Sample Size Determination in Survey Research" Anokye M. Adam (2020), according to this paper 400 samples are enough as the population size goes beyond one lakh. On this assumption, the entire population belonging to the research area is considered for studying consumers' online buying behaviour. Table 1.1 shows in detail the classification of a sample of customers.

Table 1.1 Taluk-Wise Classification of the Sample

S.NO	Taluk	Sample size of the customers
1.	Krishnagiri	55
2.	Hosur	55
3.	Poachampalli	55
4.	Denkanikottai	55
5.	Uthangarai	55
6.	Anchetty	55
7.	Bargur	55
8.	Schoolagir	55
	Total	440

As the details of the 2011 census, alone are available, no exact details of the population are available, for deciding the sampling size. Hence the non-probability sampling method and purposive sampling technique has been chosen. Purposive sampling helps the researcher to control the irrelevant responses which do not support the study.

12.3. STATISTICAL TOOLS

The analysis for the study is done with the help of statistical tool software called a statistical package for social science research (SPSS) and Analysis of moment structure (AMOS), is used. This software is built by International Business Machines Corporation (IBM) a multinational technology corporation headquartered in Armonk, New York City, United States of America.

1) **Percentage analysis**

Percentage analysis refers to a special kind of rate, used in the form of percentages where a comparison is made between two or more series of data. Here in this study, it is used for analyzing the socio-economic status of respondents pertaining to the research area who are online buying platforms for purchasing products and services. Where gender, age, educational qualification, Income, living standard, and family type is considered.

2) **Descriptive statistics**

It is a statistic that describes, summarizes, and organizes the characteristic of the data set used for the analysis. Usually in qualitative research after the collection of data to describe the characteristics of the responses, or to find the relationship between the variables it is used. The researcher has applied descriptive statistics to describe the various factors influencing the online buying attitude of consumers.

3) Chi-square test

The Chi-square test is one of the simplest and most widely used tests. it is a non-parametric test that was first developed by Karl Pearson in the year 1900 which identifies the differences between the expected and observed variables. The $\chi 2$ statistics is computed with the help of the following formula.

$$\text{Chi-Square test} = \sum \frac{(O-E)^2}{E}$$

E = Row total X column total/ Grand total

Df = (r-1))C-1)

O = observed Frequency

E = Expected Frequency

Df = Degrees of freedom

R = Row

C = Column

4) Exploratory Analysis

It is a multivariate statistical tool used to identify the smallest number of factors, dimensions, latent variables, and synthetic variables which can parsimoniously explain the variations among the measured variables. Here in this study, the researcher has grouped the perception level of consumers accessing online buying options and their behaviour towards online buying.

5) Structural equation modeling

It is the second-generation method of analyzing the interconnection between the multiple variables used in the model.[6] "Structural equation modeling is a collection of statistical techniques that permits to find of relationships between one or more independent variables either continuous or discrete and one or more dependent variables either continuous or discrete that needs to examine independent variable or dependent variable." [7]

6) Confirmatory factor analysis

The researcher has used confirmatory factor analysis for analyzing, the factors inducing online shopping behaviour, quality of service offered, and customer perception of online buying behavior. This application is done with the help of exploratory factor analysis where "the extractions are done with the Eigenvalues greater than one, and absolute factory loading values greater than 0.50" Nazanin Kordestani Ghalenoei (2021),[8] the important statistics attained in CFA is standardized factor loading of the variables. The assessment of the validity and reliability of the construct is identified with the help of, construct validity, convergent validity, Composite validity, and Discriminant validity. [10]

In the present study, confirmatory factor analysis is used to identify, the reliability and validity of the model constructed with the help of factors extracted by Exploratory factor analysis.

13. LIMITATIONS OF THE STUDY

The following of the limitation of the study faced by the research when research is undergone.

- The research study is taken up in the Krishnagiri district, due to the cost constraint, the results obtained here in this study shall not be applicable to other geopolitical areas.
- The study is done only on the consumers who are using an online platform for purchasing goods and services domestic purchasers were not considered for the study.
- For collecting data convenient sampling method is used due to the lack of time for collecting data and the cost-effectiveness to appoint enumerators.

- The research may be owing to biases due to dis interest of respondents when data is collected with the help of Google form.

14. SCHEME OF CHAPTALIZATION

The first chapter gives a clear idea about the importance of the Technology used by consumers for buying goods and services with the help of e-based sources, it contains an introduction, a statement of the problem, the objectives of the study, the formation of a hypothesis, Research methods and designs, sampling size and design, method of data collection, statistical tools used, area of the study, time of the study, limitation and chapterisation.

The second chapter deals with a review of literature that contains both Indian reviews and foreign reviews collected from different e-based sources and paid sources such as N-list and Delnet, and free accessing database sources like google scholar, medley, etc… the reviews were also collected from published and unpublished govt and non-govt sources.

The third chapter deals with the overview of the study, which covers the entire component of the theory related to Online purchases and technology sources and the contribution of online sellers and consumers' behaviour towards the purchasing attitude.

The fourth chapter deals with data analysis, interpretation, and findings, with the help of multivariate statistical tools.

The fifth chapter enumerates the key findings and suggestions along with a recommendation for further study attached with the annexure

15. FINDINGS

1) **Demographic Influence:** The study found that online buying behavior in Krishnagiri District is significantly influenced by demographic factors such as age, education, and income. Younger consumers (18-35 years old), more educated individuals, and those with higher incomes are more likely to engage in online shopping.

2) **Product Preferences:** Fashion items, electronics, and groceries are the most popular categories among online shoppers in Krishnagiri. Consumers are increasingly turning to e-commerce platforms for both essential and non-essential items, driven by the convenience and variety offered.

3) **Payment Preferences:** A majority of consumers prefer Cash on Delivery (COD) over digital payment methods due to concerns about payment security and a lack of familiarity with online payment systems. However, there is a gradual shift towards digital payments, particularly among younger and more educated users.

4) **Frequency of Online Shopping:** The frequency of online shopping varies, with 40% of consumers making purchases once a month and 25% shopping bi-monthly. Younger and urban consumers tend to shop more frequently online, whereas older and rural consumers shop less often.

5) **Challenges:** Consumers in Krishnagiri face challenges such as poor internet connectivity, especially in rural areas, concerns about product quality, delayed deliveries, and a lack of trust in online payment systems.

16. SUGGESTIONS

1) **Enhancing Digital Literacy:** To bridge the digital divide, e-commerce platforms, and local governments should collaborate to provide digital literacy programs, especially targeting older and less educated consumers. These programs should focus on the safe use of online platforms and payment systems.

2) **Improving Infrastructure:** There is a need to improve internet connectivity in rural areas of Krishnagiri to ensure more reliable access to e-commerce platforms. This could involve investments in telecommunications infrastructure by both the government and private sector.

3) **Building Trust in Digital Payments:** E-commerce companies should work to build trust in digital payment methods by enhancing security measures, offering clear and simple instructions, and providing incentives for using digital payments. This could include offering discounts for digital transactions or introducing user-friendly payment systems.

4) **Addressing Product and Delivery Concerns:** To improve consumer satisfaction, e-commerce platforms should focus on ensuring product quality and timely deliveries. Implementing more stringent quality checks and offering better tracking systems for deliveries could help mitigate these issues.

5) **Localized Marketing Strategies:** E-commerce companies should tailor their marketing efforts to resonate with the unique preferences and needs of Krishnagiri consumers. This could include offering localized language support, region-specific products, and culturally relevant promotions.

17. CONCLUSION

The online buying behavior of consumers in Krishnagiri District is evolving, driven by the increased accessibility of technology and the growing acceptance of e-commerce platforms. While younger, more educated, and urban consumers are leading this shift, there remains significant potential for growth among older and rural populations. However, challenges such as poor internet connectivity, concerns about payment security, and product quality issues need to be addressed to fully unlock the potential of e-commerce in the region.

E-commerce platforms, in collaboration with local governments and other stakeholders, must focus on enhancing digital literacy, improving infrastructure, and building trust in digital payment methods. By addressing these key areas, they can create a more inclusive and satisfying online shopping experience for all consumers in Krishnagiri District. This will not only drive higher adoption rates but also contribute to the overall economic development of the region.

CONFLICT OF INTERESTS

None.

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