

The Determination of Consumer Behavior towards Online Shopping a Study of District Naushahro Feroze Market

Author Details: Ali-Raza Memon (Phd Scholar)
Okan Universitei Istanbul, Tuzla Campus.

Abstract:

Basically, online shopping is purchasing of the products, services or experiences through internet from different websites, blogs and markets, this trend is increasing day by day due to easy access of the internet and easiness of the shopping through online, and there are lot of other facilities and benefits in the online shopping(OS) such as online shopping has been widely increased and used as a source of purchasing products and services It has become a more popular segment of the Internet world. Because it provides consumer more information and choices to compare product and price, easier to find anything, convenience, through online (Butler and Peppard,1998). It is shown that online shopping provides more satisfaction to the modern consumers which are seeking convenience and speed, but there are some difficulties and problems in the online shopping(OS) in all over the world, there are different problems in different areas of the world but here researcher is going to observe the consumer behaviour towards online shopping in the Naushahro Feroze city and its nearby areas through searching different factors and their effect on the consumer behaviour (CB), in the area of study living standard of the people is not so high and not so low its moderate and facilities are also limited so the purchasing power can be moderate, culture and traditions can also effect on the consumer behaviour towards online shopping(CBTOS) but researcher has not selected some of these factors which are not highly related with the(CBTOS) although researcher has focused on the highly related factors according to his thinking which can more explore the problem

Keywords: Consumer behaviour, online shopping

1.1 IMPORTANCE

It is very important to know the Consumer behaviour towards online shopping for the individuals and organizations in this modern age of science and technology where information technology and machinery have played a very important role in providing the facilities to the people of the world in different forms such as bikes for going to nearby areas in short time and cars, other vehicles for the journey of long distances, telephones and mobiles for the communication with the people at very far distances, computers and devices for solving different problems and storing the data, lot of machineries which are working million times faster than the mankind and information technology is providing lot of facilities to the people such as internet which is a best example of the information technology because internet has connected the worldwide people and organizations it has decreased the communication gaps between individuals, organizations and countries it is also providing the information to the users, and now a days online shopping is also a useful activity on the internet worldwide and it is increasing in the high speed throughout the world this trade is increased due to research of the researchers on the consumer behaviour towards online shopping and on the basis of those researches marketers make qualified strategies for providing the facility of OS to the customers and earning high profits. According to the University of California, Los Angeles (UCLA) communication policy (2001), after web browsing and email using, online shopping is third most popular activity on the internet. Most online shoppers of the world are British and Germans, almost more than 627 million people all over the world have done online shopping so far. Airline tickets, books, shoes, clothing, videos, games and other electronic products are the most popular items purchased on the internet. (ACNielsen Report on Global Consumer Attitudes towards Online Shopping, 2005). According to Internet World Stats' statistics (2012) today more than two billion people linked to the Internet. This figure shows that almost 30 percent of the world's population use the Internet. Almost, the Internet is being used for the competitive advantage by the organizations and actually it is a very powerful source to use (Hamill, 1997; 300). Basically, it is understood that e-commerce is increasing day to day worldwide through the internet, online shopping is also used for e-commerce and communication between buyers and sellers. Through this different firms/organizations perform lot of business and marketing activities such as market research, informing customers about product features, promotion, customer services, customer feedback etc. it is to improve value, quality and attractiveness of delivering customer benefits and better satisfaction, that is why online shopping is increasing day by

day. Through online shopping consumers can buy faster, more alternatives and can order product and services with comparative lowest price. (Cuneyt and Gautam 2004). So, the marketers are spending billions of dollars to provide all the demographics of online shoppers. Now consumer behaviour towards the online shopping is the psychological state in terms of purchasing over the internet. There are five steps on online buying behaviour and similar to traditional shopping behaviour (Liang and Lai 2000). 1. Consumers feel the need of buying product 2. They refer to some market such as online 3. Search the information about the product 4. See alternatives 5. Finally make purchase. Before making the final purchase, there are lot of consumers' attitudes and behaviours, although the focus of this study is to know the factors effecting on the behaviour of the customers during or after the online shopping. According to the online survey within few American students, Case, Burns, and Dick, (2001, p.873) concluded that "Internet knowledge, income, and education level are especially powerful predictors of Internet purchases among university Students". In the way of online communication, when customers see some advertisements or promotion activities at online their interest increases to purchase that product. But before making final purchase they need information, if they do not have enough information, they will search through online channels, e.g., online catalogues, search engines or websites, (Laudon and Traver, 2009). When customers have enough information, they will find out which brand or company offers them the best fit to their expectation. At this stage, well-organized web site structure and the attractive designs of the websites are important things to persuade consumers to be interested in buying product and service (Koo et al., 2008). The most useful characteristic of internet is that it supports the pre-purchase stage (Maignan and Lukas, 1997) During the purchasing stage, sale services, product assortment, and information quality are seemed to be the most important factors that help consumers to decide what kind of product they should select or which seller they should buy from ((Koo et al., 2008)). Post-purchase behaviour is more important after their online purchase. Consumers sometimes have any problem concerning about the product or they might want to change or return the product which they have bought. so, return and exchange services become more important at this stage (Liang and Lai, 2002). So, the Focus of this study is mainly to the consumer behaviour toward online shopping and the area is selected province Sindh and district Naushahro Feroze and also city Naushahro Feroze this study will be helpful for the marketers to know the behaviour of customers towards OS and by knowing/observing the factors marketers can make better strategies for the market development and can attract customers to the online shopping in the area where the research has been conducted through this they can better perform in the market of Naushahro Feroze and nearby areas.

1.2 Problem statement

As we know that online shopping is increasing day by day customers are highly motivated to make online shopping, there are lot of benefits but also problems in the online shopping and until marketers are unsuccessful in capturing all the customers to the online shopping in different areas of the market because there are lot of different situations and buying behaviours of the customers to the online shopping so the object of this research is to know those factors which are positively or negatively effecting on the behaviour of the consumers towards online shopping, throughout the world online shopping has been increased at high level and why in the Naushahro Feroze it is not increasing with that speed, There are lot of factors which influence on the customers' behaviour to purchase products through online, it is very difficult to find all to all factors but in this research it is tried to find some of the important factors which are highly related and influencing on the consumer's behaviour to purchase products through online. Customer behaviours are affected by different variables such as social class, culture, family; references group relation, salary level, age, gender etc. so they have different consumer behaviours in different areas due to different variables.

- ❖ So, why customers are not purchasing the products through online what are the reasons due to which they are de motivated towards online shopping and if they are purchasing products through online what are reasons to purchase and after online shopping what are their behaviours and what they think about the online shopping. In this study, research has been made to show the variables which are related to the selected area of the study and it is highly tried to show the actual situation in the selected area of study

1.3 Purpose and research questions

The basic purpose of the research is to identify the most relevant variables which influence on the consumers' behaviour in the Naushahro Feroze during online shopping. And to find out the customers which are actually purchasing the products through online. Why and why not they are purchasing products through online.

- ❖ Which variables are influencing on the consumers' buying behaviour?
- ❖ how many people are purchasing products through online

in this research, there are 10 variables to study which influence on the buying behaviour of the consumers to the online shopping they are as **price, time, risk, fraud, convenience, promotion activities, internet facility, website designing, security.**

It is thinking of the researcher that these factors are more related with the problem in the selected area of the study because according to the living standard of the people and culture, educational level of the particular area is not so high so these factors can more define the problem statement accurately.

These variables are selected to identify the problem and to know what is right and what is wrong, these variables can highly prove the problem in a proper manner which can help marketers to know about the current position and problem of this market through which better strategies can be formulated to solve the problems of customers to attract them towards the online shopping for to optimize high profits and capturing the market which is still empty in the selected area of the study

Literature review

This section reviews the previous studies done in the area of consumer behaviour towards online shopping and two researchers highlighted two main research questions as i) Factors affecting and influencing consumers to shop online and ii) Who are online shoppers in terms of demography

2.1 Online shopping and consumer behaviour

It is very clear that main goal of the businesses is to sale and sale which is provided for other party, consumers. Therefore, for commercial activities, analysing consumers' behaviours is crucial (Deaton and Muellbauer, 1980) Solomon, 2006, Wright and et al., 2008) so in the online shopping there is no face to face communication therefore it becomes so necessary to understand the key features of consumer behaviours. According to (Rogan 2007, cited in Nazir, et al., 2012) who shown the importance of the relationship between consumer behaviour and marketing strategy. He also defined that 'the marketing strategy almost increases the frequency and probability of consumer behaviour and to fulfil their requirements it is necessary to know the customer's needs and wants. In addition, e-commerce has created more competitive environment, understanding the features of online shoppers it is necessary to know the behaviours of online shoppers. Moreover, it is very important for online sellers to analyse that 'why some still prefer not to buy online' (Turan, 2011; 78). Chang, et al. (2004) categorised the variables which drive online shopping activity. According to their study, factors are divided into three categories. First category is to know the characteristics of the website "sale channel" which include advantage, risk, online shopping experience and research about consumer behaviour of online consumers' service, quality and trust, second category is website and product characteristics which are web site, risk reduction measures, features and product characteristics; and the last category defined by authors is consumer characteristics. Consumer characteristics are driven in various type of categories such as consumer demographic variables, shopping orientations, internet knowledge and usage, computer, consumer psychological and innovativeness factors. According to the Carrol (2010) online marketing strategies for gender and selected culturally oriented behaviours which are shown as enough for males and females while considering personality traits, attitudes, postures, emotions and even body language. According to this we can say that our life style, dressing and interactions with people depend upon these factors.

2.2 Promotion activities

Sales promotion tools – contests, coupons, premiums etc. are used by the companies to know and make strong and quick customer response. Sales promotions are also used for showing new product offers, their features and increasing sales volume. Sales promotion tools provide three types of benefits:

1. Incentive: Sales promotion shows inducements, concessions, or contributions which provides value to the consumer.
2. Communication: Sales promotion captures attention and mostly leads the consumer towards the products.
3. Invitation: Sales promotion offers a distinct invitation to the customers to engage them in the transaction now

2.3 convenience

Convenience means it is very easy to search any product at any time in different shapes and prices at different websites and can compare the products also can get information about the product prices and features then customers can easily purchase the products without physically going to any market. Major motivation for customers towards online shopping is convenience in terms of shopping products at any time and delivery of products at door steps. (Robinson, Riley, Rettie and Wilsons (2007). According to Webcheck's (1999) study convenience factor is one of the biggest advantages of online shopping.

2.4 Time

Here it is understood that in online shopping there are two sides of online shopping one is time consumes and other is time don't consume because when customers search for the products or order the products then less time consumes but when delivery is made it take lot of time till the product deliver at the home so it can be said that it is also time consuming process because customers want products in their hands. One possible explanation for the online shopping that it saves time during the products purchasing is that it can eliminate the time required to go to the traditional store (Rohm and Swaminathan's (2004), but on the other side delivery of the product takes lot of time. According to Morganosky and Cude (2000) time saving factor was reported to be the basic reason for those customers who have already experienced the online shopping. By observing this statement, it can be said that time can also be a motivation for the customers to purchase products through online.

2.5 Risk

According to (Brooger (2010) each content, conversation and blogs which are posted online they are not fully managed by the brand and also not operated by the company. Karimi (2009) highlighted about the posting of false, negative comments, complaints, blogs or conversation on new media by the consumers, clients can harm company reputation. With this company, may lose their current consumers. In online shopping segment risk, is the most researched topic (Chang, et al., 2005). It has been known that risk is divided in two parts which are product and transaction processes. Customers who avoid the online shopping are more concerned about the satisfaction with the purchase. Almost they think that this product will not meet with their needs (Hogan, 2003; cited in Chang et al., 2005; 554). Another segment can be the transaction system which influence on the consumers to purchase products through online.

2.6 Security

Online shopping is a risk for users because of credit-card fraud, lack of privacy, non-delivery risk, lack of guarantee of quality of goods and services etc. Concerned authorities are making different policies to minimize the risk involved in e-commerce. In Liao and Cheung (2000) words:" Fraud- free electronic shopping" was introduced by UK in the early 1995 and after two years Europe and Singapore introduced secured electronic transaction (SET). Security is another important variable which highly effect on the consumers to purchase the products through online, because of this security factor many customers are not interested in the online shopping

2.7 Website designing

Website designing is an important factor which influence on the consumers towards online shopping. This segment includes website design, features, security, attractive look, reliability and customer service which attract the customers to shop online (Shergill & Chen 2005). There are so many impacts of website quality on the consumers to shop online products. (Reibstein, 2000) researched that Almost 100,000 online shoppers shown that web site designing was an important factor in their online shopping. These factors motivate cus-

tomers and also satisfy customers if they good and dissatisfy if they are not better leads customers to the better website (Zhang, Dran, Small, and Barcellos (1999, 2000), and Zhang and Dran (2000).

Qualitative features of website designing can lead the shoppers for a meaningful and successful transaction and can motivate customer to visit the website in next time although, bad website designing or features can harm the customer or customer can move to the other option(Li and Zhang (2002).

2.8 The Internet

In 20th century social, economic and political changes have occurred. Connectivity of the world, technological developments and growing of the information society has changed and effected on the current rules and regulations of the business world. Due to change and development in the information technologies, computers have become an important and useful part of our lives. ue to these developments in the communication technology and information technology in these years, the capabilities of the computers have grown very fast and local network are the networks which connects all the computers in the world, the Internet.Today computer and the Internet are playing and important role in our daily lives for the easy and fast development of knowledge and technology. By using internet everyone can search anything which he/she want to search such as knowledge, experience, pictures, videos, songs, books, notes, games, products, institutes information, chat with friends and lot of other things. By using this technology social life and also business life has been increased with high speed in the world.

2.9 fraud

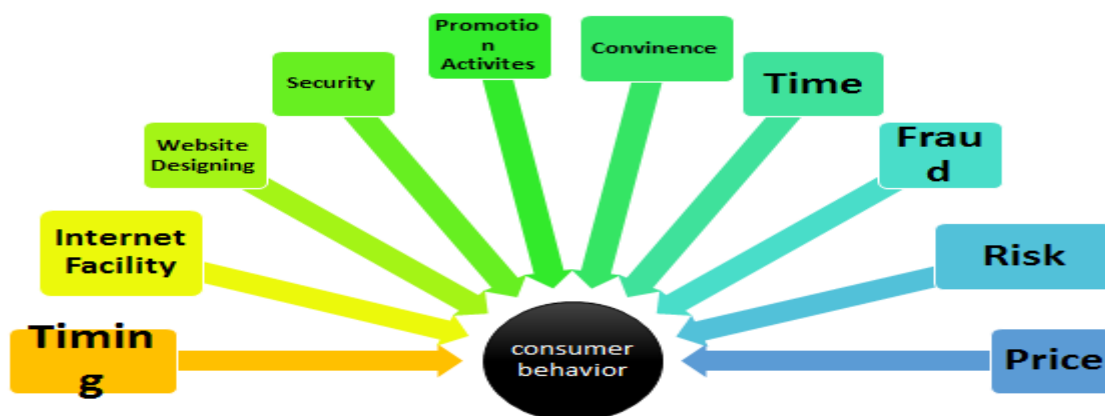
In the online shopping or in the language of marketing fraud is that marketer say one thing to give and gives another thing or shows one thing on the website and when customer purchase it then it is not same as the customer had seen on the website another fraud on the internet is that they take money and don't send the product to the customers and there are lot of other ways of making fraud

In law Fraud is a deliberate deception to secure unfair or unlawful gain or to deprive a victim of a legal right. Fraud itself can be a civil wrong (that means a fraud victim may sue the fraud perpetrator to avoid the fraud or recover monitory compensation) a criminal wrong that means a fraud perpetrator may be prosecuted and imprisoned by governmental authority) or it may cause no loss of money, property or legal right but still be an element of another civil or criminal wrong.

2.10 price

In ordinary usage price is the quantity of payment or compensation given by one party to another in return for goods or services. In modern economics prices are generally expressed in units of some form of currency (for commodities they are expressed as currency per unit wait of the commodity example euros per kilo-gram) although prices could be quoted as the quantities of other goods or services this sort of barter exchange is rarely seen. Prices are sometime quoted in terms of vouchers such as trading stamps and air miles in some circumstances cigarettes have been used as currency. In many financial transaction, it is customary quote prices in other ways.

2.11 Research model



This diagram shows the relationship between the dependent variables and independent variables. Where consumer behaviour is a dependent variable and security, fraud, risk, web designing, convenience, internet facility, timing, price, quality, promotion activities are independent variables which effect on the consumer behaviour from different perspectives.

Research Methodology

This chapter includes the method of the research through which data will be collected and analysed. How will be the data presented and through which techniques it will be shown, which methodology will be used, which will be the data collection methods, what will be the sampling methods and how data will be collected. After selecting the research topic wisely and through the knowledge about topic, theories and literature are being searched to prove and support the topic then problem and research question is being shown also research methods have selected now it's time for the data collection then data will be summarized and analysed finally conclusion will be represented and suggestions will be given as per research and researcher's opinion. As it is a broader research for broader results and findings. So, research methodology is a device through which important factors are being explained and observed by the researcher to better understand the concepts and results this also provides the basic concept as a guide for the further research. It's important because it leads towards a proper study and effective findings and results.

3.1 Data Collection design

In this step of data collection design there are two methods generally used by the researchers for the data collection, primary and secondary method. In primary data collection method includes interview, questionnaire method, case study method, and secondary data collection method involves already collected data by someone for any particular reason. But in this study researcher had selected primary data collection method which includes questionnaire from the related population to know the factors which influence on the consumer behaviour towards online shopping. As the study is related to the Naushahro Feroze city so it is easy to distribute the questionnaire and then analysing the situation and results got from the participants. In general, data collection uses either communication or observation. Communication involves asking questions and receiving responses this process can be done in person, by mail, by telephone and over the internet. But in this research to accomplish the requirements of the research responses are collected through person.

3.2 Planning and survey design

There are two sampling methods

- i. Probability samples
- ii. Non-probability samples

Probability samples include simple random samples and stratified samples

Non- probability samples include judgement samples, convenience samples and quota samples.

3.2 Questionnaire

Research instrument for the survey in this research is chosen questionnaire. because questionnaire is a better tool than interviews for the collection of accurate data and ideas from the selected population, every participant is being asked to respond and choose the appropriate option so as the result should be accurate, this process facilitates a meaningful and easy way for the collecting ideas and responses from the large population and huge sample than the quantitative analysis (Saunders et al., 2009: 361). Questionnaire Performa was prepared by the researcher himself after studying other questionnaires through internet to collect a proper data, to make proper questions for the respondents, to make accurate and to the point questions for getting a meaningful result. After finalising the questionnaire, they were presented to five educated persons related to the study to test the questionnaires. Pilot test provided that receive suggestions from respondents for the better results. The questionnaire consisted of 50 questions at different variables. Demographic questions were asked in the first part of the questionnaire including gender, age, occupation, education level and monthly income. After that Likert scale questions were being asked to observe the behaviour of the consumers towards online shopping as this **i. strongly agree ii. Agree iii. Neutral iv. Disagree v. strongly disagree**

for the all the factors which are being chosen to observe the consumer behaviour towards online shopping. Each factor has its own questionnaires separately.

3.4 Sampling plan

In this research, non-probability samples are chosen in which sample size is chosen and stratified random samples is selected to achieve the aim of research. there are many types of the non-probability sampling method but in this research only purposive sampling method is used because it is more accurate method to get a better respond and better answers of the research question. Therefore, purposive sampling method also used in this survey. Purposive sampling provides us to use our judgement to select cases that will enable us to meet the objectives. (Saunders et al, 2009; 237). There were 100 respondents to whom data had been collected to analyse more accurate results from the whole of the population the sample consisted of 100 participants in the Naushahro Feroze and its nearby areas, the participation in the survey was voluntarily and the respondents had the option to select any answer and can leave at any time but almost all the participants co-operated very well.

3.5 Contact method:

For spreading the questionnaire there are lot of methods but personal spreading the question papers and getting their answers seem to be more accurate and meaningful so personal distribution of question paper was selected in this survey. almost good families were being selected because they almost have the purchasing power of the goods and services.

3.6 implementation of Research

After the data collection through the questionnaire from the respondent's data has been summarized and analysed through statistical tools & techniques such as Ms excel 2016 and SPSS (Statistical package for social sciences) software version 16.0. Statistical tools used for the analysis are Mean, Median & mode, Standard deviation, Skewness & Kurtosis.

3.7 Hypothesis

- ❖ H1: Price is negatively effect on the consumer behaviour towards online shopping.
- ❖ H2: Risk is negatively effect on the consumer behaviour towards online shopping.
- ❖ H3: Fraud is negatively effect on the consumer behaviour towards online shopping.
- ❖ H4: Time is negatively effect on the consumer behaviour towards online shopping.
- ❖ H5: Convenience is positively effect on the Consumer behaviour towards Online shopping
- ❖ H6: Promotion Activities is positively effect on the Consumer behaviour towards Online shopping
- ❖ H7: Internet Facility is positively effect on the Consumer behaviour towards Online shopping
- ❖ H8: Websites Designing is positively effect on the Consumer behaviour towards Online shopping
- ❖ H9: Security is positively effect on the Consumer behaviour towards Online shopping

Result and Discussions

This analysis mainly depends on the variables which positively or negatively affect the Consumer Behaviour towards online shopping in this chapter results of the collected data is given regression and correlation of the variables has given and then frequency tables and charts has given to show more accurate figures of the results. The variables which are tested and result is given are risk, fraud, timing, price, security, convenience, promotion activities, website features and internet facility. There are three hypotheses which are designed for this study that are tested through correlation analysis for checking relationship among variables, for hypothesis testing initially researcher measure the validity and reliability through chronbach's alpha in each variable and after that other tests are being made to make the result.

Model Summary

4.1 Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.986 ^a	.972	.969	.19791

a. Predictors: (Constant), Internet, Fraud, Price, website features, Security, promotionactivities, Risk, convenience, Timing

Figure 1 Regression

in the above table regression shows 96% which is very high

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	110.047	9	12.227	312.169	.000 ^a
	Residual	3.134	80	.039		
	Total	113.181	89			

a. Predictors: (Constant), Internet, Fraud, Price, website features, Security, promotionactivities, Risk, convenience, Timing

b. Dependent Variable: consumerbehaviour

4.2 Correlations

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.014	.078		.178	.859
	Risk	.468	.191	.465	2.451	.016
	Fraud	.494	.135	.520	3.666	.000
	Timing	.244	.201	.268	1.213	.229
	Price	-.344	.129	-.401	-2.658	.009
	Security	-.090	.174	-.092	-.519	.605
	Convenience	-.663	.169	-.764	-3.932	.000
	Promotion activities	.368	.143	.418	2.568	.012
	Website features	.724	.131	.782	5.528	.000
	Internet	-.190	.176	-.212	-1.075	.285

a. Dependent Variable: consumer behaviour

		Risk	Fraud	Timing	Price	Security	Convenience	promotion activities	website features	Internet	Consumer behaviour
Risk	Pearson Correlation	1	.963*	.988*	.968**	.989**	.978**	.974**	.984**	.992*	.971**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	90	90	90	90	90	90	90	90	90	90
Fraud	Pearson Correlation	.963**	1	.981*	.983**	.965**	.985**	.988**	.955**	.966*	.952**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	90	90	90	90	90	90	90	90	90	90
Timing	Pearson Correlation	.988**	.981*	1	.985**	.986**	.987**	.987**	.973**	.989*	.963**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	90	90	90	90	90	90	90	90	90	90
Price	Pearson Correlation	.968**	.983*	.985*	1	.974**	.981**	.985**	.950**	.967*	.936**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	90	90	90	90	90	90	90	90	90	90
Security	Pearson Correlation	.989**	.965*	.986*	.974**	1	.968**	.974**	.976**	.985*	.966**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000

N		90	90	90	90	90	90	90	90	90	90
Convenience	Pearson Correlation	.978**	.985*	.987*	.981**	.968**	1	.988**	.974**	.980*	.952**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
N		90	90	90	90	90	90	90	90	90	90
Promotional activities	Pearson Correlation	.974**	.988*	.987*	.985**	.974**	.988**	1	.963**	.974*	.958**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
N		90	90	90	90	90	90	90	90	90	90
Website-features	Pearson Correlation	.984**	.955*	.973*	.950**	.976**	.974**	.963**	1	.987*	.976**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
N		90	90	90	90	90	90	90	90	90	90
Internet	Pearson Correlation	.992**	.966*	.989*	.967**	.985**	.980**	.974**	.987**	1	.969**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
N		90	90	90	90	90	90	90	90	90	90
Consumer-behaviour	Pearson Correlation	.971**	.952*	.963*	.936**	.966**	.952**	.958**	.976**	.969*	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
N		90	90	90	90	90	90	90	90	90	90

** . Correlation is significant at the 0.01 level (2-tailed).

Figure 2(Correlation among variables)

For proving given hypothesis researcher had applied correlation test. It is used to determine the strength of relationship between Dependent variables and independent variables such as Consumer Behaviour “dependent variable” and Risk, fraud, timing, price, security, convenience, promotion activities, website features and internet facility as “independent variables”. This show that how these variables relates with each other. whether it is positive / negative (Cohen 1988) suggests that if $P < 0.05$ it is reach significance. Co-relation values range from -1.00 to +1.00. if the value is 0.01 to 0.25 it shows, weak but positive co-relation, the value from 0.25 to 0.50 shows that moderate positive co-relation, 0.50 to 0.75 shows that strong positive co-relation and if value is 1.00 than it means that variables are perfectly positively co-related, when value is 0 it means there is no, co-relation between variables, same like if value If value is in – it shows negative relationships like as if value is -0.01 to -0.25 it shows weak negative relationship, the value between -0.25 to -0.50 that shows that moderate negative relationship, if values comes -0.50 to -0.75 than it states that strong negative relation finally when value is -1.000 it reflects that there is perfect negative co-relation. Researcher used simple bivariate co-relation in SPSS 16.0 version, for showing the strength of relationships in between variables.

Reliability Statistics

Cronbach's Alpha	N of Items
.997	41

4.3 Reliability

Figure 3 reliability

In the above table reliability is shown and the value is (0.997) 99%, which shows that there is excellent internal consistency in that scale.

4.5 Demographic variables

Age:

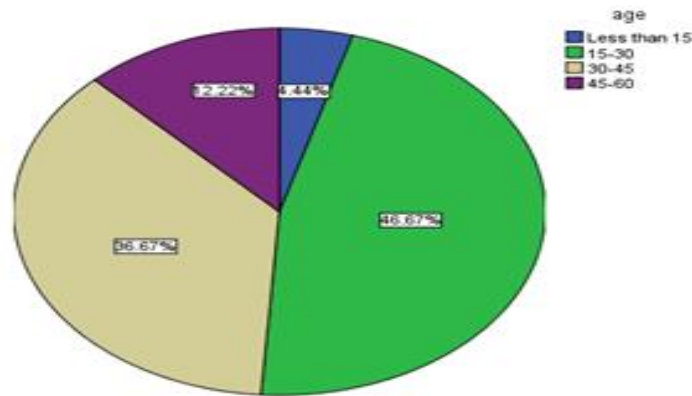


Figure 4 Pie Chart of Ages of Respondents)

In accordance with collected data graph show that highest ratio of the respondents are between 30-45 , (36.67%) and the lowest ratio of respondents are less than 15 (4.44%), as well as moderate ratio are respondents are 15-30 (46.67%) and 45-60 (12.22%) it means mostly data is collected from the youngsters.

4.5.2 Gender

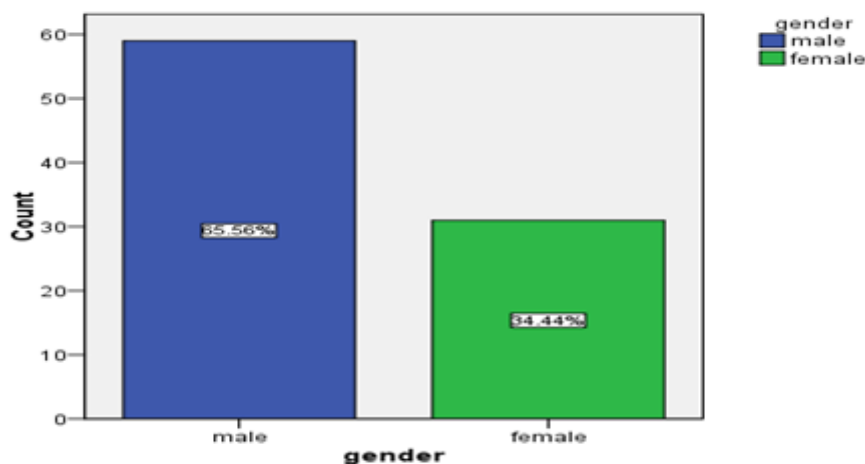


Figure 5 (Bar Chart of gender)

In this study above charts show that majority of respondents in sample were mostly men (55.56%) and female were (34.44). Most of the respondents were chosen male and other female which were related to the online shopping.

4.5.3 Marital status

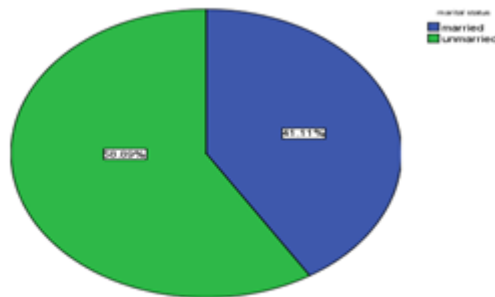


Figure 6 (Pie Chart of the marital status of Respondents)

In the above chart, it is being shown that mostly people were unmarried (58.89%) and married were (41.11%) and all the samples were chosen from different areas of the market

4.5.5 Occupation



Figure 7 (Bar Chart of occupation of Respondents)

According to the above table and chart it is shown that highest ratio of the respondents are private employees (39) respondents, at second number large ratio of the respondents have their own business (20) respondents at 3rd number respondents were gov't. employees and finally were from others (13) means other type of resources such as landlords and industrials. Different respondents were working at different organizations gov't. and private.

4.5.6 Income

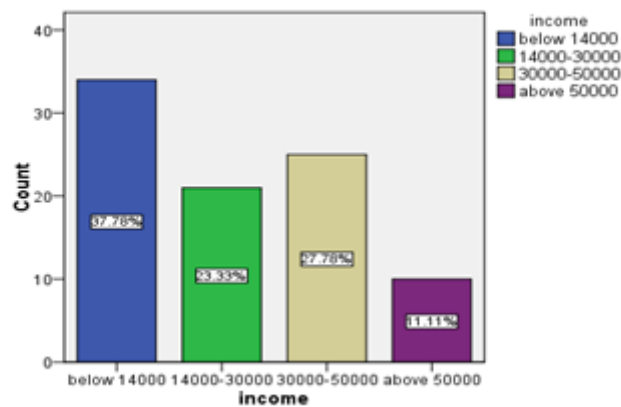


Figure 6(Pie Chart of income of Respondents)

Income level of the most respondents was below than 14,000 (37.76%), then 30,000- 50,000 (27.76%), after that income was 14,000- 30,000 (23.33%) and finally (11.11%) of the respondents were above the 50,000. It was mostly the respondents of business people.

4.5.7 Education

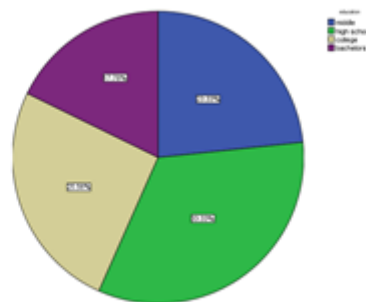


Figure 9 (Pie Chart of education of Respondents)

According to the finding in this research above table show the education of the respondents in this it is shown that most of the respondents are not highly qualified (33.33%), second high ratio of the respondents are qualified at the college level (25.56%)

Then middle school level is (23.33%) and bachelor level education is (17.78%) there is no person whose qualification is masters or Ph.D. level. Almost responses were being got from samples in the market and cities.

CONCLUSION

The purpose of this study is to know and understand the behaviour of the customers towards online shopping in the Naushahro feroze market whether they want to shop online products or not which was very important in this modern era of such great technology and development for to improve the required facilities and services which are being studied in this research. This research has been confirmed through correlation and regression tools that the behaviour of the people towards the online shopping is positive but there are some other factors such as risk, fraud, price which are high in the online shopping due to which so many are until not the part of this online shopping system. There are some personal problems in the area of the Naushahro Feroze market but still customers want to purchase and their purchasing power also can support them to purchase the products through online. This study showed that major problems occurs with the people in the

online shopping the products from the different websites and it is also shown that risk fraud time safety are the major problems in the online shopping which marketers should solve and should work upon it in finding more problems. The facility of the online shopping is very nice but still there are lot of problems which should solve them to increase the system of the online shopping there is some problem of the internet facility and expensive products on the internet which should be dissolved by the marketers with the help of the govt.

SUGGESTIONS AND RECOMMENDATIONS

On the basis of this research which is being conducted from the district Naushahro Feroze and it is meaningful for the Naushahro Feroze and its nearby areas. Samples are mostly young generation and educated families from different areas of the Naushahro Feroze for the collection of data and 90 samples were chosen. Research is a very long process and can't be finalized there are 9 variables which are being studied in this research and other lot of variables remains such as quality of the product and behaviour of the marketers etc. to the customers and others. So, my recommendations are that online shopping is a best process to buy the products it should be developed because it provides lot of luxuries and facilities to the customers so there is necessity of the improvement in the given factors and there is a necessity of the further research on the other or same factors on the broader sense so that online shopping increase in fast speed to facilitate the people of naushahro feroze and also other districts. Most of the people don't know that how online products are being bought so there should be some awareness programmes to aware the people from this system in this study it is seen that there is lot of fraud in the online shopping so Govt. should make some strict policies to finish the fraud and corruption through different software and policies through which safety would be provided to the people. In this study, it is being tried to make research more valid and valuable for the betterment of the society. Others should do more research on this topic and should find more factors to find out more problems and their suggestions. It should be focused that get more ideas from the people through personal survey, social media, print media, Face book, What's App and others so that more ideas could be collected to develop the online shopping for all the people of all the areas of all the cities. Supporters of this study try to make research more valid through using other tools of the SPSS software or ANOVA model factor analysis. Using statistical tools & techniques make more understanding about the research to get more ideas to solve the different problems in different factors and situations.

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APPENDIX

Questionnaire Performa

Demographic/respondent’s profile

1. **Age**
 - a. Less than 15
 - b. 15-30
 - c. 30-45
 - d. 45-60
2. **Gender**
 - a. Male
 - b. Female
3. **Marital status**
 - a. Married
 - b. Unmarried
 - c. Widow
 - d. Divorce
4. Do you have children if married?
 - a. Yes
 - b. No
5. **Occupation**
 - a. Govt employee
 - b. private employee
 - c. business
 - d. other
6. **Income**
 - a. Below 14,000
 - b. 14,000 – 3,0000
 - c. 3,0000 – 50000
 - d. above 50000
7. **Education**
 - a. middle school
 - b. high school
 - c. college
 - d. bachelors
 - d. masters
 - e. PhD
- Risk**
8. It is a risk for me not to see the product in real
 - a. Strongly agree
 - b. agree
 - c. neutral
 - d. disagree
 - e. strongly disagree
9. It is a risk for me to give identifying and credit card information
 - a. Strongly agree
 - b. agree
 - c. neutral
 - d. disagree
 - e. strongly disagree
10. I don’t have enough information about purchasing over the internet
 - a. Strongly agree
 - b. agree
 - c. neutral
 - d. disagree
 - e. strongly disagree
11. Familiarity of the website before purchasing reduce the risk of shopping online
 - a. Strongly agree
 - b. agree
 - c. neutral
 - d. disagree
 - e. strongly disagree
12. Returning facility should be available on the online shopping
 - a. Strongly agree
 - b. agree
 - c. neutral
 - d. disagree
 - e. strongly disagree
- Fraud**
13. Different product may come from the website

- a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
14. vary of the product might not ever
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
15. I love shopping from stores more
a. strongly agree b. agree c. neutral d. disagree e. strongly disagree
16. I do not need to buy over the internet
a. strongly agree b. agree c. neutral d. disagree e. strongly disagree

Timing

17. Delivery time is longer than that realisable
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
18. I don't want to wait for the product
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
19. Shopping on the internet save time
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
20. I get on time delivery by shopping online
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
21. I can buy the products anytime 24 hours a day
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
22. It takes less time in evaluating and selecting a product
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
23. I do not prefer to spend much of my time in purchase of any commodity.
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Price

24. Delivery fees are high
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
25. Products on the internet is cheaper than in store
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
26. Product options can be compared more easily
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
27. Discount opportunities are high in the online shopping
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Security

28. Online shopping is safe
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
29. I prefer to purchase from a website that provides safety
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
30. Safety is necessary for purchasing products through online
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Convenience

31. It is difficult to shop online than store shopping
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
32. Detail information is available while shopping online
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
33. It is easy to choose and make comparison with other products while shopping online.
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
34. The website layout helps me in searching and selecting the right product
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Promotion activities

35. I prefer Online advertising as it is SAFEST to use.
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

36. I don't prefer the print ads or Television commercials much to get the brand awareness
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
37. Companies should use online activities in their marketing efforts
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Website features

38. Look and design of the website motivate me to purchase the products
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
39. Website's detailed information influence me in product purchasing
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
40. I don't prefer the website features rather than product varieties
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
41. Famous websites attract me to online shopping
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Internet

42. I mostly use the internet
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
43. Internet is helpful for the shopping and searching products
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
44. Internet advertisements are mostly fraud
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
45. Usage of internet is not easy
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
46. internet is expensive in our area
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree

Consumer behaviour

47. **I feel good to purchase online products**
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree
48. My behaviour is positive towards online shopping
a. Strongly agree b. agree c. neutral d. disagree e. strongly disagree