

A Study on Factors Affecting Consumers' Online Buying Behaviour with Special Reference to Mumbai City

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Abstract

India has been gaining importance as a high potential lucrative market for global retailers. Since the recent economic reforms, Indian consumers have just begun to understand benefits of using Internet for shopping. However, the growing number of Internet users has not been reflected to the online sales. Thus, it is important to identify factors affecting consumers' online buying behaviour in order to find the way to stimulate their online shopping behavior. The study was based on primary data collected from Mumbai city. The purpose of this study is to identify factors affecting consumers' attitude toward shopping online by investigating consumers' risk perceptions about shopping online. Constructs tested included previously identified factors (convenience risk, product risk, financial risk, perceived behavior control, return policy, subjective norm, attitude, and technology specific innovativeness) and specific factors (concerns associated with delivery of an ordered product and cyber laws, shipping fees, and after service) specifically developed for this study. The concerns associated with delivery of product, social and perceived behavioral control have been found to be significant factors affecting attitude toward using Internet for shopping. In terms of gender difference, perceived risks (product, convenience, financial, and non-delivery) and technology specific innovativeness were found to be significant for males and, for females, convenience risk and attitude towards online shopping were significant factors.

Keywords: online shopping, consumer behaviour

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