

Online Shopping Habits Among B-School Students and Teachers: A Study of Belagavi City

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ABSTRACT

Online shopping has eventually become a part of our life. Today for buying a book, we don't drive to downtown to shop but preferably check on the Internet for the best rates and reviews. Even if we want to buy a consumer durable goods, car insurance, apparels, toys, gifts for loved ones etc., we prefer online shopping platform rather than doing it traditional way. Online shopping has provided numerous benefits like best bargain, home delivery, easy returns, and EMI facilities at the click of the button. Consumer is at a demanding position and suppliers not in a very commanding position due to stiff competition and frequent entry of new players. Enormous employment opportunities have been created, as a whole new industry is defined which is going to transform the buying habits and patterns of end users. This study has tried to understand the online shopping habits of B-school teachers and students with the help of survey technique in Belagavi city. Various statistical analyses are carried out using tools such as descriptive statistics, one sample t-test to arrive at concrete conclusion and based on which suggestions are offered. The empirical results of data analysis indicate that online shopping is emerging as a new platform for shopping purpose; gradually buyers are changing their shopping habits and moving towards online mode especially on account of heavy discount, promotional offer, cash back offer, and new experience of shopping.

Keywords: Online shopping, B-school, Teachers, Statistics, Internet, E-commerce, etc.

JEL Classification: E01, E22, E24, M15, M30, M31

INTRODUCTION

Online shopping has eventually become a part of our life. Today for buying a book we don't drive to downtown to shop but preferably check on the Internet for the best rates and reviews. Even if we want to buy a consumer durable goods, car insurance, apparels, toys, gifts for loved ones etc., the smartest approach would be to visit an e-commerce platform and just by looking at them we can get a fair idea of how much you want to spend on what kind of product, similarly for checking out the latest offers and updates at possibly anything. All you need is to check out the one which suits you the best and order online, pay online or in some cases cash on delivery option is also available. Online shopping provides numerous benefits like best bargain as you can visit numerous shops/ suppliers, no national or international barriers, making equal playing

ground for players from developed as well as under-developed world nations, consumer at a demanding position and suppliers not in a very commanding position. Enormous employment opportunities have been created, as a whole a new industry is defined which is going to transform the buying habits and patterns of end users.

HISTORY OF E-COMMERCE

The history of e-commerce would rightly be back-tracked to the time when people felt the need to send "interactive content" to be displayed on television and videotext came into existence. Research was going on from the early 1960s and more corporations got interested in sending information. It matured when Michael Aldrich of Redifon Computers Ltd. gave the concept of teleshopping and did good business in the UK. Online service of videotext,

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Minitel was launched in France in 1982 and was accessed using telephone lines, however similar model failed in UK. It became a real success when World Wide Web came into action.

The researchers who were working on videotext in the US with services like “The Source” and “CompuServe” in 1979 (contemporary of the UK-based research: BBC with Prestel, British Telecom with View data, ITV with ORACLE) got interested in creating a solution for customer-targeted payment processing whose target audience would be the software developers and shareware authors. They created Swreg in 1987 in the US, thus enabling the first online market for the developers community.

In 1990 Tim Berners-Lee, a British scientist working at CERN laboratory wrote the first web browser WWW which then changed most research processes and ways of businesses seeing a whole new market to evolve (rather a whole new world “The web world”). People saw new technologies evolving with new market and then around 1994 a company called Netscape released a browser, enabling anyone to type a name in the Navigator browser and visit a webpage (which might look dumb right now, but was a real exploration making them the real champs of the market and even challenging market leaders, soaring stock prices, Pizza Hut taking orders online, and a wide variety of products being available online).

Then transactions and business started happening over the web urging every company to have a website in “.com” domain. To address security issues, Netscape 1.0 introduced SSL encryption for secure transaction. Online retailer Amazon.com started selling almost each and everything online. E-bay, the online auction house founded by computer programmer Pierre Omidyar made online auction and resale easy and electronic (Yipee! everything on internet).

With United States postal service going online and acquisitions by major businesses overtaking smaller ones for technological advancement, the whole environment was “technologically charged”. This went on till 2000 when finally the Bubble (The Dot Com Bubble) burst with record high in stock prices. When money was involved in doing business over the Internet, “PayPal” was launched. With a share of 70% of online transactions till date, it provides facility for online payment. Aggressiveness in the market especially in the online shopping market started

giving ways to new tricks like giving out coupons for customer loyalty and in an attempt to keep clients reverting to online shopping, major benefits are being offered with decent discounts.

REVIEW OF LITERATURE

Nagra and Gopal (2013) in their research paper used qualitative and quantitative research methods to study the impact of demographic factors of consumers on online shopping parameters like satisfaction with online shopping, future purchase intention, frequency of online shopping, numbers of items purchased, and overall spend on online shopping. The study reveals that online shopping in India is significantly affected by various demographic factors like age, gender, marital status, family size, and income.

Haq (2013) highlights four key dimensions of online shopping as perceived by consumers in India. The different demographic factors are also studied which are the primary basis of market segmentation for retailers. The study reveals that overall website quality, commitment factor, customer service, and security are the four key factors which influence consumers’ perceptions of online shopping. The study also points out that the perception of online shoppers is independent of their age and gender but not independent of their education and income.

Bhatt (2014) in his article focused on factors which Indian buyers keep in mind while shopping online. This research found that information, perceived usefulness, perceived enjoyment, security, and privacy are the five dominant factors which influence consumer perceptions on online purchasing.

Sharma, Mehta, and Sharma (2014) in their research article have made an attempt to understand the behaviour of Indian consumers towards online shopping. The e-stores are frequently visited by the shoppers. The ease and convenience provided by these stores for 24x7 has made very easy shopping for consumers worldwide. There is a huge scope of web-stores in various areas and in almost all the segments. The young population is the biggest attraction of this industry and they may contribute substantially to the growth of online shopping in India.

Kumar and Maan (2014) in their research article provide insights into consumers’ online shopping behaviours and preferences. Moreover, the paper also identifies the

hurdles that customers face when they want to adopt Internet shopping as their main shopping medium. The paper reveals that online shopping brings optimum convenience to the consumers. Privacy and security emerge frequently as reasons for being wary about Internet shopping. Shopping convenience, immediate possession, information seeking, social interaction, and variety affect the consumers' attitude towards online shopping. The impossibility of product testing, problems with complaints, product return, and misuse of personal data are the main uncertainties regarding online shopping pointed out in the study.

Mathew (2015) in his study analyses the changing trends in online shopping of Indian consumers in the apparel segment. The researcher is of the opinion that initially the consumers were reluctant to buy apparels online as it has many limitations. Over a period of time, the market has become able to overcome many of the limitations and build confidence among the consumers to buy online.

Chatterjee and Ghosal (2015) in their study put emphasis on the impact of demographic factors of consumers on online shopping, like satisfaction with online shopping, future purchase intention, frequency of online shopping, numbers of items purchased, and overall expense made on online shopping. The study also reveals that online shopping in India is significantly affected by various demographic factors like age, gender, marital status, family size, and income.

Kumar (2015) in his research article analysed the different issues of online shopping. The paper provides theoretical contribution in understanding status of online shopping and also identifies the problems faced by the consumers when they want to accept Internet shopping. Confidentiality and security often occur as primary causes for being vigilant about Internet shopping.

OBJECTIVES OF THE STUDY

- To understand the online shopping habits of B-school students and teachers.
- To identify the reasons for opting online shopping as against conventional shopping.
- To ascertain the problems faced while conducting online purchase.

HYPOTHESES OF THE STUDY

H₀1: Online shopping habits among B-school students and teachers are not significant.

H_a1: Online shopping habits among B-school students and teachers are significant.

H₀2: B-school students and teachers do not want to continue with offline shopping even though there exists occasional online shopping discomfort.

H_a2: B-school students and teachers want to continue with offline shopping even though there exists occasional online shopping discomfort.

SCOPE OF THE STUDY

The study attempts to analyse the B-school shoppers' habits towards various aspects of online shopping. Variables such as age, gender, income, marital status, qualification, location etc., have been analysed thoroughly in this study. The present study covers the B-school buyers of Belagavi city in Karnataka.

RESEARCH METHODOLOGY

A combination of exploratory and descriptive research design is used for conducting this study. The primary data on shopping habits of B-school students and teachers was collected through a structured questionnaire. It was administered to the targeted respondents in selected places in Belagavi city, Karnataka. To investigate the significant shopping habits of buyers, respondents have been selected on convenience sampling basis which is a non-probability sampling technique. 200 questionnaires were administered and 186 respondents responded for the survey and provided the data. For data analysis, mean and standard deviation are used for descriptive statistics. The hypotheses are tested using one sample t-test. The data collected from respondents is analysed with the help of Statistical Product and Service Solutions (SPSS) statistical package for Social Science and MS-Excel.

LIMITATIONS OF THE STUDY

The study does not cover all the B-schools functioning in Karnataka the study is restricted only to Belagavi city.

The results of the analysis are based on the data about the sample population of students and teachers in B-schools of Belagavi city, the results need to be generalised with caution.

DATA ANALYSIS

The following section of the paper provides the outcome of data analysis and discusses the interpretations with suitable inferences.

Demographic Details

Table 1: Gender Details of Respondents

<i>Gender</i>	<i>Frequency</i>	<i>Percent</i>
Male	120	64.5
Female	66	35.5
Total	186	100.0

Source: Field survey and authors' compilation

Table 1 indicates that 65% of the respondents who do online shopping belong to male category and around 35% of the respondents are females. The analysis reveals the fact that male respondents prefer to make online shopping on account of work schedule, easy buying options, time saving, and discount factor.

Table 2: Age Details of Respondents

<i>Age</i>	<i>Frequency</i>	<i>Percent</i>
20-30 years	168	90.3
31-40 years	18	9.7
Total	186	100.0

Source: Field survey and authors' compilation

Table 2 shows that 90% of the respondents who do online shopping falls in the age bracket of 20 - 30 years and around 10% of the respondents are in the age category of 31-40 years. The data resembles the national median age in which majority of online shopping is done by those customers whose age is around 28 years with high potential disposable income or purchasing power.

Table 3: Education Details of Respondents

<i>Education</i>	<i>Frequency</i>	<i>Percent</i>
UG Degree	9	4.8
PG Degree	174	93.5
PhD	3	1.6
Total	186	100.0

Source: Field survey and authors' compilation

The survey reveals that 94% of the respondents are post-graduates and remaining respondents have completed graduation or doctoral education (Table 3).

Table 4: Designation Details of Respondents

<i>Designation</i>	<i>Frequency</i>	<i>Percent</i>
Asst. Professor	24	12.9
Associate Professor	6	3.2
Professor	3	1.6
Student	153	82.3
Total	186	100.0

Source: Field survey and authors' compilation

Table 4 illustrates that 83% of the respondents are students who are pursuing either Bachelor of Business Administration (BBA) or Master of Business Administration (MBA) in different colleges of Belagavi city and 12.90% of the respondents are Assistant Professor, 3.23% are Associate Professor, and 1.61% are Professor who are working in various B-schools of Belagavi city.

Table 5: Income Details of Respondents

<i>Monthly income (INR)</i>	<i>Frequency</i>	<i>Percent</i>
No Response	18	9.7
10000-15000	45	24.2
26000-50000	96	51.6
50000 & Above	27	14.5
Total	186	100.0

Source: Field survey and authors' compilation

The survey shows that majority of the respondents belongs to healthy income class with household monthly income in the bracket of Rs. 26000 to Rs. 50,000, 24.19% respondents' household monthly income is between Rs.

10,000 to Rs. 15,000, 14.52% of the respondents earn a monthly income Rs.50,000/- and above, and 9.68% of respondents have not disclosed their income.

Online Shopping Experience

Table 6: Online Shopping Experience of Respondents

<i>Online shopping</i>	<i>Frequency</i>	<i>Percent</i>
Yes	186	100.0

Source: Field survey and authors' compilation

All the respondents do online shopping on regular intervals and they have had online shopping experience.

Frequency of Online Shopping During Last One Year

Table 7: Frequency of Online Shopping

<i>No. of Times</i>	<i>Frequency</i>	<i>Percent</i>
1-4	87	46.8
5-8	45	24.2
9-11	12	6.5
12 & Above	42	22.6
Total	186	100.0

Source: Field survey and authors' compilation

The survey specifies that nearly 47% of respondents make online shopping at least 4 times in a year, 24% of them buy 5 to 8 times in a year, around 23% of the respondents buy more than 12 times online in a year and around 6% buy 9 to 11 times in a year. The gradual increase in online shopping is attributed to the festival and special day offers which trigger the users to go for online shopping and grab the discount.

Problem while Conducting Online Purchase

Table 8: Online Shopping Problem

<i>Online problem</i>	<i>Frequency</i>	<i>Percent</i>
Yes	51	27.4
No	135	72.6
Total	186	100.0

Source: Field survey and authors' compilation

The study shows that almost 73% of the respondents do not face any problem while shopping online and 27% face some problem. This shows the system compatibility and better platforms for online shopping purpose in India.

Online Shopping Problems

Table 9: Problems in Online Shopping

<i>Online shopping problem</i>	<i>Frequency</i>	<i>Percent</i>
Delay in Delivery	21	11.3
Cheap quality of product	15	8.1
Product damage	6	3.2
Wrong delivery of products	6	3.2
Others	6	3.2
Not Applicable	132	71.0
Total	186	100.0

Source: Field survey and authors' compilation

The research indicates that 11 % of the respondents face the problem of delay in delivery of products, 8% of them are of the opinion that the product received is of cheap quality, 3% of the respondents say that they receive products in damaged conditions, almost 3% of them complain that they received wrong product as against their order and majority of the respondent i.e. 71% do not record any problem while doing online shopping.

Reasons for no Online Shopping

Table 10: Reasons for no Online Shopping

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
Internet Illiteracy	3	1.6
Risk of identity theft	6	3.2
Not Applicable	177	95.2
Total	186	100.0

Source: Field survey and authors' compilation

95% of the respondents do online shopping, whereas 3% do not go for online shopping because of risk of identity theft and only 2% do not shop online because of Internet illiteracy.

Internet Usage for Every Day

Table 11: Internet Usage

<i>Time</i>	<i>Frequency</i>	<i>Percent</i>
No Response	3	1.6
1-2 Hours	72	38.7
3-4 Hours	63	33.9
4-5 Hours	48	25.8
Total	186	100.0

Source: Field survey and authors' compilation

Referring to Table 11, it is realised that 39% of respondents use Internet for 2 hours per day, 34% of them use Internet for 4 hours per day, and around 26% use for more than 4 to 5 hours per day. With Internet data prices going down, more usage of Internet in future will be realised which may lead to higher penetration towards online shopping.

Proficiency on the Internet

Table 12: Proficiency on the Internet

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
Beginner	9	4.8
Intermediate	105	56.5
Advanced	72	38.7
Total	186	100.0

Source: Field survey and authors' compilation

Majority of the respondents are familiar with Internet usage and 39% of them are assumed to be advanced users of Internet having required level of proficiency to make online shopping.

USAGE OF INTERNET FOR SHOPPING

Table 13: Usage of Internet for Online Shopping

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
Very Often	24	12.9
Often	48	25.8
Sometimes	90	48.4
Rarely	24	12.9
Total	186	100.0

Source: Field survey and authors' compilation

Around 50% of respondents use Internet for making online shopping on occasional times while regular users account for 39% who use internet for online shopping purpose.

Information Collection before Purchase

Table 14: Information Collection

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
No Response	9	4.8
Yes	159	85.5
No	18	9.7
Total	186	100.0

Source: Field survey and authors' compilation

Around 86% of the respondents make use of internet for pre-purchase information collection in order to get more exposure with the product or service.

Maximum Amount Spent on a Single Online Purchase

Table 15: Amount Spent on Online Shopping

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
No Response	6	3.2
1000-3000	126	67.7
3000-5000	12	6.5
5000-10000	27	14.5
15000 & Above	15	8.1
Total	186	100.0

Source: Field survey and authors' compilation

The survey shows that 68% of the respondents spend between Rs 1000-3000 per year on online purchase, less than 10% of the them spend between Rs. 3000 and 5000, 15% of the respondents spend between Rs. 5000 and 10,000 per year, and around 8% of them spend Rs. 15,000 and above per year on a single online purchase.

Maximum Amount Spent per year on Online Purchase

Table 16: Maximum Amount Spent on Online Shopping

<i>Particular</i>	<i>Frequency</i>	<i>Percent</i>
No Response	6	3.2
1000-3000	153	82.3
3000-5000	18	9.7
5000-10000	3	1.6
15000 & Above	6	3.2
Total	186	100.0

Source: Field survey and authors' compilation

The survey shows that 82% of the respondents spend between Rs 1000-3000 per year on online purchase, less than 10% of the them spend between Rs. 3000 to 5000, less than 2% of the respondents spend between Rs. 5000 to 10,000 per year, and around 3% of them spend Rs. 15,000 and above per year on online purchase.

TESTING OF HYPOTHESIS

The analysis carried out for this study has a broad purpose of understanding the significant habits of B-school students and teachers towards various aspects of online shopping. The data collected from respondents across Belagavi city was subjected to various statistical analyses using descriptive statistical techniques like mean and

standard deviation and advanced statistical technique like one sample t-test. These techniques have been applied, hypotheses are tested, and on the basis of the results obtained, inferences are drawn. For the purpose of analysis, statements were formed and respondents were asked to indicate their preferences on a five point Likert's scale. These statements were grouped under two broad categories as listed below.

Online Shopping Habits among B-school Students and Teachers

Online shopping in India has undergone a major transformation in the past five years. With the advent of e-commerce companies, the shopping pattern has transformed on the basis of understanding of Indian buyers towards various aspects of online shopping has assumed greater significance. With respect to online shopping habits, the following null and alternative hypotheses are postulated as below;

H₀: Online shopping habits among B-school students and teachers are not significant.

H₁: Online shopping habits among B-school students and teachers are significant.

This hypothesis is further tested by the responses obtained from online buyers for the following 8 sub-statements using both descriptive statistics i.e., mean and standard deviation and well as one sample t-test and the results are presented in Table 17.

Table 17: Online Shopping Habits

<i>Particular</i>	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>
Shopping on Internet saves time.	186	0	5	4.23	1.329
It is a great advantage to be able to shop anytime.	186	0	5	4.18	1.293
Online shopping will eventually supersede traditional shopping.	186	0	5	3.40	1.279
Selection of goods available on the Internet is very broad.	186	0	5	3.55	1.503
The description of products shown on the websites is accurate.	186	0	5	3.24	1.307
The information given about the products on site is sufficient.	186	0	5	3.52	1.257
Online shopping is as secure as traditional shopping.	186	0	5	2.77	1.227
Necessity of having a bank account or credit card creates difficulty in online shopping.	186	0	5	3.13	1.254
Average score	186	0	5	3.5025	1.3061

Source: Field survey and authors' compilation

Table 17 indicates that the mean score ranges from 2.77 to 4.23 and standard deviation ranges from 1.22 to 1.50. The aggregate mean score and standard deviation are 3.5025 and 1.3061 respectively. The aggregate standard deviation is closer to 1, which indicates that there is consistency in the views expressed by the respondents.

The analysis of the table highlights that the respondents agreed strongly for the statement ‘Shopping on Internet saves time’ (mean 4.23) with standard deviation (1.329) indicating highest consistency in the opinion of the respondents for the same statement. It is followed by the agreement for the statement that ‘It is a great advantage to be able to shop anytime’ with a mean score of 4.18 and standard deviation of 1.293. The respondents have agreed less for the statement ‘Online shopping is as secure as traditional shopping’ with a lowest mean score of 2.77 with a standard deviation of 1.227.

This shows that B-school students and teachers strongly perceive that online shopping is necessary for them and at the same time they also feel that the online shopping is not completely safe. This definitely holds promise that selling online is not going to be tough job as it was during the last decade.

To test the hypothesis, one sample t-test was conducted and the results are shown in Tables 18 and 19.

Table 18: One Sample Statistics

	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error Mean</i>
Online favour	186	4.6694	1.25615	.09211

Source: Field survey and authors’ compilation

Table 19: One Sample Test

<i>Particular</i>	<i>Test Value = 3</i>					
	<i>t</i>	<i>Df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>95% Confidence Interval of the Difference</i>	
					<i>Lower</i>	<i>Upper</i>
Online habit	18.124	185	.000	1.66935	1.4876	1.8511

Source: Field survey and authors’ compilation

For testing the above hypothesis, t-test is used with assumed mean 3. The total score in the five point scale in the Likert Scale is 15 and the average is 3. The calculated mean value is more than the assumed mean 3 i.e., 4.6694 and the observed P value 0.000 is less than 0.05. This result indicates that the null hypothesis ‘Online shopping habits among B-school students and teachers are not significant’ is rejected and the alternative hypothesis that ‘Online shopping habits among B-school students and teachers are significant’ is accepted.

Online Shopping Discomfort

Online shopping in India has emerged as a new way of shopping with the Indian e-commerce market becoming more competitive and new players are pushing hard to get

wider consumer base for higher overall merchant value. With respect to online shopping discomfort among the B-school students and teachers, the following null and alternative hypotheses are postulated:

H₀: B-school students and teachers do not want to continue with offline shopping even with occasional online shopping discomfort.

H₁: B-school students and teachers want to continue with offline shopping even with occasional online shopping discomfort.

This hypothesis is further tested by the responses obtained from online buyers for the following 6 sub-statements using both descriptive statistics i.e., mean and standard deviation and well as one sample t test and the results are as under;

Table 20: Descriptive Test

<i>Descriptive Statistics</i>					
<i>Particular</i>	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>
I prefer traditional or conventional shopping to online shopping.	186	0	5	3.02	1.174
Online shopping is risky.	186	0	5	3.03	1.247
A long time is required for the delivery of products and services via online shopping.	186	0	5	3.82	1.716
While shopping online I hesitate to give my credit card number or financial details.	186	0	5	3.34	1.484
Internet reduces the monetary cost of traditional shopping.	186	0	5	3.71	1.291
I prefer cash on delivery than payment via credit/debit card in online shopping.	186	0	5	4.39	1.158
Average score	186	0	5	3.5516	1.345

Source: Field survey and authors' compilation

Table 20 indicates that the mean score ranges from 3.02 to 4.39 and standard deviation ranges from 1.15 to 1.71. The aggregate mean score and standard deviation are 3.5516 and 1.345 respectively. The aggregate standard deviation is closer to 1, which indicates that there is consistency in the views expressed by the respondents.

The analysis of the table highlights that the respondents agreed strongly for the statement 'I prefer cash on delivery than payment via credit/ debit card in online shopping' (mean 4.39) with standard deviation (1.15) indicating highest consistency in the opinion of the respondents for the same statement. It is followed by the agreement for the statement that 'A long time is required for the delivery of products and services via online shopping' with a mean score of 3.82 and standard deviation of 1.71. The respondents have agreed less for the statement 'I prefer traditional or conventional shopping to online shopping'

with a lowest mean score of 3.02 with a standard deviation of 1.174.

This shows that B-school students and teachers strongly believe that online shopping is not necessarily comfortable for them all time and at the same time they also feel that the offline shopping is essential part of their shopping habits.

To test the hypothesis, one sample t-test was conducted and the results are shown in Tables 21 and 22.

Table 21: One Sample Statistics

<i>Particular</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error Mean</i>
Not favour	186	3.5511	1.46232	.10722

Source: Field survey and authors' compilation

Table 22: One-Sample Test

<i>Particular</i>	<i>Test Value = 3</i>					
	<i>t</i>	<i>df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>95% Confidence Interval of the Difference</i>	
					<i>Lower</i>	<i>Upper</i>
Not favour	5.140	185	0.000	0.55108	0.3395	0.7626

Source: Field survey and authors' compilation

For testing the above hypothesis, t-test is used with assumed mean 3. The total score in the five point scale in the Likert Scale is 15 and the average is 3. The calculated mean value is more than the assumed mean 3 i.e. 3.5511 and the observed P value 0.000 is less than 0.05. This result indicates that the above null hypothesis

'B-school students and teachers do not want to continue with offline shopping even though there exist occasional online shopping discomfort' is rejected and the alternative hypothesis 'B-school students and teachers want to continue with offline shopping even though there exist occasional online shopping discomfort' is accepted.

FINDINGS

- Gender-wise male buyers prefer to make online shopping on account of work schedule, easy buying options, time saving, discount factor, variety etc. as compared to their female counterparts.
- The study shows that median age of online shoppers is 28 years with high disposable income and potential appetite for online purchase.
- Data analysis shows that majority of the buyers go for online shopping at least four times in a year during the mega discount offers in festival season.
- Majority of the respondents indicated no problems in online shopping and this shows the system compatibility and better platforms for online shopping purpose in India.
- The average Internet usage is gradually increasing and with free data offers by major telecom operators, daily internet utility is witnessing upward trend.
- Majority of the respondents says that online shopping has provided them good information source so that they could make better buying decisions.
- Online shoppers spend on an average Rs. 1000 to Rs. 3000 per transaction and this is going to increase with digitalisation of our country's economy and growing appetite for shopping.
- Statistical analysis illustrates that B-school students and teachers online shopping habits are significant and they do prefer making online shopping.
- B-school students and teachers still prefer to make offline shopping with respect to few products on account of occasional discomfort with online shopping.

SUGGESTIONS

- E-commerce sellers need to focus on female category and improvise their online shopping habits in order to tap the most potential segment of Indian market for competitiveness.
- The online shopping platform must evolve secure and safe transaction mechanism so that middle-aged consumers could be motivated to join the online shopper's league.

- Sellers need to focus beyond the festival offer and mega discount days in order to increase the frequency of online shopping.
- E-commerce sellers must concentrate on value proposition to create higher revenue volume transaction.

CONCLUSION

Characterised by its large potential and high growth rate, the e-commerce industry has been one of the most dynamic sectors, which is playing an increasingly important role in India's liberalised economy. During the past five years, this emerging sector has witnessed exponential growth in online shopping with addition of new young knowledgeable buyers on account of rapid technological advancements and swift penetration in internet usage. A whole new landscape is defined which is going to transform the buying habits and patterns of end users in emerging economies. This study has tried to understand the online shopping habits of B-school teachers and students in Belagavi city, with the help of survey technique. The empirical results of data analysis indicate that online shopping is emerging as a new platform for shopping purpose; gradually buyers are changing their shopping habits and moving towards online mode especially on account of heavy discount, promotional offer, cash back offer & new experience of shopping at the present context.

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