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FACTORS INFLUENCING CONSUMERS' BUYING PERCEPTION DURING COVID-19 PANDEMIC: AN INDIAN PERSPECTIVE

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Abstract *The aim of the research is to look into factors that influence consumers' online shopping behaviour in India during the COVID-19 pandemic. During the early stages of COVID-19, more cases were reported by international travellers. The unexpected lockdown impacted India's online shopping and marketing trends drastically. Consumers' shopping behaviour suddenly changed during the lockdown situation. The article's objective is to look into the elements that affect Indian customers' online purchase choices during the COVID-19 pandemic. The researchers investigated the impact of product, price, time-saving, payment, security, and administrative factors on consumers' online purchasing behaviour during COVID-19. The study used an online survey approach to gather data from 139 Indian online consumers using a standardised questionnaire with a three-point Likert scale. Non-probability sampling was the method employed. Descriptive statistics analysis, reliability analysis, and t-test were used to examine the data. In the end, the results revealed that payment, product, and administrative factors had an influence on improving consumer online purchase patterns during COVID-19.*

Keywords: *COVID-19, Influential Factors, Consumer Behaviour, Online Shopping*

INTRODUCTION

In Wuhan, China, in December 2019, the first case of coronavirus disease was discovered. After that, it spread rapidly across the world, prompting the World Health Organization to declare it a pandemic. It does not suggest that the virus has become fatal, but it does indicate that the disease has spread worldwide. Through close interaction and contact with COVID-19 patients diagnosed, the virus spread to everyone else. Education, global trade, commerce, and all other operations have been disrupted as a result of the COVID-19 pandemic. As a result of the lockout, countries' international transactions have been interrupted. As a developing world, India has been continuously plagued by this pandemic. Sustainable casualties have been experienced by India's business and trade establishments. Import, exports, and exchange earnings are projected to be slow, affecting India's foreign reserves.

E-commerce is the practice of buying and selling items online via the use of information and communication technologies. It was basically a platform where all the physical products and services can be bought and sold through an online platform, which makes the transactions convenient for both businesses and consumers. This can be done at any time and at any place. In B2C activities, online stores and services are an essential distribution channel. The most significant research agenda in e-commerce in recent decades has been to study customer online shopping behaviour (Chen, 2009). Consistently rising both before and after liberalisation, the country's foreign commerce increased, although post liberalisation saw a greater increase than before (Hari & Bhavani Prasad, 2018). According to Komal, Madan Lal (2020), considering the widespread belief that greater exports result in better GDP. Globalised commerce in goods could help India's poverty rate decline. Almost every type of company is attempting to implement online activities, and India has a bright upcoming future in e-commerce. Any aspects of the company, like finance, production, transportation, electronic data interchange, automated inventory management, online transaction processing, electronic fund transfer, and payment systems, have a huge influence on electronic-commerce in India. Electronic-Commerce contributes to lower manufacturing costs, increased efficiency, improved business connectivity, high quality goods and services, and improved overall

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business results. It assists in the creation of innovation concepts and provides a fresh approach to doing business. While the e-commerce industry began in the late 1990s, it faced numerous challenges in expanding rapidly across the country due to a lack of adequate instruments and required elements. After, a few years, India's banking sector, logistical relations, and payment procedures had established a solid base for developing and extending electronic-commerce. Mostly, every bank in India now accepts electronic fund transfers (EFT) and Internet payments, allowing customers to use debit and credit cards, digital wallets, COD, and other services that aid the growth of India's e-commerce market.

Compared to previous years, e-commerce in India is constantly growing because of major advancements in Internet access and information technology, providing the foundation for an online platform. The situation shows that India's e-commerce industry has improved over time. In India, the most common payment method for e-commerce businesses is cash on delivery. Cash on delivery accounts for nearly 70% of e-commerce transactions, while mobile payments account for 30% of all transactions. Online purchasing behaviour is the act of making purchases of products or services over the Internet. There are five steps in the process, which are close to those associated with conventional buying behaviour (Liang & Lai, 2000). When prospective clients identify a requirement for a product or service, they go online to look for information about the product or service. After weighing their options, they select the one that best satisfies their criteria for meeting the perceived need. Finally, a sale is made, and after-sales support is given. The words 'online shopping attitude' refer to a person's mental state when making an online purchase (Li & Zhang, 2002). Currently, everybody uses a digital wallet payment system such as Paytm, Google Pay, Bhim, and PhonePe. This has a major impact on the e-commerce market. Users benefit greatly from using the digital wallet payment system because they receive several cashback rewards, coupons, and gifts that are compatible with any mobile device. The e-commerce sector suffers some obstacles due to unstable Internet connections, slow speeds, and lack of transportation.

This article's objective is to examine the variables that affect Indian consumers' online shopping behaviour during coronavirus disease pandemic. The study's specific objectives are to classify the factors that influence online shopping behaviour and to investigate the influence of the coronavirus disease pandemic on Indian consumers' online shopping habits.

To meet the aim of the study, first, we start with the literature review on factors affecting consumers' online shopping behaviour; next is an overview of the methodology approaches, followed by reporting of the result of the research. Finally, the discussion, conclusions, and limitations are considered.

LITERATURE REVIEW

Online Shopping Behaviour

Consumers may obtain additional product and service details online, as well as costs and product quality with different sellers. Privacy visibility, rapid loading, sitemap, and validity are the most significant characteristics of online buying that inspire people to buy online. Online shopping, according to Monsuwe, Dallaert and Ruyter (2004), is faster and more efficient, requiring less work and time. Online merchants benefit consumers since they can readily access a variety of products. Transactions were always difficult, but now, they are easier than ever owing to e-commerce (Lim & Dubinsky, 2004; Prasad & Aryasri, 2009). Wang, Ye, Zang and Nguyen (2005) found that speed of accessing the network had a positive effect on consumers' decisions to make purchases online. Customers may generally obtain any data and information they need through the Internet. Most online platforms provide 24/7 customer service. The basic criteria for consumers' online shopping activity, according to the above details, is website consistency. It gives consumers who are considering making an online purchase a successful first impression.

Product Factor

The product may be something that seeks attention and tries to meet a customer's needs, wishes, or expectations. The product's consistency can be enhanced. Product result, features, durability, confirmation, longevity, serviceability, aesthetics, and value perception are eight main dimensions that can be used to describe a defect-free product (Tjiptono, 2008). A product can only be called quality if it is able to fulfil the expectations and desires of its customers (Kotler & Armstrong, 2008). Quality of the product shapes a retailer's reputation, which in turn influences consumers' purchasing decisions. Due to the good level of goods and services offered, convenience stores attract a bulk of the customers. Similarly, commodity has an effect on customer buying

habits. It states that a quality of a product affects consumers' purchasing decision and satisfaction.

Price Factor

When buying a commodity, consumers pay close attention to and carefully consider the price. According to Satit, Tat, Rasli, Chin and Sukati (2012), price is the only factor, among the product, price, place, and promotion factors, that influences consumers' buying decisions in a majority of cases. When choosing investment avenues, factors like attachment, source of information, risk, quality, and independent decisions have a huge impact (Pooja, 2021). To attract customers, businesses set a fair price for their products and services, as well as a special discount. A majority of the customers base their decisions on price. A majority of the consumers shop at grocery stores due to the extremely cheap prices they have, and this has a huge impact on the customers.

Time-Saving Factor

Customers are more inclined to stay in stores longer if they are easier to navigate. On the one hand, convenience, prompt delivery, and time saving are the most crucial fundamental elements of online purchasing; on the other hand, branding is not a crucial feature in shopping online. Consumers can save time by taking advantage of simple purchases and services (Schaupp & Belanger, 2005). Time-saving, safety and the design of the website all affect consumers' decision to shop online.

Payment Factor

Electronic payments or e-payments allow customers to make payments online from anywhere in the world (Humphrey, Pulley & Vesala, 1996). It enables people to pay for both domestic and international commerce transaction through the Internet at any time and from any location (Weir, Anderson, & Jack, 2006). The M-payment system is a type of e-payment program that enables smartphone users to perform international activities without the use of the Internet, with the use of their cellphones and communication technologies (Dahlberg, Mallat, Ondrus & Zmijewska, 2006). The electronic point of sale is another popular form of electronic payment system (e-POS), which has different characteristics.

Security Factor

Shergill and Chen (2005) claim that the key elements of online shopping or e-commerce that influence consumers' decisions to shop online are website design, customer service, useability, and protection. Consumers' online shopping decisions are influenced by a variety of factors, including safety, personal interest, payment methods, fair pricing, confidentiality, social networking, and referral groups. A lack of safety or security may turn off customers. To compete in digital payments, businesses must secure the safety, privacy, trust, and consistency of their online clients.

Administrative Factor

In a developing nation, the government is crucial to the development and promotion of e-commerce websites. The government must make sure that ICT infrastructures are widely available and that online payments are secure. The government remains responsible in promoting online shopping (Licker & Molla, 2005). The administration is an external factor that influences customers' propensity to conduct business online and promote the expansion of the e-commerce platform. E-commerce will be aided by the government's implementation of fiscal and tax policies, as well as currency exchange policies, and supportive supervisions.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

The following hypotheses are formulated from the above discussions (Fig. 1).

H_{01}: Product factor has no significant impact on consumers' online shopping behaviour.

H_{02}: Price factor has no significant impact on consumers' online shopping behaviour.

H_{03}: Time-saving factor has no significant impact on consumers' online shopping behaviour.

H_{04}: Payment factor has no significant impact on consumers' online shopping behaviour.

H_{05}: Security factor has no significant impact on consumers' online shopping behaviour.

H_{06}: Administrative factor has no significant impact on consumers' online shopping behaviour.

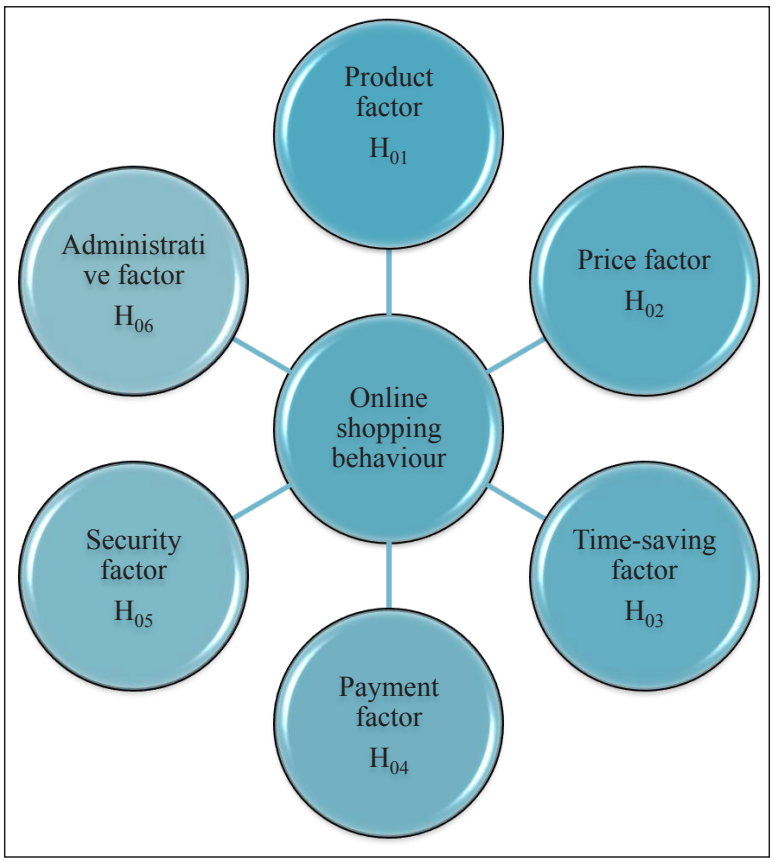

Fig. 1: Research Model of Online Shopping Behaviour during COVID-19

METHODOLOGY

Type of Research Design

In the study, it was necessary to select the consumers' shopping habits in relation to an online perspective. As a conclusion, an exploratory analysis was carried out to first gain a core2 analysis of the variables that affect Indian consumers' decision to shop online, followed by a formal study. Afterwards, it was decided to perform descriptive research.

Information Required

The content required for the study is mostly primary, and all the data was acquired using a questionnaire method from primary sources. Quantitative data is provided. We, on the other hand, compiled a literature evaluation from secondary sources that sheds light on the stated goals.

Measurement Instruments

During the coronavirus disease (COVID-19) pandemic, the study employed six factors that have an impact on online shopping behaviour. Product factor includes fashion, brand, variety, cost, information, quality, and expectation. Price factor includes simple online payment, friendly interface, and diversified payment. Time-saving factor includes offer, price, quality, and online payment. Payment factor includes financial damage, risk, information, COD, Web interface, fear, and trustworthy. Security factor includes less time, needed item, and quality. Administrative factor includes lockdown, social distancing, COVID-19, government norms, and corona infection.

Scaling Techniques

The researcher utilised a three-point Likert scale to generate replies. The point best demonstrates how the responder will identify the evaluated object that the respondents have marked. Respondents are asked to score their degree of

agreement or disagreement on a three-point Likert scale that ranges from strongly agree to strongly disagree. A preliminary test of 20 respondents was performed before the questionnaire was finalised.

Questionnaire Development

All are close-ended questions. Close-ended inquiries are easy to understand, have the same meaning as other responses, and save effort for both the respondent and researcher. However, since the research questionnaire was translated into English, as non-native English speakers would have trouble interpreting the questionnaire, it was better to remove open-ended questions. Close-ended questions are the most accessible programme and examination for researchers.

Sampling Technique and Sample Size

Since preparing a sampling frame is less expensive and time consuming, non-probability sampling was used. Since it is easily accessible and convenient, and it yields relatively low cost, the convenience and judgmental sample methodology have been employed. A sample of 139 respondents is considered for the study.

Data Collection

The data was gathered via an online survey approach using a structured questionnaire with a three-point Likert scale from 139 online consumers in India.

Data Analysis

The information is gathered from Indian clients who have completed an online transaction and then processed in SPSS for analysis. The results are examined using descriptive research, reliability statistics, and the t-test.

DISCUSSIONS AND FINDINGS

Descriptive Statistics Analysis

Table 1: Descriptive Statistics Analysis

Factors	Items	N	Maximum	Mean	Std. Deviation
Product Factor	Fashion	139	3	1.76	.757
	Brand	139	3	1.48	.674
	Variety	139	3	1.14	.391
	Cost	139	3	1.51	.726
	Information	139	3	1.93	.822
	Quality	139	3	1.59	.679
	Expectation	139	3	1.51	.685
Time-Saving Factor	Offer	139	3	1.27	.549
	Price	139	3	1.57	.682
	Quality	139	3	1.24	.533
	Online Payment	139	3	1.41	.668
Security Factor	Less Time	139	3	1.37	.592
	Needed Item	139	3	1.45	.704
	Quality	139	3	1.12	.370
Price Factor	Simple Online Payment	139	3	1.31	.635
	Friendly Interface	139	3	1.29	.544
	Diversified Payment	139	3	1.22	.482
Payment Factor	Financial Damage	139	3	1.24	.509
	Risk	139	3	1.30	.547
	Information	139	3	1.35	.574
	COD	139	3	1.71	.766
	Web Interface	139	3	1.28	.511
	Fear	139	3	1.45	.604
	Trustworthy	139	3	1.89	.831

Factors	Items	N	Maximum	Mean	Std. Deviation
Administrative Factor	Lockdown	139	3	1.80	.844
	Social Distancing	139	3	1.49	.695
	COVID-19	139	3	1.38	.664
	Government Norms	139	3	1.44	.672
	Corona Infection	139	3	1.40	.666

Source: Authors' calculation.

Table 1 shows the main factors that influenced consumers' online buying behaviour during the coronavirus disease pandemic. Factors with a mean score of 1 or more appear in this table. A majority of respondents agree that information (product factor) is important (mean score 1.93). As a result, during coronavirus infection, information had a major impact on consumers' online shopping behaviour. In terms of being trustworthy, a majority of the respondents accept (mean score is 1.89) that it is important. As a result, during coronavirus disease (COVID-19) pandemic, consumers' online shopping behaviour was significantly influenced by e-commerce platforms being trustworthy. In addition, during the coronavirus pandemic, lockdown (mean score is 1.80), fashion (mean score is 1.76), and COD (mean score 1.71) had a significant impact on consumers' online shopping behaviour.

Reliability Statistics Analysis

Table 2: Reliability Statistics Analysis

Cronbach's Alpha	Cronbach's Alpha based on Standardised Items	N of Items
.808	.816	30

Source: Authors' calculation.

To verify the internal consistency of the constructs, reliability analysis is calculated using Cronbach's coefficient alpha, as shown in Table 2. If the Cronbach's alpha value is greater than 0.700, there are no issues with reliability in any of the constructs (Hair, Rolph, Barry & William, 2010). Cronbach's alpha is 0.816 in this case. As a result, the survey instrument is trustworthy in measuring all factors consistently and without error.

Independent Samples Test

Group Statistics

Table 3: Independent Samples Test

	Gender of the Respondents	N	Mean	Std. Deviation	Std. Error Mean
Product Factor Fashion	Male	85	1.84	.784	.085
	Female	54	1.65	.705	.096
Product Factor Brand	Male	85	1.52	.683	.074
	Female	54	1.43	.662	.090
Product Factor Variety	Male	85	1.15	.394	.043
	Female	54	1.13	.391	.053
Product Factor Cost	Male	85	1.56	.747	.081
	Female	54	1.43	.690	.094
Product Factor Information	Male	85	1.95	.844	.092
	Female	54	1.89	.793	.108
Product Factor Quality	Male	85	1.64	.670	.073
	Female	54	1.52	.693	.094
Product Factor Expectation	Male	85	1.51	.684	.074
	Female	54	1.52	.693	.094
Time-Saving Factor Offer	Male	85	1.25	.554	.060
	Female	54	1.31	.543	.074
Time-Saving Factor Price	Male	85	1.52	.629	.068
	Female	54	1.65	.756	.103

	Gender of the Respondents	N	Mean	Std. Deviation	Std. Error Mean
Time-Saving Factor Quality	Male	85	1.28	.590	.064
	Female	54	1.17	.423	.058
Time-Saving Factor Online Payment	Male	85	1.40	.694	.075
	Female	54	1.43	.633	.086
Security Factor Less Time	Male	85	1.39	.579	.063
	Female	54	1.33	.614	.084
Security Factor Needed Item	Male	85	1.45	.732	.079
	Female	54	1.44	.664	.090
Security Factor Quality	Male	85	1.15	.394	.043
	Female	54	1.07	.328	.045
Price Factor Simple Online Payment	Male	85	1.38	.690	.075
	Female	54	1.20	.528	.072
Price Factor Friendly Interface	Male	85	1.27	.543	.059
	Female	54	1.33	.549	.075
Price Factor Diversified Payment	Male	85	1.22	.520	.056
	Female	54	1.22	.420	.057
Payment Factor Financial Damage	Male	85	1.27	.543	.059
	Female	54	1.20	.451	.061
Payment Factor Risk	Male	85	1.25	.486	.053
	Female	54	1.39	.627	.085
Payment Factor Information	Male	85	1.33	.585	.063
	Female	54	1.37	.560	.076
Payment Factor Reliability	Male	85	1.79	.788	.085
	Female	54	1.61	.763	.104
Payment Factor COD	Male	85	1.71	.769	.083
	Female	54	1.70	.768	.105
Payment Factor Web Interface	Male	85	1.29	.508	.055
	Female	54	1.26	.521	.071
Payment Factor Fear	Male	85	1.49	.610	.066
	Female	54	1.37	.592	.081
Payment Factor Trustworthy	Male	85	1.99	.838	.091
	Female	54	1.74	.805	.110
Administrative Factor Lockdown	Male	85	1.91	.868	.094
	Female	54	1.63	.784	.107
Administrative Factor Social Distancing	Male	85	1.51	.701	.076
	Female	54	1.46	.693	.094
Administrative Factor COVID-19	Male	85	1.41	.678	.074
	Female	54	1.33	.644	.088
Administrative Factor Government Norms	Male	85	1.44	.680	.074
	Female	54	1.44	.664	.090
Administrative Factor Corona Infection	Male	85	1.42	.661	.072
	Female	54	1.35	.677	.092

Independent Samples Test										
		Levene's Test for Equality of Variances		T-Test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Product Factor Fashion	Equal Variances Assumed	.462	.498	1.425	137	.156	.187	.131	−.073	.447
	Equal Variances Not Assumed			1.460	121.713	.147	.187	.128	−.067	.441
Product Factor Brand	Equal Variances Assumed	.566	.453	.781	137	.436	.092	.117	−.141	.324
	Equal Variances Not Assumed			.786	115.654	.433	.092	.117	−.139	.323
Product Factor Variety	Equal Variances Assumed	.380	.538	.341	137	.733	.023	.068	−.112	.158
	Equal Variances Not Assumed			.342	113.567	.733	.023	.068	−.112	.158
Product Factor Cost	Equal Variances Assumed	1.820	.180	1.099	137	.274	.139	.126	−.111	.388
	Equal Variances Not Assumed			1.119	119.571	.265	.139	.124	−.107	.384
Product Factor Information	Equal Variances Assumed	.608	.437	.446	137	.656	.064	.143	−.220	.348
	Equal Variances Not Assumed			.453	118.108	.652	.064	.142	−.216	.344
Product Factor Quality	Equal Variances Assumed	.101	.751	.988	137	.325	.117	.118	−.117	.350
	Equal Variances Not Assumed			.981	110.070	.329	.117	.119	−.119	.353
Product Factor Expectation	Equal Variances Assumed	.019	.889	−.106	137	.916	−.013	.120	−.249	.224
	Equal Variances Not Assumed			−.105	111.765	.916	−.013	.120	−.250	.225
Time-Saving Factor Offer	Equal Variances Assumed	.783	.378	−.708	137	.480	−.068	.096	−.257	.122
	Equal Variances Not Assumed			−.711	114.636	.479	−.068	.095	−.257	.121
Time-Saving Factor Price	Equal Variances Assumed	3.984	.048	−1.101	137	.273	−.131	.119	−.365	.104
	Equal Variances Not Assumed			−1.057	97.876	.293	−.131	.123	−.376	.115
Time-Saving Factor Quality	Equal Variances Assumed	6.704	.011	1.250	137	.213	.116	.093	−.067	.299
	Equal Variances Not Assumed			1.344	134.887	.181	.116	.086	−.055	.286
Time-Saving Factor Online Payment	Equal Variances Assumed	.128	.721	−.222	137	.825	−.026	.117	−.257	.205
	Equal Variances Not Assumed			−.227	120.517	.821	−.026	.114	−.252	.200

		Levene's Test for Equality of Variances		T-Test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Security Factor Less Time	Equal Variances Assumed	.111	.739	.532	137	.596	.055	.103	−.149	.259
	Equal Variances Not Assumed			.525	108.043	.601	.055	.105	−.152	.262
Security Factor Needed Item	Equal Variances Assumed	.506	.478	.021	137	.983	.003	.123	−.240	.246
	Equal Variances Not Assumed			.022	121.004	.983	.003	.120	−.235	.241
Security Factor Quality	Equal Variances Assumed	5.783	.018	1.226	137	.222	.079	.064	−.048	.206
	Equal Variances Not Assumed			1.277	127.159	.204	.079	.062	−.043	.201
Price Factor Simple Online Payment	Equal Variances Assumed	9.267	.003	1.571	137	.118	.173	.110	−.045	.390
	Equal Variances Not Assumed			1.666	132.206	.098	.173	.104	−.032	.378
Price Factor Friendly Interface	Equal Variances Assumed	.780	.379	−.661	137	.510	−.063	.095	−.250	.125
	Equal Variances Not Assumed			−.659	111.991	.511	−.063	.095	−.251	.126
Price Factor Diversified Payment	Equal Variances Assumed	.162	.688	.016	137	.988	.001	.084	−.165	.168
	Equal Variances Not Assumed			.016	129.293	.987	.001	.080	−.158	.160
Payment Factor Financial Damage	Equal Variances Assumed	2.417	.122	.755	137	.452	.067	.089	−.108	.242
	Equal Variances Not Assumed			.787	127.473	.433	.067	.085	−.101	.235
Payment Factor Risk	Equal Variances Assumed	7.875	.006	−1.496	137	.137	−.142	.095	−.329	.046
	Equal Variances Not Assumed			−1.414	92.616	.161	−.142	.100	−.341	.057
Payment Factor Information	Equal Variances Assumed	.063	.802	−.409	137	.683	−.041	.100	−.239	.157
	Equal Variances Not Assumed			−.413	116.714	.680	−.041	.099	−.237	.155
Payment Factor Reliability	Equal Variances Assumed	.013	.909	1.307	137	.193	.177	.135	−.091	.445
	Equal Variances Not Assumed			1.317	115.708	.190	.177	.134	−.089	.443
Payment Factor COD	Equal Variances Assumed	.003	.956	.016	137	.987	.002	.134	−.262	.267
	Equal Variances Not Assumed			.016	113.053	.987	.002	.134	−.263	.267

		Levene's Test for Equality of Variances		T-Test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Payment Factor Web Interface	Equal Variances Assumed	.259	.611	.391	137	.697	.035	.089	−.142	.211
	Equal Variances Not Assumed			.388	110.832	.698	.035	.090	−.143	.213
Payment Factor Fear	Equal Variances Assumed	1.221	.271	1.179	137	.240	.124	.105	−.084	.331
	Equal Variances Not Assumed			1.187	115.413	.238	.124	.104	−.083	.330
Payment Factor Trustworthy	Equal Variances Assumed	.046	.831	1.723	137	.087	.247	.144	−.037	.532
	Equal Variances Not Assumed			1.738	116.282	.085	.247	.142	−.034	.529
Administrative Factor Lockdown	Equal Variances Assumed	1.072	.302	1.898	137	.060	.276	.146	−.012	.564
	Equal Variances Not Assumed			1.941	121.236	.055	.276	.142	−.005	.558
Administrative Factor Social Distancing	Equal Variances Assumed	.109	.741	.354	137	.724	.043	.121	−.197	.283
	Equal Variances Not Assumed			.354	113.940	.724	.043	.121	−.197	.283
Administrative Factor COVID-19	Equal Variances Assumed	1.021	.314	.678	137	.499	.078	.116	−.150	.307
	Equal Variances Not Assumed			.685	117.178	.494	.078	.114	−.148	.305
Administrative Factor Government Norms	Equal Variances Assumed	.017	.895	−.078	137	.938	−.009	.117	−.241	.223
	Equal Variances Not Assumed			−.078	115.072	.938	−.009	.117	−.240	.222
Administrative Factor Corona Infection	Equal Variances Assumed	.282	.596	.617	137	.538	.072	.116	−.158	.301
	Equal Variances Not Assumed			.614	110.976	.541	.072	.117	−.160	.303

Source: Authors' calculation.

The independent sample t-test was conducted to find the impact of six factors – product, price, time-saving, payment, security, and administrative – on online shopping behaviour of male and female customers. From Table 3, we interpreted that all the hypotheses are rejected, as the sign value of all factors and their sub-factors are more than 0.05. It means that the null hypotheses were accepted. The result shows that all the six factors have a significant impact on online shopping behaviour.

DISCUSSIONS AND CONCLUSION

India's e-commerce sector is expanding swiftly and becoming more competitive despite some challenges. International as well as domestic businesses are competing. The purpose of this essay is to investigate the elements that directly influence customers' online purchasing decisions. Product, timing, payment, and security considerations all had an impact on consumer online shopping behaviour. Simpler, more

practical, and secure payment methods are required. Since most online customers have trouble using online payment systems like card transactions and are unfamiliar with electronic banking, businesses can accept cash on delivery. Consumers' online shopping decision in India is influenced by a number of factors, including security, delivery, product availability, and product variety (Hossain, Rahman & Hasan, 2018). By giving access to a plethora of information about products and services, as well as pricing comparisons with other businesses, online shopping enables customers to save time shopping. Facilities, Internet security, transportation, time saving, and shipping all have been identified as key elements in luring customers into shopping online. This study also indicates that e-commerce platforms should safeguard clients' security and privacy, as well as prevent unauthorised access to or hacking of their data. To entice customers to use e-commerce and make purchases online, businesses should ensure quick delivery across the country. Consumers would benefit more if e-commerce is able to meet the challenges. Consumers will be more willing to make online purchases as a result, and e-commerce will grow in popularity in India. Despite a number of issues, the e-commerce sector has the potential to contribute significantly to India's GDP and to dominate the Indian economy. The e-commerce industry placed a strong emphasis on expanding business into the countryside, particularly in India's rural and remote areas. The government has undertaken a number of developmental initiatives to strengthen the e-commerce business. The global e-commerce industry is experiencing an unusual rise with COVID-19, and with the world on the verge of a global recession, the industry's growth is bound to be slow. Online shopping is rapidly expanding in this expanding market. During the COVID-19 pandemic in India, the study examines the factors that affect consumers' online shopping behaviour. The impact of six factors on consumers' online shopping behaviour during COVID-19 is investigated in this study: product factor, price factor, time-saving factor, payment factor, security factor, and administrative factor. The study's finding shows that product, time-saving, and security factor have a strong and significant relationship with customers' online shopping behaviour during COVID-19.

LIMITATIONS

The study focused on India during the coronavirus disease pandemic, so the findings do not apply to circumstances that occurred after a pandemic or in other places or times. The statistics might not be reflective of the opinions of all Indian consumers due to the small sample size of only 139 respondents. The sample size should be increased to improve the applicability of the sampling. The research discovered that independent variables like product factor, price factor, time-saving factor, security factor, payment factor, and administrative factor had only minor effects. With thorough research, researchers may look into other factors that influence online shopping behaviour.

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