

**A STUDY ON CONSUMER INTENTION AND ADOPTION TOWARDS ONLINE GROCERY
SHOPPING**

REPORT ON PROJECT

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**UNDER THE GUIDANCE OF
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**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE OF
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**DEPARTMENT OF COMMERCE
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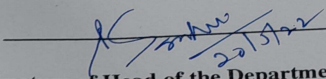
This is to certify that the project entitled “ A STUDY ON CONSUMER INTENTION AND ADOPTION TOWARDS ONLINE GROCERY SHOPPING” Submitted to the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore in partial fulfillment of the requirements for the award of the degree of **MASTER OF COMMERCE WITH COMPUTER APPLICATIONS** is the record of original project work done by **DHANALAKSHMI M (20PCC003)** during the period of her study, under my supervision and guidance.

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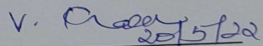


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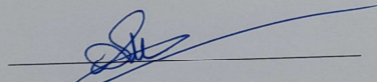
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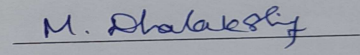
I hereby declare that this project work entitled “ A STUDY ON CONSUMER INTENTION AND ADOPTION TOWARDS ONLINE GROCERY SHOPPING” submitted to Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfillment of the requirements for the award of the **DEGREE OF MASTER OF COMMERCE WITH COMPUTER APPLICATIONS** is the record of the original project work done by me during the period of study, under the supervision and guidance of **Dr.(Mrs) S.Kavitha M.Com(CA), MBA(Finance), M.Phil.,Ph.D.**, Assistant Professor, Department of Commerce, Avinashilingam Institute For Home Science And Higher Education For Women.

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ABSTRACT

ABSTRACT

Online shopping has grown to the huge extent over the year throughout the world. The importance of online business is increasing and making it more fast and convenient for consumers. The purpose of this study aims to analyze the Consumer intention and adoption towards online grocery shopping, to know the customers expectation , to identify the key issues affecting the consumers preference, to understand the technological barriers faced by the consumers, the data was collected through a big basket customer questionnaire of 196 respondents from Tiruppur. Convenience sampling technique is used to select the respondents. The data gathered are analyzed and interpreted with the help of Descriptive statistics, factor analysis, multiple correlation analysis and multiple regression analysis. The result of the study portrays that preference of the customers are shopping online as it is a great advantage they can able to shop at any time as per their convenience, as well as it saves time and the information given about the product on the site is sufficient.

Key Words: grocery shopping, Consumer intention, adoption, online shopping.

INTRODUCTION

CHAPTER I

INTRODUCTION

The internet revolution has brought about a tremendous change in the business World. The internet has significantly changed the way consumers look and utilize the information. A consumer is no longer restricted to a place for shopping; he can visit any corner of the World for shopping virtually with the help of Internet. Internet usage in these days is not only restricted as a networking media, but it also has a role as marketing and transaction medium for the public. With the rapid rise of Internet usage and the progress of Information Technology, the manner of buying and selling of goods and services have changed which has resulted into the exponential growth in the number of online shoppers. Online Shopping has resulted into the increase in sales to consumers which portray benefits of Internet shopping. It provides various benefits to both business and consumers. From the business viewpoint, Internet is deemed to be as mediator between consumers and supplier and for the consumers, Internet is a communication medium which helps in searching the latest information along with making relevant decisions for shopping also.

1.1 Importance of Purchase Intention

Marketing based on purchase intentions as a measurement leads to the increase in the return on investment in terms of marketing activities. Having an idea or an exact measure of intentions of a customer can help design the marketing activities in ways that they reach the target audience and product the desired results that is greater customer involvement and higher return on investment. This happens because of the absence of the need for the creation of awareness about a product or service rendered by a brand in the consumer's mind before promoting it. Purchase intentions as a measurement may be predicted or recorded based on the behavioral data or the interaction database, captured explicitly when the customer tries to purchase a product or service and the transaction gets aborted or the purchase doesn't happen.

Some sources of purchase intention measurement can come from search marketing more popularly known as search engine marketing and search engine optimization. Several other sources of intent data might be site data, off-site web activity or point of sale or customer relationship managers.

The data obtained from social networks known as social data may also be of a lot of help. Content consumption data or patterns are very useful in terms that the intent data obtained from them act as digital footprint because these are mapped through particular key head terms on a search engine. These come from interactions, when consumers visit a website or engage on social media platforms and they give us the brief idea or measurement of the customer's current and future purchase intentions. These intent measurements individually tell us a lot about how the design of engagement activities can be made effective so that the platforms can become more interactive and fruitful.

1.2 Factors that influence Purchase Intention

Some of the factors are as follows:

- **Stimulus/Trigger**

The cue that triggers a buyer towards considering a product or a brand to be included in their consideration set. This might be the attributes of a product or simply its packaging.

- **Outcome Expectation**

The outcome expected out of the use of a product or a service

- **Aspirational Value**

The product might satiate some aspirations of a buyer. For ex. A luxury car

- **Recommendation**

Recommendation by a trust worthy or reliable source

- **Emotional Association**

Being emotionally associated with a product or a brand owing to the brand's perceived personality. Other factors can be perception about the product, associated risks and costs.

1.3 Online shopping

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers, smart phones, and smart speakers.

An online shop evokes the physical analogy of buying products or services at a regular "bricks-and-mortar" retailer or shopping center; the process is called business-to-consumer online shopping. When an online store is set up to enable businesses to buy from another businesses, the process is called business-to-business online shopping. A typical online store enables the customer to browse the firm's range of products and services, view photos or images of the products, along with information about the product specifications, features and prices.

Online stores usually enable shoppers to use "search" features to find specific models, brands or items. Online customers must have access to the Internet and a valid method of payment in order to complete a transaction, such as a credit card, an Interact-enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailor ships the products to the customer; for digital products, such as digital audio files of songs or software, the e-tailor usually sends the file to the customer over the Internet. The largest of these online retailing corporations are Alibaba, Amazon.com, and eBay. Online shopping is the activity or action of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery. The buyer either pays for the good or service online with a credit or debit card or upon delivery.

According to Laura Zatz, "Online shopping allows shoppers to avoid abundant in-store marketing and enticing food stimuli, which encourages us to add items to our basket that we didn't plan to purchase".

1.4 Problems of online shopping

1. Issues relating to product quality:

The most common problem faced by customers in online shopping is that there is no guarantee of a product's quality. With most e-commerce websites acting as aggregators for sellers to sell their products, more fraudulent sellers are registering on these websites and selling low-quality or faux products in the name of original and branded products. Sub-par products are sold by these sellers to fool customers and increase their sales thus increasing problems of online shopping. Quality-checks are seldom performed on these products as the magnitude of online sales has increased, especially during online sale days. Sellers sometimes refuse to replace the faulty product or refund the consumer's money, leaving the latter with a low-quality product and money down the drain.



2. Logistics-related problems:

Another problem faced in online shopping is issues with delivery and logistics. Products are often lost or damaged while in transit, and order tracking systems are unable to accurately locate the product. People choose the same-day, one-day or two-day delivery, paying extra money to get their product delivered. However, these products often do not get delivered within the stipulated time and consumers have to wait for days before they finally receive their product. Similar challenges are faced by consumers when it comes to returning the product.

3. Payment issues

There are lot of online shopping problems faced nowadays. Many consumers become victims to online payment issues. Even though there are several payment methods like Net Banking, Credit or Debit Card payments and even Cash-on-delivery, there are payment failures due to website's server error, payment gateway error or issues with One Time Password (OTP). Technical glitches often deduct the payment from buyer's account or card, but the website does not receive the payment.

4. Hidden costs

Issue with online shopping have been increasing at a rapid rate. E-commerce marketplaces often charge hidden costs after the purchase is finalized by the consumer. Websites hide tax charges, additional shipping and handling charges from consumers till purchases are finalized. Websites also add an option for consumers to buy products of a particular amount to waive off the shipping charges, however, sellers add additional charges even on purchases worth more than the set amount.

1.5 Grocery Shopping

COVID-19 changed the rules of retail in India. Shopping patterns and habits were disrupted as consumers favored the convenience and safety of online buying over physical store visits. Organized brick and mortar players with an online presence found success by selling through their own websites, e-commerce marketplaces, and partnerships with logistics companies for home delivery. While Modern Trade experienced a robust revival in recent months, it faced a big slump in sales during the pandemic due to strict enforcement of lockdown rules.



1.6 India's Grocery Market

Food is one of the key categories of spends globally and major share of the consumer's wallet. The global food retail market was valued at USD 5,643.6 billion in 2013 and is expected to grow at a CAGR of 6.1 % from 2014 to 2020, to reach an estimated value of USD 8,541.9 billion in 2020. Food & grocery form the backbone of the Indian retail sector. With an estimated market size of (Rs. 20,000) the category accounts for about 57% of the total retail market. There are an estimated 8-9 million food & grocery stores (including local kirana shops, hawkers etc.) in India. Thus, for the foreseeable future, food & grocery retail is expected to dominate the market with more than 50% share of the overall retail market.. (Rs. 71,000) by 2025. A large part of this growth will be driven by an inflationary price increase, and the balance by demand growth led by increasing population, increasing incomes leading to higher spend on foods and lastly urbanization, leading to changes in food habits.

1.7 Online grocery Shopping

Online grocery shopping poses a threat to the traditional bricks-and-mortar retailers in various sectors, and having lesser impact on food retailers. But this is changing – online grocery is coming of age. Online grocers have made 6% of the market capture in the UK, largely driven by online offerings from all major bricks-and-mortar players as well as a maturing offering from online-only player Ocado. Also, online grocers in the U.S. and Germany have a smaller share and has a scope of growing steadily. and moreover, major players such as Amazon Fresh and Wal-Mart are ready to invest rapidly to accelerate this growth.



Online grocery shopping finally picking up: with amazon launching amazon fresh, disrupting existing grocery models, the existing players will have to ramp up their “click” sales and leverage their network for delivery and innovation of certain e-commerce models by retailers makes it easy for tech-savvy, time-constrained consumers to get items one want.

1.8 Consumers’ Preference in Online Shopping

The proposed model of the researcher to verify the intrinsic and extrinsic relationship among the consumers’ preference variables encounter in the research is given below.

Consumers’ Preferences in online shopping

Innovative Features	Attractive ness	Price Value	Easy shopping	Quality time
Product search tools	Gift registry	Broad selection	More convenient	Accurate information
Wish lists	Live online customer support	Better price	Avoid pollution/crowd	7*24hrs. accessibility
Online product reviews	No need to drive far	Best sellers list	Easier, saves time	Mobile apps, Easy to handle
Online coupons	Less cost of shopping	Club reward programs	Featured item page	Variety of products

1.9 History of grocery shopping in India:

Earlier there existed only mom and pop stores, street vendors and street hawkers, from whom the consumers have been shopping for food and grocery consumption based on their demographic profile which is termed as unorganised sector accounting for around 97% in India. Later on, with liberalization and foreign direct investment into the retail sector in India paved the way for evolution of organized retail formats in food and grocery retail sector creped in, offering plenty of commodity/product offerings along with service orientation and also emphasizing on certain physical determinants of the retail store format such as ambience,better services, etc.

Various retail stores such as hypermarket, super markets, malls, discount stores, malls have emerged which serve the consumers with a enjoyable experience/or a fun filled family day out rather than just getting into a particular store, just pick up what one need and then leave. Therefore, most of the retailers are focusing on making the consumer trip to a organized retail store as a personalized experience and an enjoyable one by helping them savemoney and time in a store.

Later on, the concept of online grocery shopping has emerged with the first firms who came up in the online grocery sale segment were formed in 2011, increasing penetration of Internet connectivity (rise of smart phone users), growing popularityof mobile shopping, and dealing in daily consumption commodities, grocery e-stores do hold a potential in India.

1.10 Online grocery market at India:

The online grocery market in India has gained a lot of traction over the past few months with the emergence of a host of first generation start-ups and already established traditional grocery chains expanding to the digital platform. India's online grocery market is estimated to grow at a compounded annual growth rate of 62 percent between 2016-2022. The online grocery shopping is still in its nascent stage, the overall grocery market in India is already worth (Rs. 21,60,000 crore) making Indiais the sixth largest grocery market in the world and is expected to touch US\$ 1 trillion by 2020, and also sales are expected to reach 2 percent of overall sales creating a potential market size of around (Rs 60,000 crore) following the surge in number of players operating inthe industry.

Online grocery stores seem to be the next big opportunity in the e-tailing space. Also there are many online grocers coming up every week. Going by the way the global e-grocers are growing and the growth of e-commerce in the Indian market, and online would capture a small but significant market share. Therefore, the rapid growth of organized and online players are going to make their prominence in the next decade.

1.11 Online Grocery Shopping Market in

India Consumption pattern:

As India is a developing country, dominated by the unorganized retail formats, emerging organized sector, most of the online grocers finding difficult to make their place in the present scenario. However, Various factors like increasing awareness and health consciousness, changing lifestyles and time poverty, increasing drift towards convenience and improving availability of convenience foods are increasing the share of processed and packaged foods (including ready to eat / ready to cook traditional and westerns food options, snacking etc.) in the consumer's food basket. Digital technologies are adopted more quickly by the more engaged younger and newer digital shoppers and also hasten the expansion of digital grocery shopping further.

Future prospects

Online shopping portals provide goods and services at purchase rates, but the accruing cost of manpower, transportation and storage resulting in a considerable burden on their expenditure, while their income remains the same. The net inflow being less than the outflow in a crowded market segment may not sound like a solid business model, but generating profit is not an immediate priority for these entrepreneurs. Right now, it is all about grabbing the eyeballs and getting investors on board and the truth is, these start-ups have been attracting copious investments from venture capitalists and equity firms. These funds help the online grocery enterprises meet their cost of operation as well as ramp-up their operational outlay.

Ultimately, the future of online grocery shopping seems extremely secure. The factors such as convenience, comfort, smart phone penetration and ease of use they offer and hassle-free shopping experiences of online grocery shoppers paving way for grocery platforms to

gain momentum. India is undoubtedly one of the fastest-growing economies in the world. In fact, it is projected to become the third-largest economy by 2030. Among the sectors responsible for India's tremendous growth, the retail sector accounts for over 10% of India's GDP. Out of that, the grocery market, in particular, has turned into a pillar of support for the economy.

Due to constantly evolving consumer lifestyles, growing urbanization, the advent of a tech-savvy generation with busier lifestyles, and growth in disposable incomes, there has been increased acceptance for online grocery shopping. A report shows that the global online grocery industry is expected to grow by 60% from 2019 to 2022.

Today, the online grocery market amasses a significant market share in India's food and grocery market and is valued at \$2.9 billion as of 2020. With favorable government policies and rising demands in the market, the market is predicted to outgrow itself in the coming years. The preference for online grocery delivery skyrocketed during the COVID-19 pandemic. After all, online grocery shopping is convenient, safe, and adheres to social distancing standards. All these make consumers throng to online grocery platforms for their daily needs. With a large section of the workforce working from home and a general apprehension to venture out, online grocery shopping has become more of a necessity than a luxury.

1.12 Information and Communication Technology (ICT)

As the Internet plays gradually a more crucial role to connect information and people, the pressure has continued to rise on markets which have already employed online services, and especially on markets to which selling products online is novel. The Internet provides quick and easy comparison of many different types of products. Indeed, some standardized goods are generally considered to be more successfully sold on the Internet (e.g. CDs, Computer appliances, books, Fashion accessories), whereas products like groceries are still not widely popular among online consumers.

In academy, most extant academic literature assumes that young people are the major market for ICT use. According to Google India, there were 35 million online shoppers in India in 2014 and is expected to cross 100 million mark by the end of year 2020. The

increasing use of smart phones, tablets and broadband, 3G/4G, growing acceptability of online payments has led to developing a strong consumer base which is likely to increase further.

1.13 Statement Of The Problem

- Online grocers face number of challenges. The major challenge is lack of handy experience in consumer demands.
- Online market has developed its space in virtual world but is this market worth for all kinds of products specially the perishable grocery products.
- Thus there is need to study consumer perception towards the online grocery market. The marketers need to analyze and understand what their consumer actually want and what they perceive about their online service.

1.14 Scope Of The Study

Online shopping plays a vital role in the busy world. Consumers' perceptions and expectations about online shopping should be considered by e-marketers to attract more new online consumers. Various studies have been done in the field of online shopping, but the study on the perceptions and expectations of college students, who form the bulk of the internet users is unique in nature and it is a new investigation altogether. Thus, the nature of the present study is of great importance. This research is unique because it focuses on investigating the consumers' perceptions and expectations towards online shopping. The study broadly aims at examining the perceptions of the consumers in terms of the consumers' preference, decision making, perceived risk and satisfaction.

1.15 Objectives of the study

- To study the demographic profile and online shopping customers.
- To study the customers' expectations on risk factors, product varieties, of online grocery shopping.
- To Identify the Key issues affecting the consumers' preferences for online grocery

shopping

- To understand the technological barriers faced by consumers in terms of integration and adoption of ICT (Information and Communication Technology) especially internet for online grocery shopping.

1.16 Limitations of the study

The sample size of the study is restricted to 196 and it covers consumers of Tiruppur town alone due to time and cost factors. The study takes into account only limited factors influencing the consumers' perceptions and expectations in online shopping. The study assumes information given by the consumers as valid and reliable. This study is not a comparative study between different online shopping websites. The study focuses mainly on the consumer intension and adoption in online grocery shopping. However, the role of online grocery shopping websites is analyzed through the views of the consumers.

CHAPTER SCHEME

The different processes regarding the study have been discussed in six chapters. The contents of each chapter are given below:-

Chapter I – Introduction

Introduction, importance of purchase intention, factors that influence purchase intention, online shopping, problems of online shopping, grocery shopping, India's grocery market, online grocery shopping, history of grocery shopping in India, online grocery market at India, online grocery shopping market in India, impact of covid-19 on the grocery industry, statement of the problem, scope of the study, objectives of the study, limitations of the study.

Chapter II – Review of Literature

Review of literature sketches a detailed review of the literature relevant to the Present study. Previous studies and research findings on consumers' perceptions and Expectations and the factors influencing the consumers' perceptions and expectations are included in this chapter.

Chapter III – Research Methodology

This chapter covers the entire Research Methodological part. It consists of Sample for the Study, Research Design, Research Techniques, Hypothesis developed, Survey Method, Period of Study, Statistical Techniques used for the Study, and Analysis of Data.

Chapter IV – Analysis and Interpretation

The Results of the Analysis of Data are presented and discussed to draw specific interpretations on different aspects of consumer intention and adoption towards online grocery shopping

Chapter V – Findings, Suggestions and Conclusion

A summary of salient Findings is provided, the Conclusions are drawn and their Suggestions are also presented.

REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERATURE

DEFINITION

A literature review surveys books, scholarly articles, and any other sources relevant to a particular issue, area of research, or theory, and by so doing, provides a description, summary, and critical evaluation of these works in relation to the research problem being investigated. Literature reviews are designed to provide an overview of sources you have explored while researching a particular topic and to demonstrate to your readers how your research fits within a larger field of study.

Sufyan Habib and Nawaf N. Hamadneh et al.(2021)¹ conducted a study on “ Impact of Perceived Risk on Consumers Technology Acceptance in Online Grocery Adoption amid COVID-19 Pandemic: An exploratory study ”.The object of the study is To identify the factors of customers acceptance of technology in adaption of online grocery purchasing during the COVID-19 pandemic and to access the factors of consumer technology acceptance and its influence on online grocery purchasing. The study is based on primary data collected through a questionnaire from 443 respondents . The data was analyzed with the help of the five-point Likert scale. The results showed that the spread of COVID-19 pandemic had a significant influence on the online shopping behavior of Indian customers. The outcome of the study partly assists businesses in understanding the impact of the factors of consumer adaption of technology, perceived risk associated with online transaction, consumer trust in online technologies and consumer online purchase intention of grocery products.

Shipra Agrawal, et al (2021)², studied on “Consumer Perception Towards Online Grocery Shopping”. The object of the study to identify the change in consumers’ perception of online grocery shopping post Covid-19 and to measure the sustainability of the changing perception of the customers. The major part of the data was collected using primary sources, for this a structured questionnaire was formed and distributed. However, secondary data was also used to identify the existing perception of the consumers regarding the online grocery services.

The finding of the study Online grocers should expand their services to tier 3 cities as well since there is a large market that is left untapped due to the non availability of online grocery

store services. As physical examination and guarantee are the major hindrances consumers are facing while shopping online, online grocers should focus on Product reviews. Consumer behavior is a very important aspect of any sector. What we are witnessing with each passing year is that new business models based on changing consumer preferences are coming up with online business models being on the rise. This is attributable to our lifestyle pattern that is changing every day.

Ramkishen Yelamanchili (2021)³, conducted the study on “consumer attitude towards online grocery shopping in covid pandemic”. The object of the study is the COVID19 pandemic has thrown challenges across the world, which were unprecedented. Sudden lockdowns forced people to stay indoors due to the spread of the virus. Customers were looking for innovative options to shop, staying in the comfort of their homes. OGS, through the e-commerce platforms, took advantage of this situation. . The authors tested the proposed framework by using regression analysis and collected a sample of 380 using convenience sampling. The data was analyzed with the help of the ANOVA, factors analysis and percentage analysis. The findings of the study have implications for the Indian retail industry. Limitations and future research are also discussed. The research gap identified by the researchers was that no studies were conducted to gauge the impact of the pandemic on OGS.

Robert east (2021)⁴, studied on the “Online Grocery Sales after the Pandemic: An exploratory study”. The object of the study is increase in online grocery ordering in the UK during the COVID-19 pandemic is examined, and a prediction is made that is opposed to the balance of opinion expressed online. The study is based on primary data collected through a questionnaire from 243 respondents . The data was analyzed with the help of the five point likert- scale, regression. In their online comments, most practitioners claim that the increased use of the Internet for ordering groceries for home delivery will be sustained and will continue to grow after the risk of disease has subsided. Given the pattern of consumer behavior in another field, discount purchasing, it seems more likely that online grocery ordering will fall back and then continue to grow at a modest pace, as it did before the pandemic.

Nikita Kashyap(2020)⁵, “Online Grocery Shopping in India: Anticipating Trends Post-Pandemic”. The object of the study to study the factors that influence a consumer’s choice to continue shopping even after the pandemic and To study the areas that online shopping portals should work upon to enhance the number of consumers opting for online grocery shopping, with special reference to India. The research is conducted based on the quantitative analysis of the primary data. The respondents were asked to select the factors that mattered to them the most while shopping online out of a list of factors that the previous researchers in the current fiend have considered relevant. A thorough analysis of the above results shows that the two most important factors that are likely to make consumers stick with online grocery shopping even after the end of the pandemic are easy accessibility of products on online websites, and flexibility and efficiency of time, in comparison with physical shopping.

Piroth. P (2020)⁶, studied on the “Online grocery shopping adoption :do personality traits matter”. The object of the study is examines the relationship between personality traits and the willingness to buy groceries online. Our research is based on research on consumer values regarding online grocery shopping, and the authors argue that customer values are aggregated states of personality traits. The study is based on primary data collected through a questionnaire from 275 respondents. The data was analyzed with the help of the percentage analysis and ANOVA. The results indicate a high relevance of peer groups in the decision-making process of buying groceries online and the crucial importance of the initial purchase. The authors furthermore validate the predictive power of the theory of planned behavior construct for the economically attractive market segment of OGS by adapting and enhancing the scope of previous research.

Fong Ching Ming et al. (2020)⁷, studied the “Consumer Purchase Behavior Towards Online Grocery In Melaka: An exploratory study”. The object of the study is Consumers are now more preferable to shop their groceries online compared with traditional groceries. Online grocery allows shoppers to make a comparison of prices between goods efficiently. Shoppers now can have more extensive choices of goods. This research will use a quantitative method to test the relationship between variables that will affect consumer purchase behavior towards online grocery shopping. Data collected will be tested and analyzed based on the developed hypothesis. The instrument used will be a self-administered survey. The questionnaire survey method was used to collect the primary data and questionnaires adopted from prior researches. A sample of 156 questionnaires was distributed from different generations of

people, including baby boomers, Generation X, Generation Y, and Generation Z in Melaka. It can be concluded that perceived usefulness and perceived ease of use have significant effects on consumer purchase behavior towards online grocery use in Melaka.

Soum Suvra Das (2020)⁸, conducted a study on “motivational factors for online grocery shopping”. The object of the study is attitude and perception towards shopping online groceries was to certain segment of consumers clearly a matter of convenience and along with that few more parameters were there that are product availability, product quality/freshness and delivery on time and on that date as per consumer’s choice, offers and overall shopping experience. The study is based on primary data collected through a questionnaire from 567 respondents. The data was analyzed with the help of the five point likert- scale and factors analysis. “Return without any question asked”, etc which emphasized more on quality and freshness part and the trust. There have been a lot of consumers coming and buying and there has already been a major shift which has been seen in the online grocery segment and quite a lot will happen in years to come.

Soum Suvra Das and Ashok Todmal (2020)⁹, studied on “Change in consumer perception towards online grocery shopping”. The object of the study attitude and perception towards shopping online groceries and delivery on time and on that date as per consumer’s choice, offers and overall shopping experience. The study is based on primary data collected through a questionnaire from 278 respondents. The data was analyzed with the help of the five point likert- scale, ANOVA and percentage analysis. Through literature review, this study attempts to go further to elaborate mobile application online grocery features that can be applied to promote an increasing online grocery service adoption. Based on the finding, the best combination features which more likely support customers to perceived convenience in using online grocery service is mobile application that contain nutritional quality information, allows customers to search the product by its attribute, provide order status tracker that allows customers to trace their groceries and provide cash on delivery service as payment method.

Tan pei kian, et al (2019)¹⁰, studied on “ Customer purchase intention on online grocery shopping”. The object of the study to examine the relationship between perceived usefulness and customer purchase intention on online grocery shopping in Malacca and to determine the

relationship between perceived risk and customer purchase intention on online grocery shopping in Malacca. In this research, there were total of 155 questionnaires been distributed and only 150 questionnaires have been collected. The data that were collected from the completed questionnaire which will be analyzed by using the SPSS software in order to achieve the objective. This research investigates the direct and indirect effects of perceived usefulness, perceived ease of use, perceived risk, visibility and social influence on online grocery shopping in Malacca. According to the findings, perceived usefulness, perceived risk, visibility and social influence have relationship with the customer purchase intention on online grocery shopping in Malacca. The relationship between perceived ease of use and customer purchase intention on online grocery shopping is not supported as reflected in the study.

FabianDriediger, VeeraBhatiasevi (2019)¹¹, studied on “Adoption of online grocery shopping : personal or household characteristics”. The object of the study it proposes an extension of the technology acceptance model, including subjective norm, visibility, perceived risk, and perceived enjoyment to better understand the factors and the extent to which they lead to the acceptance or rejection of online grocery shopping. In order to accurately test the variables and the relationships of the proposed research model, a questionnaire was developed and distributed to 450 residents in the Bangkok area, of which 263 valid responses were returned back to the researcher. By contrast, visibility and perceived risk were found to have no significant impact on the perceived usefulness of online grocery shopping. The results and implications are summarized in the discussion part of this paper where valuable recommendations for decision makers are provided.

Noura Mohammed Aldaej (2019)¹², conducted the study on “Factors affecting satisfaction and loyalty in online grocery shopping: an integrated model”. The object of the study the advent of e-commerce contributed to improving the commerce field by enabling customers to conduct their entire business transaction via the internet. This study seeks to explore the factors influencing the adoption of online shopping by females with Saudi e-shops. This study adopted a qualitative methodology, as data were collected by conducting thirty semi-structured interviews with Saudi females and analyzed through applying Thematic Analysis (TA) method using a software tool. As a result, the study reported thirteen factors influencing Saudi females to adopt online shopping with Saudi shops. Those factors were classified under six main themes: products-related factors, logistics-related factors, customer service-

related factors, payment-related factors, technology-related factors, and culture related factors. Based on the study's findings, the researcher reported the study contributions and future research recommendations in conclusion.

Camille Desrochers (2019)¹³, conducted the study on "Consumer purchase intention towards online grocery shopping" The purpose of this paper is to examine how such characteristics influence the attitude of consumers toward online grocery shopping websites. The authors hypothesized that the product type (search or experience product), the task arithmetic complexity, and the attention and cognitive load associated with browsing through product pictures have an effect on the attitude of online shoppers toward these websites. . The study is based on primary data collected through a questionnaire from 465 respondents . The data was analyzed with the help of the percentage and factor analysis. The results suggest that visual attention to product pictures has a positive effect on the attitude of online shoppers toward a website when they are shopping for experience goods, but that it has a negative effect on their attitude toward a website when the task arithmetic complexity is greater. When designing online grocery websites, providing clear single unit quantities with pictures corresponding to the sales unit could help establish a clear baseline on which consumers can work out their quantity requirements.

FabianDriediger VeeraBhatiasavi (2019)¹⁴, studied on "Online grocery shopping in Thailand: consumer acceptance and usage behavior". The object of the study shopping on the internet has been developing rapidly, covering most of the important spheres of marketing and Online grocery shopping has been noted of being a relatively young but promising area of electronic commerce. A Questionnaire was developed and distributed to the online shoppers in Delhi city through snowballing techniques and then collected data was analyzed by using ANOVA, Mean and Standard Deviation. The results suggest that among demographic variables family income and age is one of the significant factors while understanding behavior dimension related to education level or working members in the family can also help online marketers to develop positive tendency to online grocery shopping. Social influence factors have least importance, albeit customer review has moderate weight age. Moreover, the results also indicate that, even though customers are skeptical of using the internet for grocery products, they intent to start using/continue using service.

Noura Mohammed Aldaej(2019)¹⁵, conducted the study on “ exploring factors influencing the adoption of online shopping”. the object of the study is investigates factors affecting the adoption of online grocery shopping and online grocery purchase amount based on the theories of innovation classification scheme, food related lifestyle, and product heterogeneity. Therefore, the researcher is considered a primary data collection instrument. From this, it is obvious to us that the nature of the data to be collected is qualitative. Consequently, the researcher conducted in depth semi-structured interviews with a sample of Saudi females to understand the meanings of the issue from the study participants themselves. Interestingly, the time requirement to access offline grocery markets, one of the convenience variables, had no effect on the adoption of online grocery shopping. However, it did affect the online grocery purchase amount. Theoretical and managerial implications are also derived from the findings of this study.

Camille Desrochers, Pierre-Majorique et al (2019)¹⁶, studied on “The arithmetic complexity of online grocery shopping : the moderating role of product pictures”. The object of the study is Online grocery shopping has enjoyed strong growth and it is predicted this channel will continue to grow exponentially in the coming years. This study responds to calls to investigate the online shoppers’ experience in the context of online purchasing frequency. The online survey, comprising 16 reflective validated scale items, was sent to 555 frequent and infrequent online grocery shoppers. Results find that while customer satisfaction predicts trust for both infrequent and frequent online grocery shoppers, perceived risk fully mediates the effect of trust on repurchase intentions for infrequent online grocery shoppers. Furthermore, path analysis reveals that the developed behavioral model is variant across both groups of shoppers. For managers, this study tests an online customer behavioral model with actual purchasing behavior and identifies the continued presence of perceived risk in grocery e-retailing, regardless of purchase frequency or experience.

Radka Bauerová and Martin Klepek (2018)¹⁷, studied on “ Technology acceptance as a determinant of online grocery shopping adoption”. The object of the study is the concept of online grocery shopping is in its nascent stage. This study has been carried out to examine the impact of varied attributes on the consumers’ attitude towards online grocery shopping. Perceived Cost, Convenience, Risk and Enjoyable are the four attributes examined in this study. The sub-populations of the various demographic traits and usage behavior will be compared and analyzed to find out if there is any significant difference amongst the attitudes

of sub-populations towards online grocery shopping in India.

Phoranee Loketkrawee and Veera Bhatiasevi (2018)¹⁸, conducted the study on “Elucidating the behavior of consumers towards online grocery shopping”. The main objective of the study is to determine the customer perception towards online grocery shopping in Chennai. The sources of data used in this project report are both primary and secondary data. Descriptive research type is used for this research. Primary data consists of original information gathered from sample size of 200 respondents residing in Chennai, Tamil Nadu through Google forms, which is posted in social networking sites. Survey method is used to collect the primary data. The major findings of the study are 29% of respondents quoted the reason for choosing the online shopping is to purchase unique and special articles, and they want to find the best price of the product. The outcome of the research paper also revealed that the demographic variables, such as gender, age group don't have influence of the factors of customer satisfaction.

Anujaa Shukla and Prof Shiv Kumar Sharma(2018)¹⁹, conducted the study on “Evaluating consumers adoption of mobile technology for grocery shopping: An Application of Technology Acceptance Model”. The object of the study taking a hierarchical value-attitude-behavior approach, this study empirically tests relations of consumer personal values, attitude, social norm, perceived behavioral control (PBC) and willingness to buy groceries online. The study distinguishes three groups of consumers: Data were collected from an online survey of Swedish consumers using self-administered questionnaires. The findings suggest that consumers may link personal values to attitude towards online grocery buying – but also that this relation may be moderated by whether the consumer previously has carried out an online purchase or an online grocery purchase.

Dr. Ch. Jayasankara Prasad and Yadaganti Raghu (2018)²⁰, studied on “ Determinant attributes of online grocery shopping in india – an empirical analysis”. The aim of this study is to understand the motivations and perceptions of UK online grocery shoppers. A qualitative approach, using four discussion groups with internet grocery shoppers was employed for this exploratory study. Life events emerged as the catalyst for starting or stopping online shopping. While convenience was a motivation for shopping online, issues of service quality, particularly surrounding deliveries, made respondents frequently re-evaluate their decision of whether or not to continue to shop online. Most respondents

considered online shopping as a complementary, rather than as an alternative mode of shopping for groceries, with users continuing to make purchases in traditional stores, as well as online. Our results have important implications for managers involved in the provision of online grocery operations in the U.K. and indeed in other countries where online shopping for grocery products is at an earlier stage of development.

Safrani Nurfatiasari and Atik Aprianingsih (2018)²¹, studied on “A Pilot Study of Technology Adoption: An Analysis of consumer Preference on Future Online Grocery Service”. Online grocery shopping plays an important role in the current online market as the most evolving online shopping category. Technology acceptance model (TAM) can be used for better understanding consumer behavior toward habitual online shopping. This paper goes beyond and applies TAM in online grocery area based on the assumption that customers view online grocery shopping as an interaction with system respectively web page interface. The aim of the paper is to explain consumer behavior in the domain of online grocery shopping. Structural equation modeling was chosen to determine factors influencing online grocery shopping and moreover, to find positive relationships between them. The online quantitative questionnaire was given to 480 respondents. Analysis showed a positive relationship between Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Behavioral Intention (BI). The final scheme has characteristics of simple path model with a sequence of latent constructs where PEOU has a positive effect on PU and PU consequently effects BI.

Ch. Jayasankara Prasad (2018)²², conducted the study on “Online grocery shopping : the impact of shopping frequency on perceived risk”. the objectives of the study, semi structured formal interviews were conducted with online grocery consumers, who are aware and purchase grocery products from online stores in and around Bangalore City in Karnataka. Convenience sampling techniques was used to collect primary data from online grocery consumers who were happened to be the employees, who are aware, use and purchase grocery products from online grocery stores, working in seven software companies by administering a structured non-disguised questionnaire to online grocery consumers. The data analysis and results were based on 183 usable questionnaires duly filled up by the online retail grocery consumers who actively participated in marketing survey. Descriptive statistical tools (Mean, Standard Deviations), exploratory factor analysis and inferential statistical techniques such as Chi-square analysis, Correlation, multiple Regression were applied to test the formulated hypotheses from conceptual framework.

Mrs. Panuganti Jayasree (2017)²³, “Consumer behavior-Online grocery shopping in India: An overview”. Objectives of the study to give an overview of online grocery shopping , study the various online players in Indian food and grocery sector and to analyze the consumption pattern of consumers for online groceries. The study is based on the secondary data collected from various sources like authenticated journals and websites. Grocery shopping will reach maturity and saturation in near future, but we can’t see rise of grocery e-commerce models for a country like India, for a demise of brick and mortar supermarkets, but reconfigure the role of grocery store for the digital food. As India is a developing country, dominated by the unorganized retail formats, emerging organized sector, most of the online grocers finding difficult to make their place in the present scenario.

Anusha Sreeram (2017)²⁴, studied on “Consumer values, the theory of planned behavior and online grocery shopping”. This paper aims to conceptualize and test an integrated model of online grocery buying intention by extending technology acceptance model by adding several antecedents of online grocery shopping behavior such as physical effort, time pressure, entertainment value, product assortment, economic values, website design aesthetics, etc. The study is based on primary data collected through a questionnaire from 280 respondents . The data was analyzed with the help of the five-point Likert scale. Findings also highlight the importance of entertainment value and economic value as key variables which shape the buyer’s satisfaction and purchase loyalty behavior. Overall, the results support the proposed model. This integrated framework tested here is quite comprehensive in nature, as it includes the influence of time pressure, physical effort and product assortment on online buying behavior. The study uses S-O-R framework for hypothesis and model development, which is also rare in context of online grocery shopping.

Helen Robinson Francesca Dall’Olmo Riley Ruth Rettie(2017)²⁵, conducted the study on “The role of situational variables in online grocery shopping in the UK”. The purpose of the current study was to determine the factors influencing consumer purchase intention toward online grocery shopping with online purchasing experience as the moderating variable between the relationship of attitude and purchase intention. A total of 297 usable questionnaires were collected in Penang, Malaysia. Data collected were analyzed using PLS-SEM. The findings show that perceived ease of use has the strongest effect on consumers' attitude toward online grocery shopping followed by perceived usefulness. Online purchasing experience moderate the relationship between attitude and purchase intention. This study

expanded both TRA and TAM's theory to examine key factors that influence consumers' purchase intention toward online grocery shopping.

Harjinder Kaur Kaur et al (2016)²⁶, conducted a study on “Consumer's Attitude towards Online Grocery Shopping in Delhi City”. Object of The study to study the customers demographic characteristics have influence on their attitude towards online grocery shopping. and to determine factors perceived to be important in purchase of Grocery Products through Online/Internet. Data was collected by sending questionnaire to the online people in Delhi city , using convenient and snowball sampling. Within the timeframe, questionnaires were filled by 100 respondents. The data was analyzed with the help of the Anova , Mean and Standard Deviations, 3 -point likert scale. Research finding suggest that there is a significant differences between the attitudes of sub-populations of demographic traits and other attributes to study the attitude towards online grocery shopping in India. finding showed that the technology acceptance model variables had the strongest effect on attitude for online shopping, although all hypotheses were accepted. The predictive value of attitude for the online buying intention for groceries was very high. The implication of this research is that online shopping is both a technology decision and a consumer decision and needs to be examined as such.

Chunghan Kang et al (2016)²⁷, conducted the study on “ Why Consumers Go to Online Grocery: Comparing Vegetables with Grains”. The main purpose of the study was to examine the role of mobile technology in shopping of grocery items among consumers. The objectives of the study were accomplished by using the technology acceptance model which was used as the base of the study to test how Indian consumers perceive the use of technology in shopping of grocery using mobile applications (mobile apps). The research design is descriptive in nature. The respondents were selected through purposive and snowball sampling. Primary data were collected throughself-administered questionnaire, and 346 usable responses were recorded. The data were analyzed using the partial least square structural equation modeling approach. All the hypotheses of TAM were supported. Additionally, perceived usefulness and attitude were found to partially mediate the relationships. The study concluded that consumers are well adapted to use of mobile apps for general shopping but influence of mobile app as a tool was found limited in grocery sector in consistence to previous studies.

Vidhi Baheti Leena Ajit Kaushal (2015)²⁸, studied on “The analysis of consumers' attitudes towards online grocery shopping - A case study in Indian context”. This paper aims to understand the motivational factors including social influences, facilitating conditions, hedonic motivations, perceived risk and perceived trust which influence the consumers' intention to purchase grocery online. Data was collected by sending online questionnaires to the people, using convenient and snowball sampling. Independent sample T-test and one way ANOVA was used to find out significant differences between the attitudes of sub-populations of demographic traits and usage behavior towards online grocery shopping in India. On the other hand, consumers' purchase intention is usually based on the quality and quantity of the product information. The review hopes to trigger future empirical studies to identify what factors could influence consumers' intention in buying groceries online.

AK Subramani(2015)²⁹, studied on “Consumer Perception Towards Online Grocery Stores, Chennai”. The object of the study to study the customer perception towards online grocery shopping in Chennai and To find out the factors which influences the attitude of customers towards online grocery shopping, To find out the preferences of the consumer regarding the attributes of online shopping website. The sources of data used in this project report are both primary and secondary data. Descriptive research type is used for this research. Primary data consists of original information gathered from sample size of 200 respondents residing in Chennai, Tamil Nadu through Google forms, which is posted in social networking sites. Survey method is used to collect the primary data. In particular, the effect of age disappears or becomes less strong when it is combined with household characteristics. An examination of respondents' self-reported motivations confirms that age does not only capture a person's ability to use the technology but also its usefulness for that person's household, in that age is correlated with the presence of young children and the working situation in the household.

Hans Pechtl (2010)³⁰, studied on “Adoption of online grocery shopping by germen shoppers”. In the study, the traditional adoption paradigm is refined by specifying in a more differentiated manner the outcome of the adoption behavior and by postulating a mediator and moderator structure which underlies the relation between psychological characteristics, innovation attributes and adoption outcome. Survey method is used to collect the primary data. Empirical results identify missing touch and feel experiences as the most influential negative obstacle, and the chance to make better deals, the convenience of a delivery service

and the independence of opening hours as the most influential positive factors for the adoption of online shopping. Familiarity also favors adoption behavior, leading to a uniformly better assessment of many online shopping attributes. The influence of time-stressed behavior and market mannerism on adoption behavior is ambiguous and their effects appear to be more complex.

Torben Hansen(2005)³¹, conducted the study on “Determinants of Consumers’ Adoption of Online Grocery Shopping”. To empirically investigate whether consumers who have adopted online grocery buying perceive this way of shopping differently from other online consumers. The data presented in this study were collected from an online (web-based) survey of US consumers using self-administered questionnaires. Data from 784 US online consumers are analyzed. Multiple discriminate results suggest that online grocery shopping adopters attach higher compatibility, higher relative advantage, more positive social norms, and lower complexity to internet grocery shopping both compared with consumers who have never bought anything on the internet yet and also compared with consumers who have purchased goods/services on the internet but not groceries. The results also suggest that online grocery shopping adopters have higher household incomes than non-adopters. This paper investigates both experienced and inexperienced online grocery consumers.

Torben Hansen, Flemming Cumberland and Hans Stubble(2005)³², conducted the study on “Determinants of consumer adoption of online grocery shopping”. In this paper, it is empirically investigated whether consumers who have adopted online grocery buying perceive this way of shopping differently from other online consumers. Data from 791 US online consumers are analyzed. Multiple discriminate results suggest that online grocery shopping adopters attach higher compatibility, higher relative advantage, more positive social norms, lower complexity and lower online grocery risk to Internet grocery shopping when compared to (a) consumers who have not searched for grocery-related information on the Internet and also when compared to (b) consumers who have searched for grocery-related information on the Internet, but who have not yet bought groceries over the Internet.

Brenda Cude (2002)³³, studied on “Consumer demand for online food retailing: Is it really a supply side issue”. In this paper we analyze consumer demand for and acceptance of online food retailing using longitudinal data collected in three studies (1998, 1999, and 2001). Information reported is from online food shoppers in ten US markets. Comparisons of

results from each of the three studies is presented and change patterns identified. We conclude by recommending that researchers shift their attention toward addressing some of the more troublesome supply side issues of the online food retailing equation.

D.Harrison Mc knight, et al (2002)³⁴, studied on “The impact of initial consumer trust on intentions to transact with a web site: a trust building model”. had used trust building model to explain the consumer behavioral intentions based on two factors. The authors used perceived vendor reputation and perceived vendor quality as antecedent factors. The institutional and structural factors are the structural assurances of the websites and the perceived risks in online shopping. According to their study, the factors leading to behavioral intentions are fellow vendor advice, sharing personal information with web-seller and previous purchases from the websites. Both believing opinions and willingness to be accountable strongly affect the consumer behavior and mediate almost all of the effects of the precursor factors on readiness to follow the received information, sharing data and buying products online.

RESEARCH METHODOLOGY

CHAPTER III

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. Research Methodology is a systematic way to solve a research problem; It includes various steps that are generally adopted by a researcher in studying the problem along with the logic behind them. The present study was conducted at a study on consumer intention and adoption towards online grocery shopping.

3.2 RESEARCH DESIGN

A Research Design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with the economy in procedure. The research design adopted for the studies is descriptive design. The researcher has to describe the present situation in order to know the behavior of the consumers. Hence descriptive research study is used. Descriptive research can only report what has happened and what is happening.

3.3 SAMPLE SIZE

The study based only on the opinion and expectation of BIG BASKET online customers. Total number of sample taken for the study is 196 respondents from Tiruppur town.

3.4 PERIOD OF STUDY

The data were collected from the sample respondents through a questionnaire during November – December 2022.

3.5 SOURCES OF DATA

The required primary data for the present study was collected through a questionnaire schedule. The secondary data were collected from various magazines, journals, published reports, and research thesis and RBI website.

3.6 PRIMARY DATA

The primary data are those which are collected afresh and for the first time and thus happen to original in character. In the case of this research primary data is collected first hand from the responded by the following.

3.7 SECONDARY DATA

Secondary data are those which have already been collected by other people and which have already been passed through a statistical process. Here the secondary data collection was made from website, Books, Magazines, People.

3.8 STATISTICAL TOOLS USED FOR ANALYSIS

To draw meaningful inferences, a sound methodology accompanied by appropriate tools and techniques of analysis was necessary. The statistical tools and techniques used in the analysis are given below.

- Descriptive Statistics
- Factor Analysis
- Multiple Correlation Analysis
- Multiple Regression Analysis

PERCENTAGE ANALYSIS

Simple percentage analysis facilitates to describe the profile classification of the respondents falling under a particular category like gender, age, experience, monthly salary etc. in order to standardize and compare the information tabulated and to explain the huge data in simplest form.

FACTOR ANALYSIS

Factor analysis attempts to identify underlying variables, or factors, that explain the pattern of correlations within a set of the observed variables. Factor analysis is often used in data reduction to identify a small number of factors that explain most of the variance that is observed in much larger number of manifest variables. Factor analysis can also be used to generate hypotheses regarding causal mechanisms or to screen variables for subsequent analysis (for example, to identify co-linearity prior to performing a linear regression analysis). The factor analysis procedure offers a high degree of flexibility seven methods of factor extraction are available. Factor analysis technique has been applied to find the underlying dimensions that exist in the variables relating to factors selected for the study.

In this study 19 variables are taken into account and grouped into major contributing factors to behavioral factors that influence investors decision making.

MULTIPLE REGRESSION ANALYSIS Multiple regression analysis is used to test the hypothesis framed. It measures the relationship between the dependent variable and independent variables

The Multiple Linear Equation is:

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + \dots + b_8 + \mu$$

Where, Y = Total score X₁, X₂.... = Independent variables

b₀ = Regression Constant

μ = Error term

b₁, b₂,b₈ = Regression Co-efficient of independent variables.

In this analysis the type of Mutual fund scheme chosen by investor is taken as the independent variable. The risk factors such as “Safety of capital invested”, “Liquidity

Considerations”, “Capital Growth”, “Regular Income” and “Return” are considered as dependent variables. The Multiple Regression analysis is performed by introducing one variable at a time and based on the increment value of R² (co-efficient of determination) the percent explained by each variable on the dependent variable is analyzed.

Thus this chapter deals with the methodology adopted to realize the objectives of the study. It describes briefly about the universe and sample of the study as well as the statistical tools used. The data has been collected from around 200 investors those who have invested in SBI Mutual Funds. It discusses the formulation of broad hypothesis and the concepts and meaning of the variables used in this study which forms the base for further analysis in subsequent chapters.

CORRELATION ANALYSIS

A Correlation analysis in research is a statistical method used to measure the strength of the linear relationship between two variables and compute their association. Correlation analysis calculates the level of change in one variable due to the change in the other. A high correlation points to a strong relationship between the two variables, while a low correlation means that the variables are weakly related. Correlation between two variables can be either a positive correlation, a negative correlation, or no correlation.

A positive correlation between two variables means both the variables move in the same direction. An increase in one variable leads to an increase in the other variable and vice versa. A negative correlation between two variables means that the variables move in opposite directions. An increase in one variable leads to a decrease in the other variable and vice versa. No correlation exists when one variable does not affect the other. In this study multiple correlation is used to find out the interrelationship between various variables i.e. Predominant factors that influence investors while making investment in Mutual funds.

ANALYSIS AND INTERPRETATION

CHAPTER IV

ANALYSIS AND INTERPRETATION

The present chapter of the study deals with analysis and interpretation of the collected data. In order to achieve the objectives of the study the primary data has been collected and it was classified under various heads.

4.1 Demographic background of consumers

Demographic analysis is the study of a population based on factors such as age, and gender. Demographic data refers to socioeconomic information, including occupation, education, income, and marital status, family size, family type. These factors, can significantly affect how well and how long we live. These factors affect our ability to make healthy choices, manage stress, and more.

Table 4.1 Demographic profile of the respondents

	FACTORS/VARIABLE	FREQUENCY	PERCENT
GENDER	Male	96	49.0
	Female	100	51.0
	Total	196	100.0
AGE	20-30	49	25.0
	30-40	80	40.8
	Above 40	67	34.2
	Total	196	100.0
EDUCATIONAL QUALIFICATION	Higher Secondary	37	18.9
	Diploma / UG	143	73.0

	Professional Education	16	8.2
	Total	196	100.0
OCCUPATION	Government Employee	22	11.2
	Private Employee	84	42.9
	Business	62	31.6
	Homemaker	28	14.3
	Total	196	100.0
MONTHLY INCOME	Below 10000	21	10.7
	10001 – 20000	41	20.9
	20001 – 30000	55	28.1
	30001 – 40000	52	26.5
	Above 40000	27	13.8
	Total	196	100.0
MARITAL STATUS	Unmarried	89	45.4
	Married	107	54.6
	Total	196	100.0
FAMILY TYPE	Nuclear	106	54.1
	Joint	90	45.9
	Total	196	100.0
FAMILY SIZE	Less Than 2 Members	30	15.3
	3 – 5 Members	88	44.9
	5 – 7 Members	64	32.7
	Above 6 Members	14	7.1
	Total	196	100.0

Source: primary data

INTERRETATION

GENDER

From above table shows that 49.0% of respondents are male and 51.0% of the respondents are female. Thus the majority of the respondents are male.

AGE

The above table4.1 shows that 25.0% of respondents are in the age group of below 20-30, 40.8% of the respondents are in the age group of 30-40 and 34.2% of the respondents are in the age group of above 40. Thus the majority of the respondents are in the age group of 30-40.

EDUCATIONAL QUALIFICATION

Under the education factors the result shows that 18.9% of respondents have completed Higher secondary school, 73.0% of the respondents have completed Diploma/UG and 8.2% of the respondents have completed professional education as their educational qualification. Thus the majority of the respondents have completed Diploma/UG.

OCCUPATION

The analysis result under the occupation factors shows that 11.2% of respondents are government employee, 42.9% of the respondents are private employee, 31.6% of the respondents are business and 14.3% of the respondents are homemaker as a designation. Thus the majority of the respondents are private employee as their designation.

MONTHLY INCOME

Under the analysis result shows that 10.7% of respondents have below Rs.10,000, 20.9% of the respondents have Rs.10,001-20,000, 28.1% of the respondents have Rs.20,001-30,000, 26.5% of the respondents have Rs.30000-40000 and 13.8% of the respondents have above Rs.40,000 as their monthly income. Thus the majority of the respondents have Rs.20,001-30,000 as their monthly income.

MARITAL STATUS

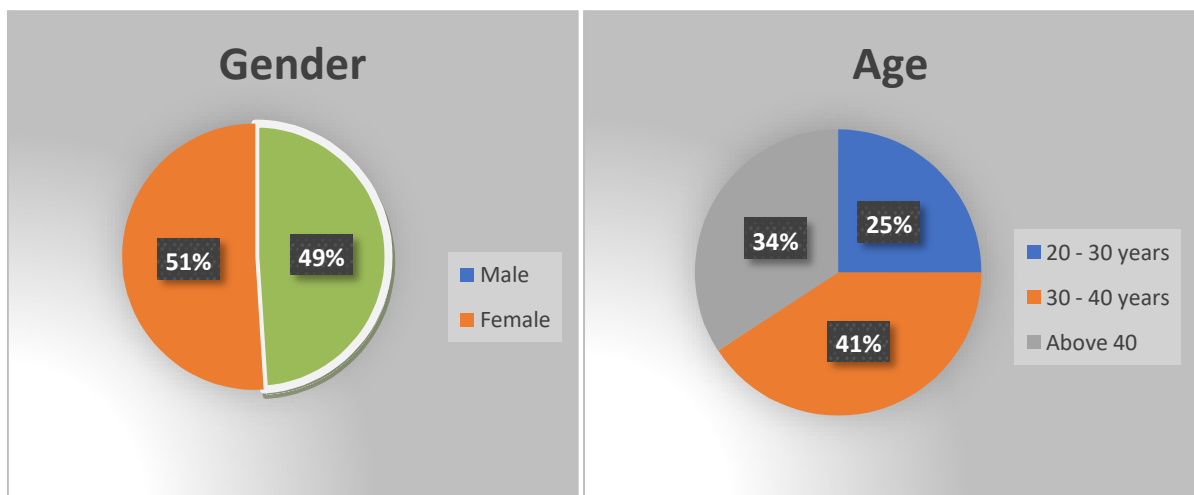
The analysis result shows that 45.4% of respondents are unmarried and 54.6% of the respondents are married. Thus the majority of the respondents are married.

FAMILY TYPE

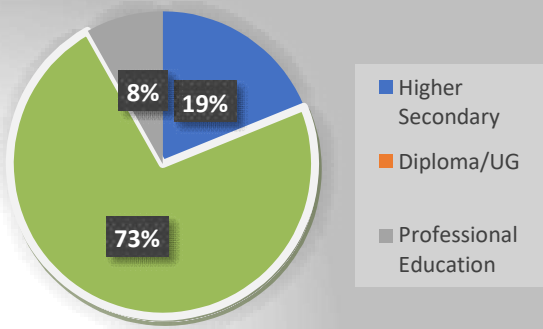
The above table shows that 54.1% of respondents are said that nuclear and 45.9% of the respondents are said that joint towards the family type. Thus the majority of the respondents said that nuclear towards the family type.

FAMILY SIZE

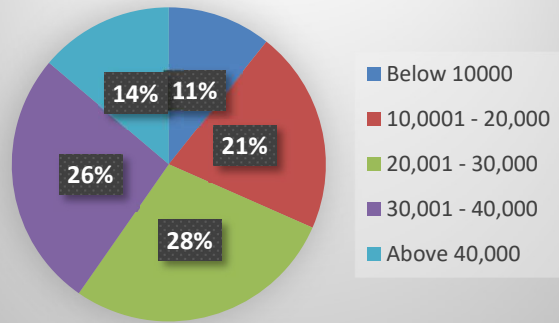
From the above table shows that 15.3% of respondents are less than 2 members, 44.9% of the respondents are 3-5 members, 32.7% of the respondents are 5-7 members and 7.1% of the respondents are above 6 members towards the family size. Thus the majority of the respondents are 3-5 members towards the family size.



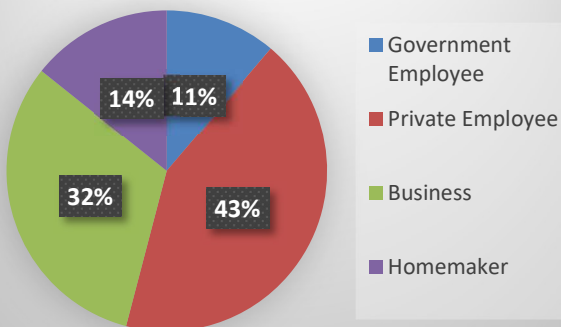
Educational Qualification



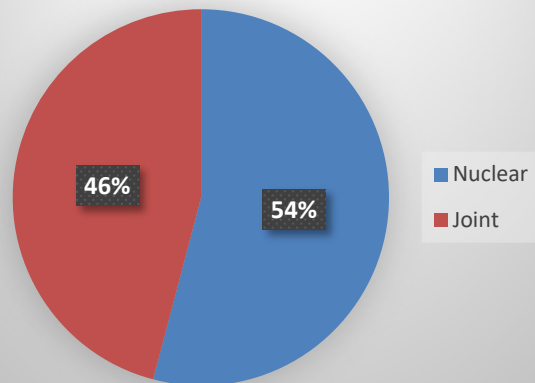
Monthly Income



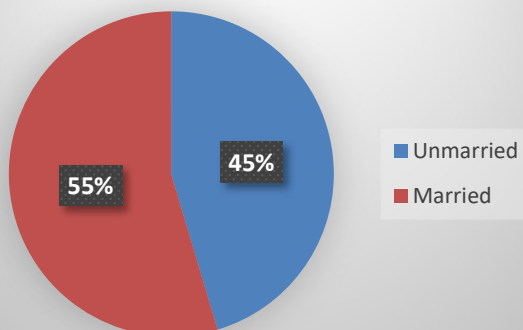
Occupation



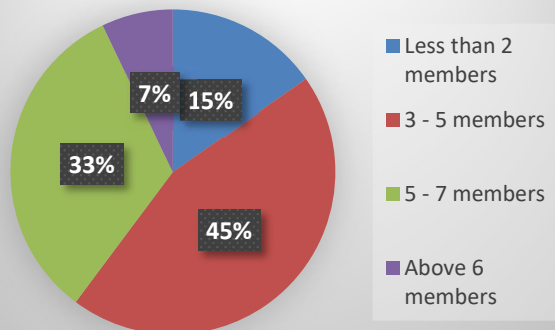
Family Type



Marital Status



Family Size



Frequency of shopping online

Online shopping sustains not just because of increasing new comers but by sustaining old customers. Several studies show that the percentage of regular online shoppers is less than virgin online shoppers. The following table gives a clear picture about the frequency of shopping online by the consumers.

Table 4.1.1 Frequency of shopping online

	FACTORS/VARIABLE	FREQUENCY	PERCENT
Frequently of online shopping	Once in a month	34	17.3
	Offers\ Festival Shopping	79	40.3
	New Product	53	27.0
	Whenever Necessary	30	15.3
	Total	196	100.0

Source: primary data

INTERPRETATION

The above table4.2 shows that 17.3% of respondents said that once in a month, 40.3% of the respondents said that offers/ festival shopping, 27.0% of the respondents said that new product and 15.3% of the respondents said that whenever necessary towards frequently to do online shopping. Thus the majority of the respondents said that offers\ festival shopping towards frequently to do online shopping.



Daily Internet Usage

Hsieh, et al. had stated that “internet is influencing people’s daily life as compared to the past. Continuous surfing of internet makes consumers aware of various online shopping websites, offers, various shopping tools, etc. which induces one to frequently shop online”¹⁵. The following table gives a clear view about the daily internet usage of the respondents.

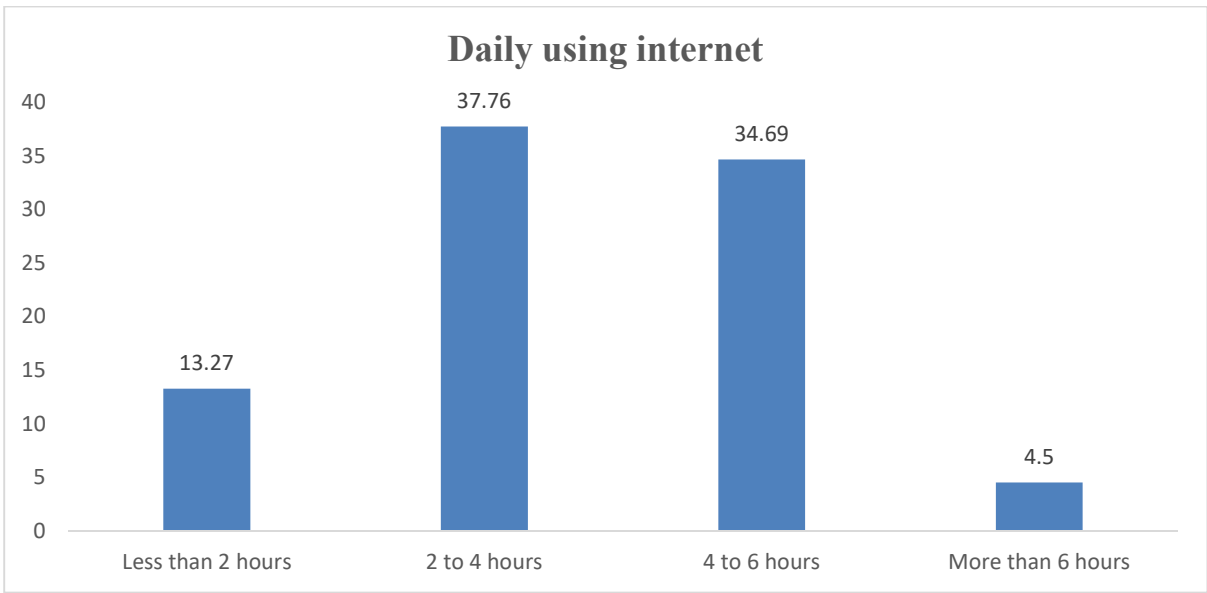
Table 4.1.2 Daily Internet Usage

	FACTORS/VARIABLE	FREQUENCY	PERCENT
Daily using internet	Less Than 2 Hours	26	13.3
	2 To 4 Hours	74	37.8
	4 To 6 Hours	68	34.7
	More Than 6 Hours	28	14.3
	Total	196	100.0

Source: primary data

INTERPRETATION

The above table 4.3 shows that 13.3% of respondents said that less than 2 hours, 37.8% of the respondents said that 2 to 4 hours, 34.7% of the respondents are said that 4 to 6 hours, and 14.3% of the respondents said that more than 6 hours towards time range of using internet. Thus the majority of the respondents said that 2 to 4 hours towards time range of using internet.



INFLUENCE TO VISIT ONLINE SHOPPING

Consumers categorize the information they receive with both their rational and emotional brains but invitation and introduction to online shopping by friends and family appeals to all mind sets. Several studies ascertain that the invitation and introduction to online shopping is mainly through the word of mouth.

Table 4.1.3

	FACTORS/VARIABLE	FREQUENCY	PERCENT
Influence to visit online shopping	Family	22	11.2
	Relatives	25	12.8
	Friends	71	36.2
	Word of mouth	35	17.9
	Advertisements	43	21.9
	Total	196	100.0

Source: primary data

INTERPRETATION

The above table 4.4 shows that 11.2% of respondents said that family, 12.8% of the respondents said that relatives, 36.2% of the respondents said that friends, 17.9% of the respondents said that word of mouth and 21.9% of the respondents said that advertisements as a influence to visit online shopping. Thus the majority of the respondents said that friends as a influence to visit online shopping.

FIGURE 4.4



PAYMENT METHOD

In online shopping, the capabilities of the customers to pay the price through online payment methods play a significant role. Several studies ascertain that in spite of many online payment methods, ‘cash on delivery’ is still an important mode of payment among online shopping customers. The following table gives a clear picture about the type of payment made by consumers when they shop online.

Table 4.1.4 Payment Method

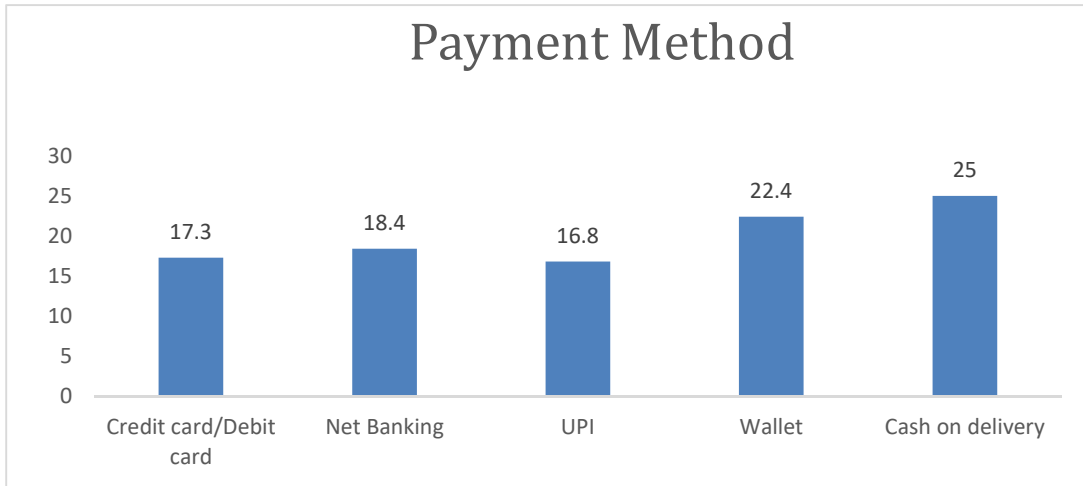
	FACTORS/VARIABLE	FREQUENCY	PERCENT
Payment Method	Credit Card\ Debit Card	34	17.3
	Net Banking	36	18.4
	UPI	33	16.8
	Wallet	44	22.4
	Cash On Delivery	49	25.0
	Total	196	100.0

Source: primary data

INTERPRETATION

The above table 4.5 shows that 17.3% of respondents said that credit card \ debit card, 18.4% of the respondents said that net banking, 16.8% of the respondents said that UPI, 22.4% of the respondents said that wallet and 25.0% of the respondents said that cash on delivery as a payment method prefer for online shopping. Thus the majority of the respondents said that cash on delivery as a payment method prefer for online shopping.

FIGURE 4.1.4



FACTORS DRIVES TO GO ONLINE SHOPPING

To most consumers, important attributes of online shopping are convenience and accessibility because consumers can shop online in the comfort of their home environment, it saves time and effort and they are able to shop at any time of the day or night. As using internet is time saving and accessible 24 hours a day, this becomes the main driving factor towards online shopping and thus the attitude towards online shopping becomes less important. The following table gives a clear picture about the consumers’ situational factors that drive them towards online shopping.

TABLE 4.1.5 Factors drives to go online shopping

	FACTORS/VARIABLE	FREQUENCY	PERCENT
Factors drives to go online shopping	Hectic Time Schedule	28	14.3
	Frequent Travelling	43	21.9
	Need For Special Items	57	29.1
	Previous Shopping Experience	44	22.4

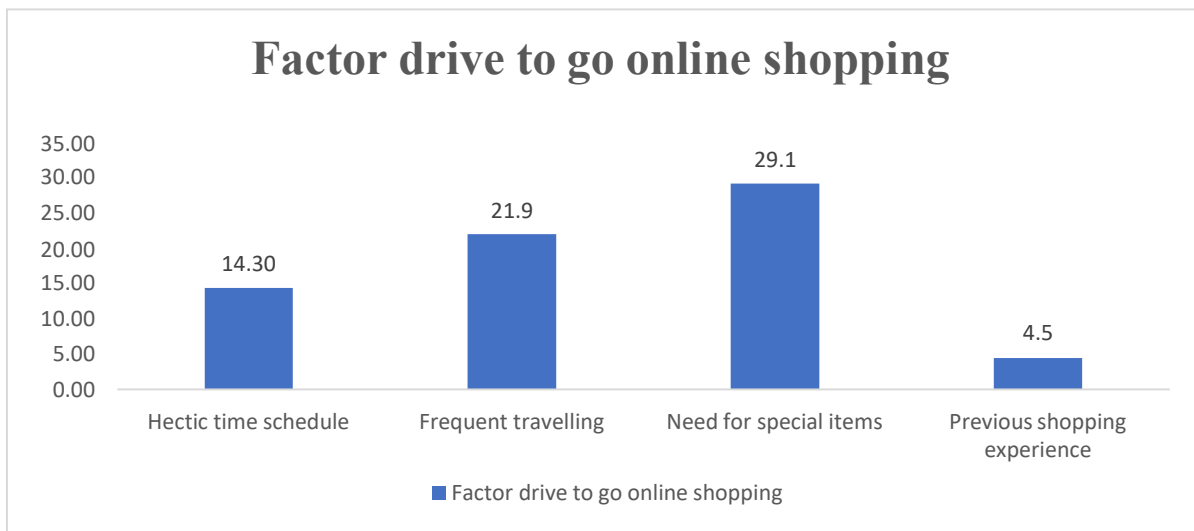
	Others	24	12.2
	Total	196	100.0

Source: primary data

INTERPRETATION

The above table 4.6 shows that 14.3% of respondents said that hectic time schedule, 21.9% of the respondents said that frequent travelling, 29.1% of the respondents said that need for special items, 22.4% of the respondents said that previous shopping experience and 12.2% of the respondents said that others towards factor drives to go to online shopping. Thus the majority of the respondents said that need for special items towards factors drives to go to online shopping.

FIGURE 4.1.6



II. The Customers' Expectations On Risk Factors, Product Varieties, Of Online Grocery Shopping.

Consumers' expectation in online shopping is analyzed on the factors like risk factors, product varieties. The present study exposes consumers' expectations in online shopping. In order to study the consumers' expectations, various consumer elements like risk factors and product varieties are thoroughly analyzed to sharply estimate factors that affect consumers' perceptions of online shopping, factor analysis is applied to reduce the variable into predominant factors.

To analyze the customers expectations on risk factors, product varieties on online grocery shopping, 21 statements have been used and analyzed by using factor analysis. Bartlett's Test has been applied to test the sampling adequacy, and results are given below.

TABLE 4.2.(a)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.738
Bartlett's Test of Sphericity	Approx. Chi-Square	2445.569
	Df	66
	Sig.	.000

Source: primary data

INTERPRETATION

Above table 4.7 of Bartlett's test and Kaiser-Meyer-Olkin measures of sampling adequacy are used to test the appropriateness of the factor model. The KMO measures of sampling adequacy in the study are 0.738, which is higher than the standard 0.5. Bartlett test is used to test the null hypothesis i.e., to find out the variables are not correlated. Since the appropriate chi-square value in the respondents towards online shopping is 2445.569, which is insignificant at a 1 percent level, the test leads to rejection of the null hypothesis. The value of KMO statistics is also high thus the factor analysis is considered an appropriate technique for analyzing the correlation matrix.

TABLE 4.2. (b) Rotated Factor Loadings Of Customer Expectations On Risk Factors, Product Varieties Of Online Grocery Shopping

Variables	FACTORS						COMMUNALITIES C4
	1	2	3	4	5	6	

Fruits & Vegetables	.593						.529
Foods Grains , Oil And Masala	.486						.479
Snacks Brand Food						.686	.324
Cleaning And House Hold	.766						.464
Beauty And Personal Care	.749						.987
Kitchen & Dining Essential	.420						.517
Garden & Pets Eggs, Non Vegeta Essentials	.958 .746						.498 .594
Gourmet & World Food	.750						.987
Baby Care	.594						.895
Stationery		.961					.389
Beverages		.902					.634
Financial Risk	.603						.910
Product Risk	.565						.898
Time Risk	.400						.406
Information Security Risk							.951
Physical Risk							.900
Quality Risk							.925
Delivery Risk							.905
Payment Risk							.952
Physical Risk							.871
Eigen Values	5.628	2.8	2.393	1.592	1.456	1.143	
Percent of Variance	26.801	13.335	11.398	7.583	6.935	5.444	

Cumulative Percent	26.801	40.136	51.533	59.116	66.052	71.496	
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Source: primary data

INTERPRETATION

It is explicit from the above table 4.8 that, 76.6 percent of the customers expectation on variety of products is on cleaning and house hold accounted by factor 1. Similarly, 75.0 percent customers expectation on gourmet & world food, followed by 74.9 percent customers expectations on beauty and personal care, 74.6 percent customers expectation on eggs, non vegetables essential. The other variables like foods grains, kitchen & dinning essential, followed by financial risk, product risk, time risk, information security risk, physical risk, quality risk, payment risk and delivery risk is also accounted by factor 1 with below 70 percent variations.

Similarly, it is seen that the first accounts for 26.801 percent variations in the variable set, while the second factor contribution is 13.335 percent. Both the factor taken together explain as much as 40.136 percent of variations in the variables associated with online shopping. The variable stationary with 96.1 percent variations is accounted for factor 2 which is above 80 percent variations. Other variable garden& pets, beverages also accounted for the factor 2 with 95.8 percent and 90.2 percent respectively.

III. To Identify The Key Issues Affecting The Consumers' Preferences For Online Grocery Shopping

TABLE 4.3

VARIABLES	MULTIPLE REGRESSION COEFFICIENTS	T VALUES	P VALUE
Quality Of Products	0.209	2.599	0.01
Refund Of Money On Spoil Items	0.051	0.637	0.525
Hacking Of Personal And Credit/Debit Card Information	-0.016	-0.21	0.834
Delivery Of Expired And Near To Expiry Items	0.038	0.487	0.627
Difference Of Actual Items From Shown In Images	0.091	1.172	0.243

Delay Delivery Of Order	0.097	1.196	0.233
Difficult Ordering Process	-0.148	-1.91	0.058
Extra Delivery Charges	-0.083	-1.07	0.286
Hacking Of Credit/Debit Card Information	-0.074	-0.908	0.365
Lack Of Time To Shop	-0.1	-1.23	0.22
Long Queues And Carrying Of Heavy Bags	-0.013	-0.158	0.875
Transport/Traffic Problems	-0.028	-0.35	0.727
Parking Problem	0.034	0.413	0.68
Avoid Shopping With Children	0.043	0.537	0.592
User Friendly Website	0.101	1.242	0.216
Easy Ordering Process	-0.044	-0.556	0.579
Adequate Search Option	0.042	0.5	0.618
Comparison With Other Products & Brands	-0.03	-0.354	0.723
Display Pics Of Products	0.067	0.827	0.409
Access To Last Shopping List	0.027	0.324	0.746
Same Day Service	-0.004	-0.046	0.963
Pick From Store During Drive Through	0.022	0.282	0.778
More Convenient Delivery Time Option	-0.139	-1.729	0.086
Free Delivery	-0.074	-0.905	0.367
Discount/Offer Alerts Through Messages	-0.037	-0.452	0.652
Loyalty/Bonus Scheme	0.109	1.334	0.184
Customer Care Services	0.003	0.032	0.974
Tracking Of Order	0.104	1.311	0.192
Cash On Delivery	0.071	0.873	0.384
Net Banking	0.212	2.529	0.012
Debit/Credit Card Payment	-0.154	-1.865	0.064
Mobile Payment	0.044	0.552	0.581

Source : primary data

INTERPRETATION

a. Dependent Variable: PAYMENT METHOD PREFER FOR ONLINE SHOPPING

R=0.452 R²=0.204 F Value = 1.309

The regression analysis above table 4.9 reports that of regression analysis represents the value of R square (R² 0.204 or 20%) which indicates that independent variables explain only 20

percent of the variation in the dependent variable. As the F value shows 1.309 (sig =0.491) which is not significant and hence the model is not fitted.

The estimated co-efficient value of all the independent factors, the factors ‘quality of products’(Co.eff = 0.209), followed by ‘refund of money on spoil items’(Co.eff = 0.051), ‘delivery of expired and near to expiry items’(Co.eff = 0.038), ‘difference of actual items from shown in images’(Co.eff = 0.091), ‘delay delivery of order’ (Co.eff = 0.097), ‘parking problem’ (Co.eff =0.034), ‘avoid shopping with children’ (Co.eff = 0.043), ‘display pics of products ‘ (Co.eff =0.042), ‘user friendly website’ (Co.eff = 0.101) are positively related to with dependent variable and the corresponding p value indicates the regression co efficient is insignificant. The factor ‘hacking of personal and credit/debit card information’ (Co.eff = -0.016), ‘difficult ordering process’ (Co.eff = -0.148), ‘extra delivery charges’ (Co.eff = -0.083), ‘hacking of credit/debit card information’ (Co.eff = -0.074), ‘lack of time to shop’(Co.eff = -0.013), ‘discount/offers alerts through messages’ (Co.eff = -0.037), ‘debit/credit card payment’ (Co.eff = -0.154) these shown that the coefficient value is negatively related to the variable.

IV. Choice of online grocery shopping and the technological barriers that can impact consumers preferences for shopping

Table 4.4

No Easy Availability Of Internet Connection	1 196								
Speed of internet	-.064 .372 196	1 196							
Un-familiar to grocery shopping web –sites	-.122 .089 196	- .005 .946 196	1 196						
Complicated designingof web- sites	-.111 .123 196	-.117 .102 196	.012 .872 196	1 196					
Heavy web-sites	.187** .009 196	-.047 .509 196	-.094 .191 196	.093 .194 196	1 196				

Lack of mobile applications	-.063 .378 196	.062 .390 196	.167* .020 196	-.081 .258 196	.111 .123 196	1 196			
Compulsion of creating user id	.041 .566 196	.100 .165 196	.027 .704 196	-.105 .144 196	-.062 .385 196	.043 .549 196	1 196		
Difficult process to recover forgotten Password	-.006 .936 196	.129 .072 196	-.010 .885 196	.159* .026 196	.027 .710 196	.033 .650 196	.113 .114 196	1 196	
Problem in transferring money	.136 .052 196	-.024 .742 196	.001 .992 196	.068 .343 196	.255** .000 196	.210** .003 196	-.023 .752 196	.132 .066 196	1 196

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

* . Correlation is significant at the 0.05 level(2-tailed).

INTERPRETATION:

The Above table indicates that out of 198 respondents, co-efficient of correlation between no easy availability of internet connection and complicated design of web-sites with taste is 0.111. It is below 1. So there is positive relationship between these two factors, speed of internet and lack of mobile application having positive relationship with coefficient of 0.062, heavy websites and difficult process to recover forgotten password having positive relationship with coefficient of 0.27 and problems in transferring money and unfamiliarity to grocery shopping web-sites having positive relationship with coefficient of 0.001.

FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER-V

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS OF THE STUDY

The summary of the major findings that emerged from the analysis are given in the following Points.

1. To Study The Demographic Profile In Online Shopping Customers.

- ✓ The Majority of the respondents are females. Hence it is understood that the female category do more online grocery shopping.
- ✓ According to the data collection, it was found that the majority of the respondents belong to the age group of 30-40 years. Hence it is clear that the young generation is more inclined towards online grocery shopping.
- ✓ Most of the respondents say 73.0 percent are Diploma/UG. Hence it is inferred that educated investors play a significant role in online grocery shopping.
- ✓ It was found that the majority of the respondents are private employees (42.9%).
- ✓ Among the five income range groups, the majority of the respondents fall under the monthly income of Rs. 20,001-30,000 group.
- ✓ The result of the study shows that 54.6% of the respondents are married.
- ✓ The result of the study shows that 54.1% of the respondents live in nuclear family type.
- ✓ Most of the respondents are 3-5 members towards the family size.
- ✓ Most of the respondents say 40.3% of that offers festival shopping towards frequently to do online shopping.
- ✓ The result of the study shows that 36.2% of the respondents said that friends as an influence to visit online shopping.
- ✓ It was found that the majority of the respondents prefer cash on delivery as a payment method for online shopping.
- ✓ Most of respondents 29.1% said that need for special items towards factor drives to

goonline shopping.

II. To study the customers' expectations on risk factors, product varieties, of online grocery shopping.

The most significant factors which influence the customers action towards online shopping are cleaning and house hold, beauty and personal care, gourmet & world food, eggs, non vegetables essentials, financial risk, baby care, fruits & vegetables, product risk, payment risk and foods grains, oil and masala.

III. To Identify the Key issues affecting the consumers' preferences for online grocery shopping.

There is significant negative influence of payment method you preferred for onlineshopping and issue/fear factor affect the preference.

IV. Choice of online grocery shopping and the technological barriers that can impact consumers preferences for shopping.

There is positive relationship between these two factors, speed of internet and lack of mobile application having positive relationship with coefficient of 0.062, heavy websites and difficult process to recover forgotten password having positive relationship with coefficient of 0.27 and problems in transferring money and unfamiliarity to grocery shopping web-sites having positive relationship with coefficient of 0.001.

SUGGESTIONS

- ✓ The consumers must have fully aware in online shopping. They should have updated knowledge in using the online shopping sites.
- ✓ They should learn to use carefully the sites in order to avoid fake sites.
- ✓ They must use safely the online shopping sites when pay through UPI, cash wallet and net banking.
- ✓ The consumers should use only genuine online sites with the discussion of their friends and relatives.
- ✓ The consumers must ensure their delivery date and time while they shop online.
- ✓ The consumers should consider the expiry period of the products to deliver before

they do online shopping.

- ✓ They must buy branded and genuine brands in online since there is no physical selection before purchase.
- ✓ The consumers have to choose quality products and they should have knowledge on getting refund of money in the stipulated money in case of returning the products.
- ✓ There is possibilities in hacking of personal information and financial data in online shopping. Hence they have to be aware from such practices.
- ✓ They can compliant for the customer care of online sites when there is dispute in delivery or services.
- ✓ The users must provide exact delivery address to reach properly their products.
- ✓ The consumers must to know the options and menus to operate in the online sites before they purchase.
- ✓ The online buyers must have proper internet connectivity for online buying in order to avoid interruption in process when they pay through online money.

CONCLUSION

The emergence of the Internet for the past few years has brought to the development of online grocery shopping in the world and changed consumers' pattern habit in purchasing groceries. However, those who used to shop grocery through online said they had an enjoyable experience and would most probably do it again in the future. Therefore, it is important for the online grocery retailers to provide their customer with seamless shopping experience from ease of making purchase to successful delivery and ensure customers' satisfaction to guarantee the competitiveness of the industry. The growth of new websites, purchase of all the products under a single roof and new consumption pattern have made online marketers to concentrate much to cater to the needs of online buyers without any compromise. It can be concluded from the study that majority of the online shoppers agree the most with having expectation of the following features in online shopping: ease of internet use, time saving, anytime and place and free product delivery. It is suggested that the online buyers should have fully aware of the trusted and fake online sites as well they should be careful in financial transaction.

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ANNEXURE

A STUDY ON CONSUMER INTENTION AND ADOPTION TOWARDS ONLINEGROCERY SHOPPING

1. Name: _____
2. Gender:
 - a) Male []
 - b) Female []
3. What is your age?
 - a) 20 – 30 years []
 - b) 31 – 40 years []
 - c) 41 – 60 years []
 - d) 60 years & above []
4. Educational qualification
 - a) higher secondary []
 - b) diploma / UG []
 - c) post graduation []
 - d) Professional education []
5. Designation
 - a) Government employee []
 - b) Private employee []
 - c) Business []
 - d) Homemaker []
6. Monthly Income
 - a) Below 10000 []
 - b) 10001 – 20000 []
 - c) 20001-30000 []
 - d) 30001-40000 []
 - e) Above 40000 []
7. Marital status
 - a) Unmarried []
 - b) Married []
8. Your Family type
 - a) Nuclear []

- b) Joint []
9. Size of the family
- a) Less than 2 members []
 - b) 3- 5 members []
 - c) 5- 7 members []
 - d) Above 6 members []
10. How frequently you do online shopping ?
- a) Once in a month []
 - b) Offers\ festival shopping []
 - c) New product []
 - d) Whenever necessary []
11. How long have you been using internet?
- a) Less than 2 hours []
 - b) 2 to 4 hours []
 - c) 4 to 6 hours []
 - d) More than 6 hours []
12. Who influenced you to visit the online shopping portals?
- a) Family []
 - b) Relatives []
 - c) Friends []
 - d) Word of mouth []
 - e) Advertisements []
13. .Payment method you prefer for online shopping ?
- a) Credit card \ Debit card []
 - b) Net banking []
 - c) UPI []
 - d) Wallet []
 - e) Cash on delivery []
14. What situational factors drive you to go for online shopping?
- a) Hectic time schedule []
 - b) Frequent travelling []
 - c) Need for special items []
 - d) Previous shopping experience []

15. Select your level of agreement to the following expectation risk factors in onlineshopping?

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Financial risk					
Product risk					
Time risk					
Information security risk					
Physical risk					
Quality risk					
Delivery risk					
Payment risk					
Physical risk					

16. Your expectation about varieties of products under which of the following categories in online shopping ?

	Always	Often	Some times	Rarely	Never
fruits & vegetables					
foods grains , oil and masala					
snacks brand food					
Cleaning and house hold					
beauty and personal care					
kitchen & dining essential					
garden & pets					
eggs, non vegetables essentials					
gourmet & world food					
baby care					
Stationery					
Beverages					

17.To what extent, which of the following issues/fear factor may demotivate your preferences for online grocery shopping ?(Tick any scale as per your opinion)

ISSUES/FEAR FACTOR	AGREE	SOME WHAT AGREE	NOT AGREE
Quality of Products			
Refund of money on spoil items			
Hacking of personal information Hacking of credit/debit card information			
Delivery of Expired and near to expiry items			
Difference of Actual items from shown in Images			
Delay delivery of order			
Difficult ordering process			
Extra delivery charges			
Hacking of credit/debit card information			

18.To what extent, which of the following Factors will affect your preferences to start/continue online grocery shopping?

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT
Lack of time to shop			
Long queues and caring of heavy bags			
Transport/traffic problems			
Parking problem			

Avoid shopping with children			
User friendly website			
Easy ordering process			
Adequate search option			
Comparison with other Products & Brands			
Display pics of products			
Access to last shopping list			
Same day service			
Pick from store during drive through			
More Convenient delivery time option			
Free Delivery			
Discount/offers alerts through messages			
Loyalty/Bonus scheme			
Customer care services			
Mobile Applications facility			
Tracking of order			
Cash on Delivery			
Net Banking			
Debit/Credit Card Payment			
Mobile Payment			

19. Given a choice of online grocery shopping which of the technological barriers can impact your preferences for shopping?

	AGREE	SOMEWHAT AGREE	NOT AGREE
No easy availability of Internet connection			
Speed of internet			
Un-familiar to grocery shopping web-sites			
Complicated designing of web- sites			
Heavy web-sites			
Lack of Mobile applications			
Compulsion of Creating User ID			
Difficult process to recover forgotten password			
Problem in Transferring Money			