



# CONSUMER'S BUYING BEHAVIOR TOWARDS INTERNET SHOPPING WITH REFERENCE TO CHENNAI CITY

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## ABSTRACT

*Consumer behavior is the study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants (Kotler and Keller, 2006). Consumers consume things of daily use and also consume and buy the products according to their needs, preferences and buying capacities. The profile of Indian online business industry has been talked about in detail in this chapter. Web utilization and infiltration in India, the Indian internet business industry, and late drivers of web-based business in India, difficulties of this industry, Cash on Delivery (COD), purchasers' profile, significant parts in the business, web-based business in Chennai and future possibilities of Indian online business. The numbers based on a study of all transactions that happened in eBay's virtual marketplace also show that brand conscious residents are ordering lifestyle products from abroad. The purchase of such item's accounts for 43 per cent of the transactions, which is the second most popular category. Pointing to women shoppers increasingly becoming web-savvy, Advancement of technology increases the opportunities to the sellers and buyers to find innovative ways to sell and buy their products and services. One of them is online shipping which utilizes the benefit of internet for the faster and economical way of doing business. Internet is attracting the consumers of retail market.*

**Keywords:** Internet Shopping, Purchase Behavior, Chennai city, Consumer.

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## INTRODUCTION

Online Shopping is the process consumers go through when they decide to shop on the Internet whereby consumers directly buy goods or services from a seller over the internet without an intermediary service. "Consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. "(Kuester, 2012) With the reference of above cite; Consumer behavior of every individual is different from other depending on buying choices which is influenced by buying habits and choices that are turn tampered by psychological and social drivers that affect purchase decision process. Online shopping behavior is a kind of individual's overall perception and evaluation for product or service during online shopping which could result in bad or good way.

The Indian E-commerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second largest E-commerce market in the world by 2034. India e-commerce sector will reach US\$99 billion by 2024 from US\$30 billion in 2019, expanding at a 27% CAGR, with grocery and fashion/apparel likely to be the key drivers of incremental growth. As most Indians have started shopping online rather than stepping outside their houses, the Indian e-commerce sector witnessed an increase. Huge investments from global players—such as Facebook, which is investing in Reliance Jio—are being recorded in the e-commerce market. Google also reported its first investment worth US\$ 4.5 billion in Jio Platforms.

The Government of India's policies and regulatory frameworks such as 100% Foreign Direct Investment (FDI) in B2B E-commerce and 100% FDI under automatic route under the marketplace model of B2C E-commerce are expected to further propel growth in the sector. As per the new FDI policy, online entities through foreign investment cannot offer the products which are sold by retailers in which they hold equity stake.

India is rapidly marching towards becoming a digitally empowered society. The push for e-governance, the proliferation of smart phones, increasing Internet access and booming electronic payment are fueling the country's journey towards a trillion-dollar digital economy by 2025. The E-commerce industry will set a new platform for the development of the business, as E-commerce business has proved itself as part of the new economy and a best way to do business across the world.

## STATEMENT OF THE PROBLEM

With increasing retail space rental and other operating cost, with declining sales and financial constraints, retailers have no choice but urgently need to find alternative to increase revenue. Online store can be one of the attractive solutions. Sulaiman et al. (2008) highlighted the fact that most companies use the Internet to cut marketing costs and to improve competitiveness. When appropriate goods and services are offered through online channel, only then consumers will purchase them. One of the critical arguments here is there any way that can shed some lights on potential of online sales of a specific product? How many consumers are ready to buy online? Therefore, it is important to understand the attitudes of our consumers towards internet shopping and what are the factors that influence attitudes towards making an online shopping decision. Examining on the web consumer behavior is definitely not another wonder in the western world.

Nonetheless, internet retailing is generally another retailing medium in India and despite the fact that there are numerous investigations about online consumer behavior everywhere on the world, there is a lack of such examinations in the Indian setting and particularly in the Chennai setting. The online consumer behavior and purchasing behaviors of customers in a consumer state like Chennai was not concentrated somewhere else. Experiences to online advertisers and e-merchants in regards to the components that impact internet shopping .is vital. The achievement of the electronic market is exceptionally subject to the degree of acknowledgment among consumers receiving it.

Chennai has the most elevated portable entrance in the country and about 57% of the versatile supporters access the web (second most noteworthy in India). Chennai has been proclaimed as a 'First complete advanced state' in 2015. Chennai was positioned one in 'Center Internet Index' of IAMA and Neilson report (2017) on 'File of Internet Readiness of Indian States'. More than all, Chennai is viewed as a consumer State with an enormous NRI populace and solid buy power. Innovation reception is additionally high in the state. To expand pieces of the overall industry, create sensible showcasing systems and along these lines better advance items in this promising on the web market, advertisers ought to comprehend what components impact web-based buying behavior and the degree to which they do. Numerous investigations on-line customers in India have to a great extent been restricted to their time, utilization, accommodation and cash spending example, and inclinations for a specific organization. Notwithstanding, it has likewise been found in numerous past investigations that customers additionally vary regarding their segment profile. Consequently, it is essential to comprehend the effect of segment variables of customers in Chennai that impact their aura towards internet shopping.

## **SIGNIFICANCE OF THE STUDY**

In the business to buyer (B2C) online business cycle movement, Chennai based buyers use Internet for numerous reasons and purposes, for example, searching for item highlights, costs or surveys, choosing items and administrations through web, putting in the request, or any different methods which is then trailed by conveyance of the necessary items through Internet, or then again different methods and last is deals administration through Internet or other mean. Contemplating on the web shopping conduct of buyers has been perhaps the main examination plans in internet business during the previous decade (Chen, 2009).

The online consumer behavior and buying patterns of shoppers in a consumer state like Chennai was not studied elsewhere. However, online retailing is relatively a new retailing medium in India and even though there are many studies about online consumer behavior all over the world, there is a paucity of such studies in the Indian context and especially in the Chennai context. The current investigation illuminates this issue. The achievement of the electronic market is profoundly reliant fair and square of acknowledgment among purchasers receiving it. The investigation is likewise an endeavor to recognize the acknowledgment of internet business in the state.

## **OBJECTIVES OF THE STUDY**

- 1.To study the demographic profile of Internet shoppers in Chennai.
- 2.To study the online shopping experience and frequency of Internet Shoppers in Chennai.
- 3.To study the impact of their lifestyle on online consumer buying behavior in daily basis.
- 4.To study the key factors affecting Online Shopping.
- 5.To examine the relationship between attitude and online shopping intention of the consumers, if any.

## SCOPE OF THE STUDY

The investigation is kept to Chennai city. The examination is restricted to recognizing the segment Profile of Online customers in Chennai, their shopping designs and Online Behavior. The examination additionally recognizes the Key variables influencing web-based shopping, the Awareness of money saving alternatives and Customer Satisfaction on web-based shopping. The investigation likewise attempts to recognize the components influencing Customer Satisfaction in Chennai.

## REVIEW OF LITERATURE

Pushpak Singhal and Dr. Supriyo Patra (2018) have analysed the consumers' online shopping behaviour in Kolkata, to understand the awareness level of consumers towards product online products, frequency of online purchases, time spent on each purchase, payment choices and motivating factors, underlying the online consumer behaviour. The authors found that price, convenience and brand availability were the pre-dominant factors, driving the consumer behaviour and have said that consumers more often used to purchase electronic gadgets online. Mohammad Anisur. Rahman, Md Aminul Islam et.al (2018) have analysed the impact of online marketing on consumer behaviour in Bangladesh. The authors found that consumers prefer to shop online for saving their purchasing time and availability of various options for their needed products and services. They have suggested that online sellers must have the robust payments security and refunds systems to make consumers feel secured.

Hemanti Richa, Shaili Vadera (2019) have identified determinants of online buying behaviour of customers in India, by applying factor analysis. The authors identify factors, such as, utility, post purchase issues, hedonic motives, intrusion and convenience. The authors suggested that e-marketers need to upgrade their refund mechanism, after-sales-service and turnaround time, in order to enjoy customers' patronage and confidence.

M. Vidya, P. Selvamani (2019) have analysed the online consumer behaviour, from the products related perspectives, in Erode District. The authors found that consumers were satisfied with the product descriptions and the demographic profile of the consumers, especially educational qualifications of the consumers, matches with their online shopping awareness level. The authors suggested that sellers must concentrate on delivering products at the hinterlands and they must increase their advertisement spends, in order to reach out to more customers.

## RESEARCH METHODOLOGY

The populations of the study are the people of Chennai Metropolitan Area who have done online Purchase at least once in the last six months. A multi stage sampling strategy is used for the study.

Stage 1: Chennai Metropolitan Area is segregated into 3 districts covering 15 Zones on geographical basis (To ensure that the study will be covering all parts and considering its variations, if any)

- North Chennai (Thiruvottiyur, Manali, Madhavaram, Tondiarpet, Royapuram)
- Central Chennai (Thiruvika Nagar, Ambattur, Annanagar, Teynampet, Kodambakkam)
- South Chennai (Valasaravakkam, Alandur, Adyar, Perungudi, Sholinganallur)

Stage 2: The sample size decided by adopting convenience sampling method. Sample for this study were taken from all 15 zones of the Greater Chennai. The numbers of wards for each zone were enumerated. To select the required number of samples from the population, the formula revised by the Taroyamane (1967) was used. The formula is given below:

N

n = -----

$$1 + N (e)^2$$

Where n = Estimated sample respondents

N = Population

e = Error allowed (0.05)

Stage 3: The sample size was 80 for arithmetic convenience.

The sample size was 80 for convenience sampling method. The 80 sample respondents were proportionally selected from the population of respondents of each ward of each Zone in the Greater Chennai. The respondents and the sample were selected at random. The questionnaire was distributed to the persons who gave willingness to participate in the survey.

**Table 1:** Distribution of Sample by the respondents

| S. No | Name of District | Number of zones | Number of wards | Sample size |
|-------|------------------|-----------------|-----------------|-------------|
| 1     | North Chennai    | 05              | 7               | 25          |
| 2     | Central Chennai  | 05              | 6               | 20          |
| 3     | South Chennai    | 05              | 7               | 35          |
|       | Total            | 15              | 20              | 80          |

**Source:** Primary data responses by the researcher

## ANALYSIS AND INTERPRETATION

### Place of Access of Internet for online shopping

Majority of Online Shoppers in Chennai prefer to do online shopping from Home (53.6%) and 34.2% suggested that they do Online shopping from Multiple Places. Just 4% prefers to do online shopping from their Office, 1.8% from Internet café and 6.4% do online shopping from College / Institute (See Table 2).

**Table 2:** Place of Access of Internet for Online Shopping

| Where do you access Internet for Online shopping | Frequency | Percent |
|--------------------------------------------------|-----------|---------|
| Home                                             | 43        | 53.6    |
| Office                                           | 3         | 4.0     |
| Internet café                                    | 2         | 1.8     |
| College / Institute                              | 5         | 6.4     |
| Multiple places                                  | 27        | 34.2    |

**Source:** Primary data

### Motivation for online shopping

As in Table 3, Need based shopping pattern has been showed by majority of the respondents in CHENNAI (53.2%), whereas 20.6% shopped during Offer / Promotions. Only 6% shops online regularly. For 13.2% respondent's Mood / Desire is very important and 7% shops online at Leisure.

**Table 3:** Motivation for online shopping

| When will you do Online shopping | Frequency | Percent |
|----------------------------------|-----------|---------|
| At Leisure                       | 6         | 7.0     |
| During Offers / Promotion        | 17        | 20.6    |
| On Need                          | 42        | 53.2    |
| Mood / Desire                    | 10        | 13.2    |
| Regularly                        | 5         | 6.1     |

**Source:** Primary data

## CUSTOMERS AWARENESS ON CASH SAVING OPTIONS OF ONLINE SHOPPING

Next objective is to find the awareness of cash saving options of internet shopping among internet shoppers in Chennai. With this objective in mind, the respondents were asked 7 questions on five-point Likert scale regarding the level of awareness of Cash Saving Options. The responses were scored as 5 for 'Strongly Disagree', 4 for 'Disagree', 3 for 'Neutral', 2 for 'Agree' and 1 for 'Strongly agree'.

As evident from the table, regarding Level of awareness on cash saving strategies, Chennai respondents have a better awareness about Cash on Delivery (COD), followed by Coupon Codes but least awareness for Cash back Sites and E- wallets among the options given

**Table 4:** Customers awareness on cash saving options

| Variable         |         | Expert | Aware | Neutral | Unaware | Not at all | Total |
|------------------|---------|--------|-------|---------|---------|------------|-------|
| Coupon codes     | No.     | 149    | 387   | 173     | 72      | 19         | 800   |
|                  | Percent | 18.7   | 48.4  | 21.6    | 9       | 2.2        | 100   |
| Card cashbacks   | No.     | 105    | 340   | 201     | 135     | 18         | 800   |
|                  | Percent | 13.2   | 42.5  | 25.3    | 16.9    | 2.2        | 100   |
| Cashback sites   | No.     | 76     | 295   | 250     | 158     | 21         | 800   |
|                  | Percent | 9.5    | 36.9  | 31.3    | 19.7    | 2.7        | 100   |
| Cash on Delivery | No.     | 338    | 360   | 82      | 18      | 2          | 800   |
|                  | Percent | 42.2   | 45    | 10.2    | 2.2     | 0.3        | 100   |
| Reward points    | No.     | 136    | 334   | 210     | 96      | 24         | 800   |
|                  | Percent | 17     | 41.8  | 26.2    | 12      | 3          | 100   |
| E wallets        | No.     | 120    | 284   | 230     | 140     | 26         | 800   |
|                  | Percent | 15     | 35.6  | 28.7    | 17.5    | 3.3        | 100   |
| EMI              | No.     | 113    | 365   | 212     | 64      | 46         | 800   |
|                  | Percent | 14.1   | 45.6  | 26.5    | 8       | 5.8        | 100   |

**Source:** Primary Data

## CUSTOMERS SATISFACTION IN ONLINE SHOPPING

Next objective is to find the level of satisfaction of online shopping (post purchase) among Internet Shoppers in Chennai. For this the respondents were asked four Questions on five-point Likert scale regarding the level of satisfaction. The responses were scored as 5 for 'Strongly Disagree', 4 for 'Disagree', 3 for 'Neutral', 2 for 'Agree' and 1 for 'Strongly agree'.

As seen in the below table, the overall shopping experience of Chennai online shoppers are satisfactory (64.7%) or highly Satisfactory (18.4%). Only less than 2% respondents are dissatisfied. Respondents are happier with the Product Delivery and concerned about the products mismatch.

**Table 5:** Customer's Satisfaction in Online Shopping

| Variable                          |         | Highly satisfied | Satisfied | Neutral | Dissatisfied | Highly Dissatisfied | Total |
|-----------------------------------|---------|------------------|-----------|---------|--------------|---------------------|-------|
| After Sales Service               | No      | 127              | 414       | 190     | 59           | 11                  | 800   |
|                                   | Percent | 15.9             | 51.7      | 23.7    | 7.4          | 1.3                 | 100   |
| Product delivery                  | No      | 205              | 459       | 108     | 27           | 1                   | 800   |
|                                   | Percent | 25.6             | 57.3      | 13.5    | 3.4          | 0.1                 | 100   |
| Product matching with description | No      | 136              | 383       | 213     | 62           | 6                   | 800   |
|                                   | Percent | 17               | 47.9      | 26.7    | 7.7          | 0.7                 | 100   |
| The overall purchase experience   | No      | 147              | 518       | 121     | 7            | 7                   | 800   |
|                                   | Percent | 18.4             | 64.7      | 15.1    | 0.9          | 0.9                 | 100   |

Source: Primary Data

## FACTORS AFFECTING ONLINE SHOPPING

### Reasons to Prefer Online Shopping by Online Shoppers in Chennai

An effort has been taken by the researcher to study the reasons behind online shoppers to prefer online shopping, i.e., 'Preference for online shopping'. Respondents were asked to rate 13 options on five-point Likert scale. The responses were scored as 1 for 'Strongly Disagree', 2 for 'Disagree', 3 for 'Neutral', 4 for 'Agree' and 5 for 'Strongly agree'.

As seen in the table 5.12 the online shoppers agree that Offers and Discounts, Low price, Availability of Variety of Products / Services, Comparison Shopping (Price/feature Comparison), Convenience in shopping, Time Saving and Home Delivery are the major reasons to do online shopping. However, respondents are almost neutral to Pleasure / Enjoyment of online shopping and to avoid sales people as the reasons for online shopping.

**Table 6:** Reasons to prefer online shopping

| Variable                                       | Mean    | Std. Deviation |
|------------------------------------------------|---------|----------------|
| Convenience in purchase                        | 4.89405 | 0.9717         |
| Offers and Discounts & Lower price             | 5.17845 | 0.8295         |
| Availability of Variety of Products / Services | 5.13105 | 0.8532         |
| Lockdown & other hurdles in offline purchase   | 5.2851  | 0.7821         |
| Time Saving                                    | 4.87035 | 1.10205        |
| Pleasure / Enjoyment                           | 4.01715 | 1.2561         |
| Availability of Various payment methods        | 4.58595 | 1.07835        |
| Comparison Purchase (Price/feature Comparison) | 4.9533  | 0.9243         |
| Privacy                                        | 4.3845  | 1.17315        |
| Home Delivery                                  | 4.7874  | 1.17315        |
| Inclination towards trying something new       | 4.06455 | 1.185          |
| Possibility of Customization                   | 4.04085 | 1.12575        |
| To Avoid pressure from sales people            | 3.99345 | 1.3509         |

Source: Primary Data

## IMPACT OF DEMOGRAPHICS ON ONLINE CONSUMER BUYING BEHAVIOR

In this section the researcher studies the influences of demographic variables on Influence of Reference Group and Level of satisfaction for online shopping among internet shoppers in Chennai.

This section analyses the influences of demographic control variables, that is, Age, Marital status, Education, Gender, Occupation and Monthly personal income towards Influence of Reference Group and Level of satisfaction for online shopping. The analyses were conducted using independent sample Z test / one way ANOV

### Age:

First, we consider the demographic variable age and test the following hypotheses

**H0: There is a significant difference in the Influence of Reference Group among different Age groups**

**H1: There is a significant difference in the Level of Satisfaction among different Age groups**

A one sample analysis of variance (ANOVA) is used to test hypotheses about means when there are three or more groups of one independent variable. In this case, age group was considered to be the independent variable, which included five age groups as (a)18 to 25, (b) between 26-35; (c)between 36-45;(d) between 46-55and

(e) Between 56-65. So, ANOVA was used to compare the mean intention scores of different age groups and the result is exhibited in Table 7

**Table 7:** Mean, Standard Deviation and F value for Age

| Variable                     | Age      | N   | Mean  | Standard deviation | F     | p value |
|------------------------------|----------|-----|-------|--------------------|-------|---------|
| Influence of Reference Group | 18-25    | 41  | 13.34 | 1.55               |       |         |
|                              | 26-35    | 571 | 13.83 | 2.23               |       |         |
|                              | 36-45    | 116 | 14.18 | 2.35               | 1.23  | 0.46    |
|                              | 46-55    | 58  | 13.94 | 2.18               |       |         |
|                              | 56-65    | 14  | 14.01 | 3.39               |       |         |
| Level of Satisfaction        | Up to 20 | 41  | 19.89 | 2.74               |       |         |
|                              | 21-30    | 571 | 19.35 | 2.83               |       |         |
|                              | 31-40    | 116 | 19.03 | 2.31               | 1.176 | 0.320   |
|                              | 41-50    | 58  | 19.69 | 2.48               |       |         |
|                              | 51-60    | 14  | 20.27 | 1.90               |       |         |

**Source:** Primary Data

The statistical value of p is more than 0.05 for both the variables considered. So we conclude that the mean score of both the variables do not differ with age groups or it is not significant In other words, we reject the alternate hypothesis H<sub>0</sub> and H<sub>1</sub>.

Hence, we come to the conclusion that,

**There is no significant difference in the Influence of Reference Group among different Age groups.**

**There is no significant difference in the Level of Satisfaction among different Age groups.**

## Marital Status

Next, we consider the demographic variable marital status and test the following hypotheses

**H0: There is a significant difference in the Influence of Reference Group among different marital status**

**H1: There is a significant difference in the Level of Satisfaction among different marital status**

In this case there are 3 marital status and we use one way ANOVA for comparison and the result is exhibited in Table 8

**Table 8:** Mean, Standard Deviation and F value for Marital status

| Variable                     | Marital status | N   | Mean  | Standard deviation | F     | p value |
|------------------------------|----------------|-----|-------|--------------------|-------|---------|
| Influence of Reference Group | Single         | 474 | 13.77 | 2.23               |       |         |
|                              | Married        | 263 | 15.24 | 1.17               |       |         |
|                              | Unmarried      | 59  | 8.72  | 1.14               | 1.04  | 0.10    |
|                              | Divorced       | 4   | 3.14  | 1.52               |       |         |
| Level of Satisfaction        | Single         | 474 | 24.94 | 2.59               |       |         |
|                              | Married        | 263 | 21.49 | 2.47               |       |         |
|                              | Unmarried      | 59  | 27.87 | 2.36               | 1.006 | 0.94    |
|                              | Divorced       | 4   | 20.38 | 1.73               |       |         |

**Source:** Primary Data

The results of the ANOVA test depicted in Table 8 reveals that a statistical value of p is more than 0.05 for Influence of Reference Group and Level of satisfaction. So we conclude that the Influence of reference Group and Level of satisfaction do not differ with Marital status. In other words, we do not accept the hypothesis H0 and H1.

Hence, we come to the conclusion that,

**There is no significant difference in the Influence of Reference Group among different marital status.**

**There is no significant difference in the Level of Satisfaction among different marital status.**

## EDUCATIONAL QUALIFICATION

Next, we consider the demographic variable Education and test the following hypotheses

**H0: There is a significant difference in the Influence of Reference Group among different Educational Qualifications**

**H1: There is a significant difference in the Level of Satisfaction among different Educational Qualifications**

In this case there are 4 levels of educational qualification and we use one way ANOVA for comparison and the result is exhibited in Table 9

**Table 9:** Mean, Standard Deviation and F value for Education

| Variable                     | Education           | N   | Mean  | Standard deviation | F     | p value |
|------------------------------|---------------------|-----|-------|--------------------|-------|---------|
| Influence of Reference Group | No formal education | 1   | 15.41 | 0                  |       |         |
|                              | +2 and below        | 23  | 14.66 | 2.06               |       |         |
|                              | Graduate            | 374 | 13.81 | 2.17               | 0.98  | 0.60    |
|                              | Post Graduate       | 384 | 13.85 | 2.31               |       |         |
|                              | Ph.D or higher      | 18  | 14.14 | 2.22               |       |         |
| Level of Satisfaction        | No formal education | 1   | 23.70 | 0.00               |       |         |
|                              | +2 and below        | 23  | 23.01 | 3.73               |       |         |
|                              | Graduate            | 374 | 22.88 | 3.31               | 0.278 | 1.089   |
|                              | Post Graduate       | 384 | 23.06 | 3.19               |       |         |
|                              | Ph.D or higher      | 18  | 22.43 | 1.37               |       |         |

**Source:** Primary Data

The results of the ANOVA test depicted in Table 9 reveals that a statistical value of p is more than 0.05 for both the variables considered namely, Influence of Reference Group and Level of Satisfaction. So, we conclude that the mean score of the variables do not differ with education. In other words, we reject the hypothesis H3a and H3b.

Hence, we come to the conclusion that

There is no significant difference in the Influence of Reference Group among different Educational Qualifications

There is no significant difference in the Level of Satisfaction among different Educational Qualifications

## CONCLUSION

The online shopping is getting famous among the youthful age as they feel it more agreeable, efficient and convenient. It is dissected from the study that when a buyer makes a brain to buy online electronic products the person is influenced by different elements. The fundamental urgent recognized elements are efficient, the best cost and accommodation.

Online shopping associations can utilize the important factors and factors, distinguished from the examination, to relook and patch up their systems and plans. Better understandings of purchaser online shopping conduct will help organizations not just in getting more online buyers and expanding their e-business incomes, yet in addition to serve clients in a superior way.

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