



Research Paper

A Study on Consumer Behavior towards Online Shopping in Punjab (With Special Reference to Sangrur and Patiala Districts)

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Abstract:- Online shopping is gaining popularity day by day in the current market scene. People of all age groups frequently visit a plethora of e-commerce websites to buy the necessities and luxuries of life. In this context, the present study endeavours to comprehend the awareness and priorities of consumers towards various products being offered by various e-commerce platforms, to understand the frequency of online shopping and the factors that affect online purchases and the method that consumers adopt to make the payments for the purchases they make online. The study is empirical in nature and cross-sectional research design was applied and the primary data was collected through a structured questionnaire. The study has taken a sample size of 200 respondents from Punjab residents mainly residing in Sangrur and Patiala Districts by applying judgemental and convenience sampling method.

This study made use of Buyer Black Box Model in order to analyse the various factors that facilitate the online shopping behaviour of the consumers. Furthermore, Hierarchy of Effects Model was also used to study the inclination, habits and intentions shown by the consumers when they go for online shopping. Apart from this, a separate gender-wise differentiation was also made to know how Male and Female respond to a particular category of product consists of Apparels, Beauty products, Household items, Electronic Gadgets etc. A preference measurement check was made to know the perception of consumers regarding the most famous e-commerce websites i.e. AMAZON, FLIPKART, SNAPDEAL, MYNTRA and others.

The study has a massive future scope as it can be done among different demographic profile & in other cities. The Internet has become an essential part of our daily life, and companies realise that the Internet can be a shopping channel to reach existing and potential consumers. The emergence and exponential growth of Internet and E-commerce has revolutionised the way of today's living of not only consumers but also of companies, suppliers and middlemen.

Keywords: Awareness, Attitude and Preferences, Buyer, Consumer Behaviour, E-commerce, Online Shopping, Punjab.

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I. Introduction

In the Indian online world, online shopping is the most recent craze. In many cases, men and women of all ages visit e-commerce websites to purchase necessities of life (Singhal & Patra, 2018). Online shopping is classified as a distance contract, which means that the trader and the customer enter into a contract without meeting in person, such as in an industrial setting, a market, an open-air market, or through a trade agent, but only through a digital medium. In 1979, Michael Aldrich, an English entrepreneur, pioneered online shopping. His device used a home telephone line to connect a modified home TV to a real-time transaction processing computer. He was convinced that video tex, a modified domestic TV technology with an added component, was the way to go (Dawood, 2014). The internet is frequently seen as an infinite market, in which a consumer from any country can get into a contractual relationship with a trader from any other country on the planet (Kumar & Sobha, 2015). A cross-border purchase, as defined by this element, occurs when a buyer purchases things from any web trader located anywhere in the world other than his or her own nation. Because of differences in language and legislation, as well as occasionally in commercial traditions, it is especially important to consider

whether to purchase a product from an internet store run by a foreign trader (Kumar & Sobha, 2015). Consumers are generally unaware of the factors that influence their purchasing decisions, and the "Buyers Black Box" approach assists in resolving this. Different marketing stimuli (price, product, location, etc.) and other factors (economic, demographic, technological, etc.) enter the Buyer's Black Box (our mind), where buyers' decision making mechanics, which are influenced by buyer's characteristics, activate and eventually turn into a set of observable buyer responses, where buyers' buying attitudes, preferences, and purchase behaviour play the ultimate role (Singhal & Patra, 2018). This black-box concept is frequently seen as a gadget that aids consumers in making decisions about brands and purchasing sites based on their spending capacity, purchase behaviour, and other factors.

Model of Consumer behaviour



Online shopping is a type of electronic commerce that facilitates customers to shop goods or services directly from a seller over the internet via a web browser. From the customer's perspective, online buying behaviour refers to the extent to which the buyer accesses, browses, shops, transacts, purchases, and repeats the behaviour. E-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store are all terms used to describe online purchasing (Gupta & Bansal 2013). The practice is known as business-to-consumer (B2C) online purchasing, and it resembles the actual act of purchasing goods or services from a store or Shopping Centre. The technique is known as business-to-business (B2B) internet purchasing when a company buys from another company. E-Bay and Amazon.com, both situated in the United States, are the largest of these online commerce companies (Prabhu, 2020).

With the rise and expansion of online shopping, a plethora of new market footprint coverage options for retailers that can effectively respond to offshore market demands and service requirements have emerged. Online purchasing is a constantly growing technological industry. Setting up an online store permits merchants to extend their market area and reach out to customers who might not otherwise visit a physical location (Gupta & Bansal, 2013). The internet is progressively influencing retail sales as a growing percentage of the population goes online (Chen et.al., 2016). In practice, however, many consumers are still hesitant to shop online due to a

variety of concerns, including data privacy, security worries, and credit-card problems. Dangers may also arise as a result of internet buyers' lack of ability to connect directly with merchants and inspect things before making a payment. They would perceive a higher risk of purchasing via internet, and their buying attitude would be changed as a result (Chen et.al., 2016).

Various studies and statistics show that people are spending greater time in different online activities including both of monetary and non-monetary nature. The convenience of internet services, particularly e-commerce, has enticed people to adopt this new method of buying. Online purchasing has become nearly routine activity due to its accessibility, ease of use, convenience, and dependable customer support (Kar & Pal, 2016). From the perspective of the seller, online retailing is an attempt to entice and persuade a potential client to engage in the purchase decision-making process while also ensuring the buyer's happiness and loyalty. Regardless of the challenging circumstances, traders are progressively turning to the web since it allows them to contact a wide range of consumers globally, particularly younger consumers who make up the majority of the buying population. This is the group that is willing to undertake risks and try new things.

II. A bird's view of Literature

This section concisely elucidates the previous literature work related to online shopping.

Patra and Singhal (2018) sought to explore consumer knowledge and preferences towards various online items, as well as the frequency of online buying and the amount spent on a single purchase, as well as the factors influencing online purchase and payment gateway selection. The study was empirical in nature, and it used a cross-sectional research method to collect primary data via a structured questionnaire. A total of 200 respondents living in Kolkata were selected using a judgmental and convenience sampling procedure. Using the Buyer Black Box Model, this study examined many elements that influence customers' online shopping behaviour. Furthermore, the study used the Hierarchy of Effects Model to examine the cognition, behaviour, and intentions displayed by consumers when they decide to buy things online. Furthermore, a gender distinction was developed to understand how Male and Female react to a specific category of product, such as apparels, beauty products, home things, electronic gadgets, and so on. A preference measurement check was conducted to learn about customer perceptions of leading e-commerce websites such as Flipkart, Amazon, Snapdeal, Jabong, Shopclues, and others. The survey discovered that the basic reason for their belief was based on a variety of discounts, simple payment options, simple return options, and quick and express delivery. The top three factors were lower search costs, discounts, and ease of buying and an exhaustive study was made among the people of Kolkata.

Chen et al. (2016) attempted to identify the driving factors that influence online business, and in order to do so, they developed a hybrid technique that combined the Decision Making Trial and Evaluation Laboratory (DEMATEL) with the analytic network process, known as the DANP method. The study discovered that transaction security was the most important criterion, and for this reason, should be handled with pinnacle priority to enhance the web corporations.

Lim, Y.J., Osman, A., Salahuddin, S.N., Romle, A.R., and Abdullah, S. (2016) explored the link between subjective norm, perceived usefulness, and online shopping behaviour, as mediated by buy intention. University students aged 18 to 34 who were currently pursuing their studies at University Malaysia Perlis were chosen as the study's subject of analysis. For coding, evaluating, and testing the hypothesis, 662 out of 800 sets of questionnaires were valid. The gathered data was analysed using SPSS version 18.0 and AMOS version 16.0. Structural equation modelling was used to look at the model fits and hypothesis tests. According to the findings, subjective norm and perceived usefulness had a significant impact on online buy intention, but subjective norm had a negligible impact on purchasing behaviour. The research additionally discovered that purchase intent had a substantial impact on internet shopping behaviour.

Chawla, N. & Kumar, B. (2021) analyzed the current Indian legal framework that protects online consumers' interests. A detailed examination of two recently established laws, the Consumer Protection Act of 2019 and the Consumer Protection (E-commerce) Rules of 2020, as well as a literature review, support the analysis of 290 online consumers who answered the research questions and met the research goals. The study's key conclusions were that e-commerce companies need a safe and dependable system to succeed; cash on delivery had become the preferred method of payment for online purchases; and website information and effective customer service help built customer trust. The new rules appeared to be robust enough to defend and safeguard online customers' rights while also boosting India's e-commerce boom. Customers' trust was influenced by laws controlling consumer rights protection in e-commerce, in addition to elements such as security, privacy, warranty, customer service, and website information. With a strong legal framework and

consumer protection measures in place, the future of e-commerce is bright. The findings added to the body of knowledge on e-commerce and consumer rights protection by explaining the critical aspects that influenced customer trust and loyalty, as well as providing an insightful viewpoint on e-consumer protection in the Indian context with broader implications.

Research Gaps

Reviewing the literature on various elements of online shopping and analyzing consumer behaviour related online shopping are both part of the research gap identification process. Despite the fact that a variety of research has already been conducted on virtual buying, past studies have failed to examine the behaviour of customers in the Punjab districts under consideration when it comes to online shopping. As a result, the current research endeavours to do the same.

III. Objective of the study

The current study aims to analyse the consumer behaviour of Punjab towards online shopping with special reference to Sangrur and Patiala districts.

IV. Research Methodology

The study is empirical in nature. It's empirical in the sense that earlier this subject matter was researched and we have gone into details to find greater insights into the topic by means of using a structured questionnaire. Cross-sectional research design was applied. The study collected primary data using structured questionnaire and systematic analysis by applying purposive sampling method based on judgment. The respondents of the study mainly consisted of people of Punjab with special reference to Sangrur and Patiala district. This study required participants who were actively engaged in online shopping. A total of 200 structured questionnaires were sent to online shoppers (both males and females of age ranging from Less than 20 years to Above 40 years of age) through google link in order to elicit data from them. Of the 200 participants, 187 participants completed the online survey, representing a 94% response rate. Of the completed surveys, 13 responses were eliminated due to significant missing data and/or respondents' lack of online shopping experience. Participants who reported being active online shoppers by indicating that they actively use online shopping sites for their purchases. In final, a total of 187 responses that indicated online shopping experience were considered for the purposes of the study. The study also collected secondary data from published journals, articles and reports published in the newspapers.

4.1 Survey Instruments

The study used a structured questionnaire with fifteen questions, with the exception of the sixteenth item, which was open-ended and took about 5-7 minutes to complete. Gender, age, educational degree, and occupation were the first six questions; the fifth and sixth questions were about the respondent's attitude toward internet purchasing. The subsequent is the list of the following nine survey instruments which were asked from the respondents of the study:

4.1.1 What type of products do you usually buy online? (Beauty products, Apparels, Electronic gadgets, Grocery items, Books, Gifts, Book movie tickets, Book Travelling tickets, Food items, Hotel Bookings)

4.1.2 Have you ever been delivered the wrong product which even you did not order online? (Yes/ No)

4.1.3 Do you think online shopping has promoted consumerism? (Yes/ No)

4.1.4 Do you compare products offline before buying online? (Yes/ No)

4.1.5 Most Preferred online shopping site (Amazon, Myntra, Flipkart, Shop clues, AJIO, Lime Road, First Cry, Paytm Mall, American Eagle Outfitters, Book My Show)

4.1.6 Preferred Mode of making payment (Banking Cards (Debit Card/ Credit Card), Mobile Wallets, Internet Banking, Paytm, COD, Cash Payment, PhonePe, Gift Vouchers, Tez, Bharat Interface for Money (BHIM), Mobikwik Wallet)

4.1.7 Reasons for shopping Online (Convenience/Easy to shop, Avails Discounts, Easy Payments, Gets Variety, Customer Friendliness, Multiple Payment gateways, Saves time)

4.1.8 Is it safe/ secure to shop online? (Yes/ No)

4.1.9 What influences you to buy the product? (Product rating, Product Reviews, Requirement irrespective of the above, Ads influence, Referrals by friends, New Technology)

4.1.10 Do you think the existing legal framework regarding protection of consumers who shop online is sufficiently effective? (Yes/ No)

4.1.11 Suggestions for Online Shopping

4.2 Scope of the study

The survey is done through online questionnaire using Google forms by using purposive sampling technique, as the study was intended towards regular internet users who were acquainted with online services. In addition to, digital buyers from these selected cities who had shopped online at least once within the past six months, were the respondents of the study. The questionnaire consisted of close ended question to collect primary data for analysis with one open ended question for the recommendations of the respondents concerning online shopping.

4.3 Limitations of the study

The study has a number of limitations that should be acknowledged. One of the most crucial has to do with the dataset's nature. Punjab was only studied in two districts. As a result, sample size constraint was a stumbling block in generalizing the findings. Only customers of B2C online shoppers were included in the study. The analysis was based on the respondents' responses, and the outcome may contain some biased values that are beyond the researcher's control.

4.4 Analysis and Interpretation

Table 1: Demographic representation of respondents

Demographic Group	Demographic category	Count	Percent
Gender	Male	44	23.5%
	Female	143	76.4%
Age	Male:		
	Less than 20	08	18.18%
	20-40	34	77.27%
	Above 40	2	4.54%
	Female:		46.85%
	Less than 20	67	51.04%
	20-40	73	2.09%
	Above 40	3	
Education Level	Higher Education	47	25.3%
	Bachelor's Degree	86	45.7%
	Master's Degree	47	24.7%
	Engineer	1	0.5%
	Doctor	3	1.6%
	CA/CS	3	1.6%
Occupation	Student	149	79.6%
	Self-Employed	7	37.4%
	Working Profession	10	5.34%
	Private Service	17	9.09%
	Government Service	1	0.53%
	Housewife	3	1.6%

Of the 187 participants in the research, there were 44 males and 143 females. The majority of the participants (88%) were under the age of 25. Approximately 87% of respondents indicated that they preferred online shopping due to a plethora of reasons like convenience, time saving, access to variety and many more.

4.5 Participant characteristics

A total of 187 participants (23.5% male, 76.4% female) between the ages of less than 20 and above 40 completed the online survey. The majority of respondents were students (79.6%) in the considered two districts of Punjab. The participants were from diverse majors: Self-employed, working professionals, private service, government service, engineering, doctors and CA/CS. Various social networking platforms, such as Whatsapp groups, Instagram, and Facebook, were used to collect their contact information. The respondents of the study included 45.7% people with Bachelor's degree, approx. 25% with Master Degree and 25.3% people with higher secondary education.

4.6 Practical Implications

The results of the study revealed that 97% of the females and 98% of the males surf Internet. It has been found in the study that 48% of the males have been using internet for the last five years in comparison to females which are just 24%. However, the percentage of women who have used the internet for five years is higher, at 54%, than the percentage of men (50 %). In addition, 22% of women are those who are novice to internet, whereas it is only 2% in case of males. Thereby, indicating that males have been using internet for a longer period of time in comparison to females.

The study elucidated that following are the most preferred products that the respondents buy online. Amongst females, the most preferred products are Beauty Products (65%), Apparels (18%) and Electronic

gadgets (5%). However, amongst males, electronic gadgets (72%) are on the top list followed by buying grocery products (18%) and reserving trip tickets (5%). According to the study, around 76 percent of male and female respondents indicated that they have never received the erroneous goods. Frequently, people receive the identical goods that they ordered online. The study also revealed that more than half of the respondents, 66 % of females and 73% of men, felt that online shopping have contributed to consumerism, making individuals more materialistic and fond of mundane things that they do not actually require. Though many individuals like shopping online, the study found that a higher percentage of males, 64%, and females, 59%, prefer examining things offline before buying online since it provides them greater satisfaction.

Despite the fact that there are numerous e-commerce platforms available, Amazon, Myntra, and Flipkart are the most popular online buying sites in India. The most preferred and frequently used online shopping site is Amazon (61% males, 56% females) followed by Flipkart (23% males, 38% females) and Myntra (9% males, 1% females). Almost 60% of participants indicated they usually visit these online shopping sites for making their purchases. It has been found in the study that people have become more digitalised as approximately 24% of the respondents make use of either debit card or credit card for online shopping. However, 20% of the people avoid taking any type of risks in losing their money, thereby believe in making cash payment after getting the product. When the respondents were questioned about the method of making payment, the study disclosed the fact that 25% of females and only 11% of males make use of Paytm to make their payments. The study further revealed that banking cards (either Debit Card or Credit Card) are most preferred (37%) by males in comparison to various other methods of payment. However, 25% males and 15% females prefer making payment in cash when the merchandise is delivered.

The study revealed that more and more respondents, both males and females, shop online as it is convenient and easier for them (35% females, 28% males) to shop online as by sitting at home only, they can buy the required products. They need not go anywhere which saves their valuable time (39% females, 27% males) and other costs also. The study further showed that the same proportion of respondents felt that online shopping facilitates them to take advantage of numerous discounts (9% females, 27% males) and offers them with a wide range (10% females, 27% males) of the products. According to the report, 64% of the males and 54% of the females opined that shopping online is sufficiently safe and secure. Only 3% of females and 9% of males, on the other hand, strongly oppose buying online, believing it to be risky and unsecure.

The respondents of the study exhibited that reviews of the customers about the product (29% males), rating of the product (23% males) are highly influential factors that allure male customers to buy that particular product online. However, the study further revealed that factors like curiosity for new technology (33% females), rating of the product (21% females) are the most influential factors in influencing female respondents to buy the product. Despite the fact that the Consumer Protection Act 2019 and Consumer Protection (E-Commerce) Rules, 2020 exist to protect the interests of online shoppers, despite that only 43% of the female respondents and 45% of male respondents believe that the current legal framework regarding protection of consumers who shop online is sufficiently effective. The data revealed that 39% of the respondents neither males nor females do not have any awareness regarding the laws that exist for the safety and protection of consumers.

V. Conclusions, Implications and Future research

5.1 Conclusion of the study

Online shopping has a bright future in India as the concept of online shopping is gaining its foothold in India rapidly due to augmentation in internet penetration in India. Findings in the current research further enriches the literature about online shopping by demonstrating the importance of online shopping that it saves time, convenient, eliminates compulsive buying which somehow manage to compromise its cons, for instance, higher delivery costs, no negotiation, no touch ability and many more. To make the concept of online shopping more pleasurable, online sellers need to keep innovating to induce more and more of buyers in coming times. As a result of this study, it is now feasible to have a better understanding of consumer sentiments, particularly with regard to online purchasing. Further, the findings of this study can be utilised to ameliorate general performance of the B2C E-Commerce websites.

5.2 Implications of the study

The respondents of the study were asked to provide suggestions regarding online shopping. The study got the following suggestions from the respondents for both, the sellers as well as for the buyers.

5.2.1 Implications for Sellers

This section elucidates online shopping implications for sellers:

5.2.1.1 The respondents of the study emphasized that product quality ought to be focused and products should be provided at reasonable rates.

5.2.1.2 Products should be supplied quickly and the right product along with the right quality as shown online should be delivered at the right time. Although a few respondents experienced that they got the erroneous product delivered at their doorstep (for instance, wrong size) which further added to their dissatisfaction. As a result, businesses must adequately help customers in receiving the correct goods in the event the wrong product is delivered.

5.2.1.3 The shipping expenses of the products ought to be kept as low as feasible.

5.2.1.4 The respondents of the study emphasized that sellers must connect their online stores to social media accounts for the convenience of the shoppers.

5.2.1.5. More comprehensive details of the product should be exhibited. In addition, more variety should be uploaded of a particular product in order to entice more shoppers.

5.2.1.6 The respondents elucidated that the packing of the products should be eco-friendly for sustainable future.

5.2.2 Implications for Buyers

This section of the study displays the implications of the respondents of the study of for the shoppers:

5.2.2.1 The respondents of the study emphasized that shoppers must ensure the security aspect of the shopping site before shopping online and should always be aware of online spams and scams as there are numerous fake sites which deceive naïve and innocent shoppers, thereby, causing them to distrust all shopping sites.

5.2.2.2 Buyers should write genuine reviews regarding the product as it plays a vital role in influencing the demand of other shoppers regarding the product.

5.2.2.3 Biggest drawback of online shopping is that one cannot trust the sellers that whether the person behind a particular app is real or fraud. Nonetheless, some massive e-commerce platforms like Amazon, Flipkart, E-bay etcetera are trusted by millions of people who shop online from them. People, on the other hand, cannot put their trust in internet buying because of some bogus websites.

5.2.2.4 Buyers mustn't click on any suspicious shopping sites to avoid any type of inconvenience.

5.3 Recommendations for Future Research

A more advanced platform with a greater sample size could be used for research. A much larger sample size would be more informative and allow for more discoveries to be recognized. The geographical area covered by this investigation is limited to two Punjab districts. In the future, a vast geographic region might be collected to learn about other cities and towns, as well as the tastes and choices of other online buyers, allowing the research results to be generalized. Furthermore, in the future, persons of various economic levels will be included in the survey to provide a diverse perspective. Older generations with less online buying experiences may have different attitudes (or motivations) when it comes to using online shopping websites to make purchases. Furthermore, the findings have some practical implications for consumer activists, legislators, and researchers who want to learn more about how to improve online consumer trust. The study adds to the body of knowledge on consumer behaviour in relation to online purchasing by elucidating the critical aspects that influence customer trust and loyalty to online shopping.

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