FACTORS INFLUENCING BUYING BEHAVIOUR OF CONSUMERS TOWARDS ONLINE SHOPPING

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ABSTRACT

Internet marketing and e-commerce has placed themselves in the world of technology as both the terms deal with online transactions. At present, success of any business house largely depends on internet marketing as well as on e-commerce. There has been substantial growth in e-retailing in last two decades. In order to keep up the pace with rapid expansion, online retailers are spending time, effort and money in studying the online buying decision making process or online purchase behaviour of the consumers. The present study made an attempt to analyze the factors influencing the buying behaviour of consumers of Himachal Pradesh. A sample of 360 respondents has been collected from two districts i.e. Shimla and Mandi of Himachal Pradesh. A self-administered questionnaire was developed based on prior literature. It has been found that there are predominantly five factors which are exceedingly influencing the buying behaviour of consumers. Product quality is the highest one and promotional features are the slightest factor in influencing the buying behaviour of a consumer. Marketers must understand different types of consumer behaviour to create effective marketing strategies and meet customer needs.

Keywords: Internet marketing, e-commerce, consumers behaviour.

INTRODUCTION

Internet marketing and e-commerce has placed themselves in the world of technology as both the terms deal with online transactions. At present, success of any business houses largely depends on internet marketing as well as on e-commerce. The concept of e-commerce is huge and internet marketing is one of its components. Both e-commerce and internet marketing are available to the customer 24*7 and is the cheapest way of promoting business. Internet marketing is associated with various business models of e-commerce like business to customers (B2C), Business to Business (B2B) or customer to customer (C2C) by which goods and services can be sold directly.

Online Shopping implies the use of digital technologies for the purchase of goods or services. The digital technologies used are an addition to the traditional retailing methods and are known as e-tailing, digital, web or online marketing. "Online shopping is moving rapidly from a minority hobby, to an everyday part of most people's lives and a quiet revolution is taking place which is empowering consumers and shifting the balance of power in the supply chain towards the consumers" (Doherty and Chadwick, 2010). With rapid changes in the market scenario, there have been drastic changes in consumer behaviour as well. Thus, the need data related to the online buying behaviour of the consumers in order to develop new strategies for website development and designing, online advertising, market segmentation, product variety and distribution, etc. (Lohse et al., 2000).

Consumer behaviour is shaped by psychological factors like perception and attitudes, social factors like family and roles, cultural factors like traditions and values, personal factors like lifestyle and age, and economic factors like consumer income and spending patterns.

Psychological Factors

Psychological factors delve deep into how a consumer's mind works, influencing their buying decisions. Core elements such as motivation drive individuals to fulfil inherent needs. Learning, based on past experiences and external inputs, can shape preferences. Attitudes and beliefs, formed over time, dictate personal stances on products or brands. Lastly, perception, the individual lens through which one views the world, can greatly vary, causing different consumers to interpret the same information differently. For marketers, understanding these nuances can help craft resonant messages. Psychological factor includes:

- **Motivation:** The inner drive compels a consumer to fulfil a need. For example, someone might buy a luxury car not just for transportation but to fulfil a deeper need for status or self-esteem.
- **Learning**: It involves acquiring knowledge through experience and outside sources. For instance, a customer might buy a certain detergent brand because experience has shown it works best for them.
- **Attitudes & Beliefs:** These are formed over time from various sources, including experience and external influences. A person might choose eco-friendly products because they believe in environmental conservation.
- **Perception:** How a consumer interprets and makes sense of available information. For example, two customers might see an advertisement: one perceives it as informative, while another finds it manipulative.

Social Factors: Social factors emphasize society's influence on individual consumers. The family often plays a pivotal role, with members having a say in collective decisions. Reference groups, which could range from close friends to celebrities, often serve as benchmarks or influencers, guiding buying choices. Additionally, an individual's roles (like being a parent or a manager) and status within society can dictate certain purchase behaviours, as they seek products or services that align with or elevate their social standing. Social factors include:

- **Family:** Family members can influence purchasing decisions. For instance, parents might buy a car based on its safety record, thinking of their children.
- **Reference Groups:** These are groups that a person looks to for validation or approval. If a celebrity, seen as a reference, endorses a product, their fans might be more inclined to buy it.
- **Roles & Status:** Depending on one's role in society (e.g., parent, manager, student), they might make certain purchasing decisions. A manager might buy formal clothes to maintain their professional status.

Cultural Factors: Personal factors are individual-centric and vary widely from one person to another. Age dictates life-cycle needs, with younger individuals prioritizing different products than older individuals. Occupation and lifestyle heavily influence daily needs; a tech professional might prioritize the latest gadgets, while a farmer might value agricultural tools. Personality, the inherent traits defining an individual, also shapes buying decisions; extroverts might gravitate towards bold, attention-grabbing products, while introverts prefer understated items. Cultural factor include:

- **Culture:** The values, perceptions, and beliefs society instils can influence consumer decisions. In some cultures, for example, gold jewellery is bought extensively as it symbolizes wealth and status.
- **Subculture:** Groups within a culture have shared beliefs and values. For instance, the younger generation might be more inclined toward online shopping than the older generation.
- **Social Class:** Different classes have different preferences. Luxury brands often target the upper class, while discount stores might target the middle or lower class.

Personal Factors: Personal factors include the following:

- **Age:** As people grow, their tastes and preferences change. Teenagers might spend on gadgets, while older people might invest in health products.
- **Occupation & Lifestyle:** A corporate executive might buy formal attire and a luxury car, while an artist might prefer bohemian clothing and a vintage car.
- **Personality:** Some people prefer flashy items because of their extroverted nature, while introverts might choose more subtly.

Economic Factors: Economic factors revolve around the financial aspects that influence buying decisions. Personal income dictates disposable income levels, thereby determining purchasing power. The broader economic situation of a country, whether booming or in recession, influences consumer confidence and spending patterns. Liquid assets, or readily accessible funds, can also sway decisions; those with ample liquid assets might be more open to impulsive or luxury purchases than those with tighter financial constraints.

- **Personal Income:** How much someone earns directly affects their purchasing power. Someone with a high salary might not think twice about buying branded goods, while someone with a lower salary might look for deals.
- **Country Economic Situation:** In a recession, even those with stable incomes might cut back on luxury items, prioritizing necessities.
- **Liquid Assets:** The more liquid assets (like cash or assets easily converted into cash) someone has, the more they might be willing to spend on big-ticket items.

REVIEW OF LITERATURE

Raman & Prashant (2014)[4] concluded that for female consumers convenience is the biggest factor that influences their buying behaviour while the risk of doing transaction along with the preferences towards traditional shopping and reliability issues acted as the biggest impediment towards the growth of online shopping in India. **Amol Ranadive (2015)[5]** shows that the respondents expressed a weak but positive intention to buy groceries online. **Yeoh. Et al. (2015)[6]** investigates the impact of consumes embedded cultural models on post-recovery satisfaction, loyalty and word of mouth. The results revealed significant relationships between relational and utilitarian cultural types and post recovery loyalty and word-of-moth, so these could also be called as important factors of online shopping. **Kothari & Maindargi (2016)[7]** reveal that cognition, sensed usefulness, comfort of use, sensed enjoyment and security are the five components which affect consumer perception about online purchase. Study concluded that online shopping give customer best alternative to save money and time. **Hariramani, S.G., &Pandya, H. (2016)[8]** results indicated that technical aspects, lack of authenticity, lack of tangible aspects, procedural aspects, lack of infrastructure and lack of security were the six main factors causing customers' reluctance towards online shopping. **Jain (2017)[9]** found that the main motivating factor seen during the research was convenience and customer service. **Ankit Male (2018)[10]** concluded that clear information about product and services, time saving, convenience, security and delivery on time are all important factors for online shopping. **Singh & Singh (2018)[11]** result indicated that rural consumers in Punjab have better online behavior as compared to their urban counterparts. **Pathan, Zeenut (2019)[12]** reveals the encouraging and discouraging influencing factors of rural consumers of Vadodara districts in the direction of buying online. **Bansal (2020)[13]** depicts that consumers prefer online shopping because of convenience and no need to deal with the salesperson. Young generation is busy in their own life and do not want to interact with the people in person. **Tanishka G., Varun M., Vreha S., Yash K., Vineet S., and Srishti B. (2020)[14]** examined the aspects influencing consumers' desire for ordering meals online as well as the difficulties they encounter. **Daroch, Nagrath, Gupta (2021)[15]** revealed from the study that reputation and service provided, experience, insecurity and insufficient product information and lack of trust are the main obstructions while shopping online. **Singh, B., (2023)[16]** depicted that consumers' online purchase behaviour is affected by multiple factors namely convenience, time saving, price effectiveness and broad categories availability. **Sharma & Chauhan (2024)[17]** identify the major significant factors influencing the buyers to make decision to purchase online are socio demographics, trust perception, covenience and web design.

NEED AND SCOPE OF THE STUDY

Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to shop from the comfort of their home or office. The psychological, personal and social factors impact on the decision of shopping, choice of products, retail and brand shopping by them. It is important for the marketers to study what a consumer sees, thinks, prefers and buys so that they can update their marketing offers and achieve high level of consumer acceptance and satisfaction. Therefore, there is a need for an extensive and intensive study to analyze the online purchase behaviour of consumers of Himachal Pradesh. Two districts of Himachal Pradesh Mandi and Shimla have been selected for the purpose of study. The study is mainly based on primary data collected during the year 2023.

OBJECTIVE OF THE STUDY

- To identify the significant factors influencing online buying behaviour of consumers.

RESEARCH METHODOLOGY

To carry out research work, the area of study is confined to two districts of Himachal Pradesh viz. Shimla and Mandi. To accomplish the objective of the study both primary and secondary data have been used. Primary data is collected through questionnaire method from the consumers of Himachal Pradesh. Multistage sampling is used to acquire the relevant information from the respondents. The sample is consist of 360 respondents. The collected data has been analyzed with the help of SPSS. Factor analysis has been used to identify the factors which have impact on consumer buying behaviour. The 5-point Likert scale has been employed in the questionnaire for measuring responses of twenty-five variables which is ranging from 1 Strongly disagree, 2 Disagree, 3 Neutrals, 4 Agree and 5 Strongly agree. On the basis of responses from the consumers, factor analysis has been done to extract the factors from observed variables which influence the online buying behaviour of consumers.

RESULTS AND DISCUSSIONS:

Collected data have been analyzed and interpreted with the help of the statistical method.

Table-1 reveals demographic profile of respondents in terms of age, gender, marital status, family structure, education level, occupation, income level etc. The data shows that consumers below 30 age group (51.70 %) followed by 30-45 years (40.60 %) and 45 & above age group (7.80%). 51.1 % are male and 48.9% are female. As far as marital status is concerned, 51.7 % are unmarried followed by 48.3 % married consumers.

Table-1: Demographic Profile of Respondents

Dimensions		Frequency	Percentage
Age	Below 30	186	51.70
	30-45	146	40.60
	45 and above	28	7.80
Gender	Male	184	51.1
	Female	176	48.9
Marital Status	Married	174	48.3
	Unmarried	186	51.7
Family Structure	Joint Family	226	62.8
	Nuclear Family	134	37.2
Education Level	Plus two	88	24.4
	Graduate	149	41.4
	Postgraduate	100	27.8
	Above PG	23	6.4
Occupation	Public Sector	48	13.3
	Private Sector	66	18.3
	Unemployed	62	17.2
	Self Employed	109	30.3
	Student	75	20.8
Income Level	Below 20,000	138	38.3
	20,000-50,000	179	49.7
	50,000 and above	48	11.9
Districts	Mandi	180	50.0
	Shimla	180	50.0

In case of family structure, joint family shows higher percentage i.e., 62.8 percent as compared to nuclear family i.e., 37.2 percent. As far as educational background is concerned, graduate (41.4%) followed by post-graduate (27.8%), plus two (24.4%) and above P.G (6.4%) respectively.

Consumers who are self employed 30.3 percent, students 20.8 percent, private sector employees 18.3 percent, unemployed 17.2 percent and public sector employees 13.3 percent as far as occupational background.

Further, consumers who have monthly income between Rs 20,000-50,000 are more inclined towards online shopping (49.7%) while 38.3 percent below 20,000 and 11.9 percent Rs 50,000 and above have been surveyed to get the required information.

7.2 Reliability Statistics:

Table-2 determines the result of reliability statistics. Reliability means homogeneity of items comprising a scale and this reliability is measured through widely used Cronbach Alpha. The results of reliability statistics have

been presented in table. The reliability of the construct is determined by computing the Cronbach's alpha. Cronbach's coefficient alpha value of 0.6 is considered acceptable for the exploratory purposes, 0.7 is considered as adequate and 0.8 good for confirmatory purposes.

Table-2: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	No. of Items
0.963	0.963	25

Further, table reveals that the Cronbach alpha value based on standardized items obtained is 0.963 which shows high reliability of the scale. Therefore, it is valid to use this scale.

Descriptive Statistical Analysis of Factors Influencing Consumers to Purchase Online:

Table-3 manifests the descriptive statistical analysis for factors influencing online shopping behaviour of consumers. Table depicts the value of mean, standard deviation, skewness and kurtosis for 25 variables. The mean score has been found highest for the quality of product (3.33) followed by features of products (3.31) which motivate consumers the most to purchase online. So, it can be said that product quality and features of products are important variable which motivates consumer for online shopping.

Further, Standard deviation has been revealing variation in the responses towards different variables which are affecting behaviour of consumers. Product information is easily available online is the variable which has highest standard deviation (1.128). In case of skewness, most values are negative implying concentration of majority frequencies towards higher side of the respective mean. In case of Kurtosis, values are less than three which means the distributions are platykurtic.

Table-3: Descriptive Statistical Analysis of the Variables Influencing Consumers to Purchase Online

Statements	N	Min	Max	Mean	Std. Deviation	Skewnes	Kurtosis
Product information is easily available online.	360	1	5	3.272	1.128	-0.574	-0.471
Do not have time to go to shops and get product information, so it motivates to buy online.	360	1	5	3.202	1.055	-0.527	-0.419
Online sites provide latest information of various kinds of products easily.	360	1	5	3.275	1.119	-0.522	-0.480
Features of products are easily understandable online.	360	1	5	3.311	1.051	-0.490	-0.398
Provide latest information.	360	1	5	3.236	1.103	-0.416	-0.628
Advertisement on cinema and television motivates to buy online.	360	1	5	2.883	1.080	-0.219	-0.765
Videos on shopping sites educate me for better than a salesma and motivates me to buy online.	360	1	5	2.980	1.048	-0.267	-0.577

Various ads on social medias (Face book, YouTube, blogs, twitter etc) influence buying decision.	360	1	5	3.050	1.075	-0.357	-0.743
Frequent e mails, messages regarding sales and attractive promotional activities attracts towards online buying	360	1	5	2.991	1.082	-0.195	-0.681
Online sites provide lower price than shops.	360	1	5	3.222	0.996	-0.560	-0.370
More discounts and rewards attract towards online shopping.	360	1	5	3.250	1.052	-0.456	-0.467
Free gifts and coupons are attractive features to buy online.	360	1	5	3.166	1.036	-0.399	-0.543
Free delivery charges.	360	1	5	3.069	1.096	-0.304	-0.685
Return policy is quick and easy.	360	1	5	3.197	1.077	-0.305	-0.613
Consumers can track their online products at any time.	360	1	5	3.236	1.056	-0.427	-0.519
Immediate emails when order is placed, shipped and delivered	360	1	5	3.197	1.032	-0.433	-0.493
The quality of the products sold online has more value than th products sold at shops.	360	1	5	3.119	0.955	-0.357	-0.343
High price indicate high quality of product.	360	1	5	3.066	0.965	-0.340	-0.570
More feedback and star rating about the product indicates goo quality of the product.	360	1	5	3.225	1.029	-0.493	-0.489
Product quality is important when to buy online.	360	1	5	3.333	0.990	-0.621	-0.209
Good customer care support.	360	1	5	3.138	0.974	-0.390	-0.175
Regular promotion activities of online seller affect my repeat purchase behavior.	360	1	5	3.136	0.962	-0.313	-0.499
Good communication with online seller leads to purchas online.	360	1	5	3.105	0.973	-0.359	-0.337
The quality and quantity of products are same as order whic increase credibility/ trust.	360	1	5	3.116	0.936	-0.500	-0.147
Secure payment gateway increase trust.	360	1	5	3.222	1.001	-0.441	-0.283

Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity:

The Kaiser-Meyer-Olkin (KMO) measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed. This measure assesses the overall significance of the correlation matrix with the Bartlett test. When taken overall, the results are significant at 1percent level which is 7269.274. Thus, it can be said that factor analysis is valid under the given condition.

Table-4: KMO and Bartlett's Test

Kaiser Meyer Olkin Measure of Sampling Adequacy		0.953
Bartlett's Test of Sphericity	Approx.Chi-square	7269.274
	df	300
	Sig.	.000

Table-4 shows that the Kaiser-Meyer-Olkin measure is 0.953, which implies that the sample is adequate and factor analysis is appropriate for the data. The Bartlett's test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix in which each variable correlates perfectly with itself but has no correlation with other variables. Further, the table shows that Bartlett's test of Sphericity is significant i.e., its associated probability is less than 0.05. In fact, it is 0.000 i.e. the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix. All the measures tested above, indicate that the reduced set of variables is appropriate for factor analysis.

Total Variance:

Table-5 explains the total variance. Further, table shows all the factors extractable from the analysis along with their eigen values, the percent of variance attributable to each factor, the cumulative variance of the factor and the previous factors.

Table-5: Total Variance Explained

mponent	Initial Eigen values			Extraction Sum of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	13.313	53.253	53.253	13.313	53.253	53.253	4.080	16.319	16.319
2	1.805	7.220	60.473	1.805	7.220	60.473	4.022	16.090	32.409
3	1.209	4.835	65.308	1.209	4.835	65.308	3.654	14.618	47.027
4	1.092	4.368	69.676	1.092	4.368	69.676	3.446	13.785	60.812
5	1.028	4.111	73.787	1.028	4.111	73.787	3.244	12.975	73.787
6	.663	2.651	76.437						
7	.560	2.241	78.678						
8	.544	2.176	80.855						
9	.479	1.917	82.771						
10	.441	1.765	84.536						

11	.427	1.709	86.245							
12	.370	1.481	87.727							
13	.334	1.336	89.063							
14	.328	1.313	90.376							
15	.308	1.232	91.608							
16	.295	1.179	92.788							
17	.271	1.082	93.870							
18	.239	.957	94.827							
19	.232	.927	95.754							
20	.215	.860	96.614							
21	.197	.788	97.402							
22	.188	.751	98.153							
23	.171	.683	98.837							
24	.149	.595	99.432							
25	.142	.568	100.000							

Extraction Method: Principal Component Analysis.

It is revealed from the table that the first factor accounts for 53.253 % of the variance, the second factor 7.220 %, third factor 4.835%, fourth factor 4.368% and fifth factor 4.111%. All the remaining variables are not significant.

Scree Plot

Figure-1 shows the scree plot. It is a graph of the Eigen values against all the factors. The graph is useful for determining how many factors to retain. The scree plot shows five factors which have Eigen values greater than 1. These five factors explain 73.787% of the variance.
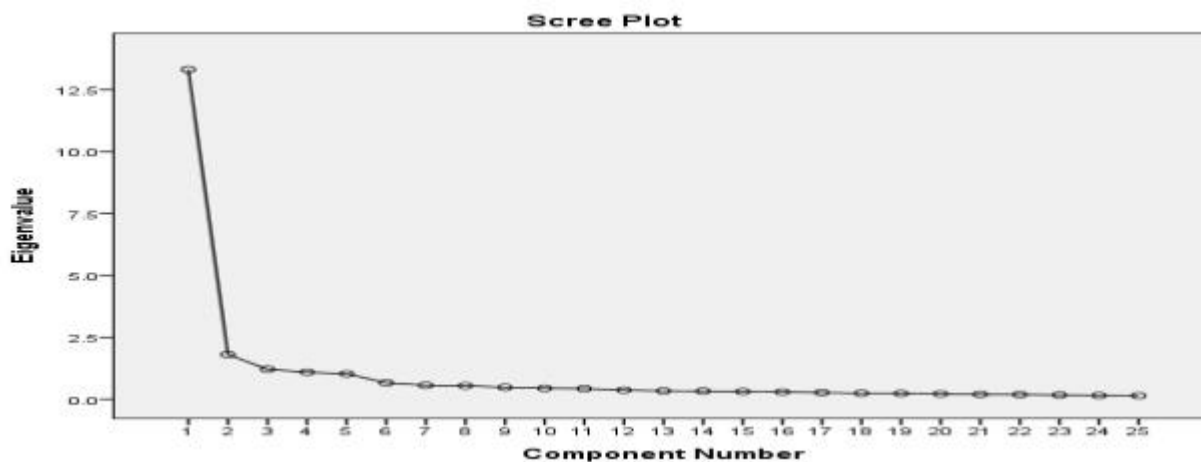

Figure-1: Scree Plot

Further, the graph depicts that the curve begins to flatten between factors five and six. Therefore, only five factors have been retained.

Component Matrix

The results of component matrix has been analysed in the table-6. Component matrix uses factor extraction method which further helps in extracting the combination of variable that explain the greatest amount of variance (Hairet.al.2010). Only the factors having Eigen values greater than one is retained. Therefore, five factors have been extracted which have higher value of loading.

Table-6: Component Matrix

	Component				
	1	2	3	4	5
Product quality is important when to buy online.	0.803	-0.172	-0.062	0.039	0-.204
Consumer can track their online products at any time.	0.800	-0.189	-0.061	-0.217	-0.167
Immediate emails when order is placed, shipped and delivered.	0.777	-0.281	-0.096	-0.056	-0.199
Online sites provide latest information of various kinds of products easily.	0.764	0.376	-0.358	-0.072	0.005
Secure payment gateway increase trust.	0.761	-0.133	-0.004	0.142	0.317
More discount and rewards attract towards online shopping.	0.757	-0.013	0.189	-0.369	0.173
Features of products are easily understandable online.	0.755	0.384	-0.241	0.009	-0.036
Provide latest information.	0.754	0.426	-0.147	-0.010	-0.069
Product information is easily available online.	0.753	0.308	-0.297	-0.112	0.037
More feedback and star rating about the products indicates good quality of the product.	0.752	-0.261	-0.029	0.110	-0.339
Good customer care support.	0.750	-0.195	-0.036	0.209	0.214
Return policy is quick and easy.	0.745	-0.238	-0.035	-0.347	-0.126
Online sites provide lower price than shops.	0.733	0.037	0.250	-0.207	0.103
The quality and quantity of the products are same as order which increase credibility/trust.	0.724	-0.218	0.016	0.262	0.355
Regular promotional activities of online seller affect my repeat purchase behaviour.	0.722	-0.095	-0.038	0.287	0.209
Good communication with online seller leads to purchase online.	0.719	-0.106	-0.115	0.348	0.308
The quality of the products sold online has more value than the products sold at shops.	0.715	-0.333	-0.104	0.112	-0.293
Various ads on social media (Face book, YouTube, blogs, twitter etc) influence buying decision.	0.711	0.234	0.466	0.019	-0.099

Free gifts and coupons are attractive features to buy online.	0.705	-0.169	0.091	-0.328	0.251
Frequent e mails, messages regarding sales and attractive promotional activities attracts towards online buying.	0.688	0.170	0.368	-0.072	0.016
Do not have time to go to shops and get product information, so it motivates to buy online.	0.687	0.361	-0.399	-0.054	-0.003
Free delivery charges.	0.684	-0.296	0.061	-0.291	0.137
High price indicate high quality of product.	0.674	-0.294	0.045	0.295	-0.351
Videos on shopping sites educate me for better than a salesman and motivates me to buy online.	0.644	0.389	0.399	0.218	-0.110
Advertisement on cinema and television motivates to buy online.	0.634	0.408	0.290	0.164	-0.129

Extraction Method: Principal Component Analysis.
Five Components Extracted.

Rotated Component Matrix

Table-7 elucidates the result of rotated component matrix. Table reports that five factors which are extracted through factor analysis are product information, product quality, discount & services, customer care and promotional features. Matrix reduces the number of factor on which the variable have high loading.

Table-7: Rotated Component Matrix

Variables	Component				
	1	2	3	4	5
1	.819	.203	.225	.225	.211
2	.798	.187	.169	.202	.148
3	.739	.196	.291	.231	.203
4	.738	.222	.169	.229	.320
5	.707	.207	.184	.180	.410
6	.085	.756	.068	.306	.276
7	.212	.745	.225	.240	.229
8	.196	.743	.223	.278	.117
9	.269	.652	.395	.257	.122
10	.315	.624	.309	.289	.232
11	.333	.562	.521	.172	.165
12	.268	.162	.721	.225	.328
13	.203	.182	.708	.323	.153
14	.134	.325	.666	.296	.088
15	.276	.507	.627	.113	.104
16	.230	.193	.565	.244	.431
17	.152	.255	.288	.749	.184
18	.291	.260	.148	.745	.167
19	.249	.238	.359	.652	.208
20	.262	.303	.182	.640	.235
21	.223	.350	.283	.637	.182
22	.260	.172	.073	.205	.800

23	.180	.233	.317	.165	.757
24	.344	.175	.077	.161	.719
25	.200	.172	.405	.201	.607

Extraction Method: Principal component analysis.
Rotation Method: Varimax with Kaiser Normalisation.
Rotation converged in 6 iterations.

Following variables are loaded on factor 1 i.e. product information; product information is easily available online, do not have time to go to shops and get product information motivates to buy online, online sites provide latest information of various kinds of products easily, features of products are easily understandable online and provide latest information.

The variables which are loaded on factor 2 i.e. product quality are as follow; immediate e-mails when order is placed, shipped and delivered, quality of the product sold online has more value than the products sold at shop, high price indicate high quality of product, more feedback and star rating about the product indicate good quality of product and product quality is important when to buy online.

In the factor 3 i.e. discount and services, following variable are loaded; online sites provide lower price than shops, more discounts and rewards attract towards online shopping, gift and coupons are attractive features to buy online, free delivery charges and return policy is quick and easy.

The variables which are loaded on factor 4 i.e. customer care are as follow; good customer care support, regular promotion activities of online seller affect my repeat purchase behaviour, good communication with online seller leads to purchase online, the quality and quantity of products are same as ordered which increase credibility/trust and secure payment gateway increases trust.

The following variables are loaded in factor 5 i.e. promotional features; videos on shopping sites educate me for better than a salesman and motivates me to buy online, various ads on social medias (Face book, you tube, blogs, twitter etc) influence buying decision, advertisement on cinema and television motivates to buy online and frequent e-mails messages regarding sales and attractive promotional activities attracts towards online shopping.

CONCLUSION:

The factor analysis results for identifying the factors affecting online shopping reveals that there are only five factors which are significant and having eigenvalue greater than one and extracted from 25 variables. In this way, it has been found that product quality is the strongest factor and promotional features is the slightest factor in influencing the buying behaviour of a consumer. When online sellers want to be successful, they need to understand these factors and implement the appropriate strategy. Sellers with better quality of product can increase consumers' loyalty. It is found in the study that promotional features are the slightest factor impacting them towards online shopping. So companies can attempt endeavours in working up the promotional features. It is suggested that online seller should also focus on delivery and customer care services in rural areas. Delivery and

customer care services in a rural area is likewise an essential issue which needs to be thought. Companies should take steps in these areas so that they can magnetize more consumers in the future.

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