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A STUDY ON IMPACT OF CUSTOMERS ATTITUDE ON ONLINE SHOPPING AT KOTTAYAM

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Abstract
Online shopping has become an important component of the modern retail environment in India. The growth of internet connectivity, smartphones, digital payments and e-commerce platforms has changed consumers' purchasing practices. Consumers can now search for products, compare prices, read reviews and place orders without visiting physical stores. However, the availability of online shopping does not necessarily result in a positive attitude among all customers. Customers evaluate online shopping according to convenience, price, product variety, usefulness, trust and perceived risk. Website usability, payment security, delivery performance and return facilities can also influence the overall shopping experience. Previous Indian studies have reported that convenience and perceived usefulness are important determinants of online-shopping attitudes. Research has also identified trust and perceived risk as significant considerations in consumers' online purchasing decisions. Recent evidence indicates that utilitarian and hedonic values can influence customers' attitudes towards online shopping. Studies have further demonstrated a relationship between positive online-shopping attitudes and purchase intention. Kerala provides an appropriate setting for examining these developments because digital commerce has expanded across urban and semi-urban markets. The study proposes to examine customers' perceptions of convenience, price, product information, trust, security, delivery and customer service. It also considers the role of demographic and behavioural characteristics in shaping customers' attitudes.

Keywords: *Online Shopping, Customers attitude, Purchase Decisions.*

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1. Introduction

Online shopping has emerged as an important component of contemporary retailing and consumer behaviour. The development of the internet, smartphones, digital payment systems, social media and electronic commerce platforms has changed the way consumers search for information, compare products, evaluate alternatives and complete purchases. Unlike conventional shopping, online shopping enables consumers to examine products and services from their homes or workplaces and place orders through websites or mobile applications. The expansion of digital connectivity has therefore transformed shopping from a predominantly physical activity into an increasingly integrated online and offline experience.

In India, the growth of electronic commerce has been supported by increasing internet access, smartphone adoption, digital payments, improved logistics and changing consumer lifestyles. India's e-commerce industry was estimated at about ₹10.83 lakh crore in 2024 and is projected to expand considerably in the coming years. The growth of online retail has also extended beyond major metropolitan cities into smaller urban and semi-urban markets.

This expansion has made the study of consumer attitudes particularly relevant because the availability of an online shopping platform does not necessarily mean that every consumer will use it regularly. Consumers differ in their perceptions of convenience, usefulness, price, product quality, website design, security, privacy, trust, delivery services and return policies.

The concept of consumer attitude is central to understanding online shopping behaviour. Attitude may broadly be understood as an individual's favourable or unfavourable evaluation of an object, activity or behaviour. In the context of online shopping, it represents the consumer's overall perception and feeling towards purchasing products through digital platforms. A positive attitude may encourage consumers to search for products online, compare alternatives and make purchases, whereas concerns regarding payment security, privacy, product quality, delivery and after-sales service may create hesitation. Consequently, understanding customers' attitudes provides useful information for explaining why some consumers readily adopt online shopping while others continue to prefer traditional retail outlets.

Online shopping provides several benefits to consumers. One important benefit is convenience. Consumers can shop at different times without travelling to a physical store. Online platforms also provide access to a wide range of products, brands and price alternatives. Consumers can compare product specifications, prices and customer reviews before making a purchase. Promotional offers, discounts, loyalty programmes and multiple payment options can further influence shopping decisions. Research on Indian consumers has identified convenience, perceived usefulness and ease of website use as important elements associated with attitudes towards online shopping. Khare et al. found that Indian consumers' perception of online shopping convenience was related to perceived usefulness and ease of use, while demographic characteristics and normative beliefs also influenced online shopping behaviour.

The development of digital payment infrastructure has further supported online shopping. Consumers can use credit and debit cards, internet banking, mobile wallets, Unified Payments Interface (UPI) and other electronic payment mechanisms. These alternatives reduce dependence on cash and facilitate transactions through mobile devices. At the same time, payment security and privacy remain important considerations. Consumers may hesitate to provide personal and financial information when they perceive that an online platform is unreliable or insufficiently secure. Therefore, trust has become one of the significant dimensions of online consumer behaviour.

Consumer trust involves confidence that the online retailer will provide accurate product information, protect personal information, process payments securely, deliver the ordered product and provide appropriate solutions when problems arise. Tuteja et al. examined consumer trust in internet shopping in the Indian context and identified factors including website design, previous online purchasing experience, perceived risk, security and privacy controls, perceived integrity and competence as relevant to the formation of trust. Their study also found a positive relationship between trust and intention to purchase online. Thus, trust is not merely a technological issue; it is also an important psychological factor affecting consumers' willingness to participate in electronic commerce.

Perceived risk is another important dimension of customers' attitudes towards online shopping. In physical shopping, consumers can generally inspect products before purchase. Online shoppers, however, usually depend on photographs, descriptions, specifications, ratings and reviews. The product received may sometimes differ from the consumer's expectations. Concerns can also arise regarding delayed delivery, damaged products, incorrect products, refund procedures and misuse of personal information. Consequently, consumers evaluate both the potential benefits and possible risks before deciding whether to purchase online.

Review of Literature

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Sharma (2020) investigated consumer attitudes towards online shopping in India, with particular attention to demographic characteristics, online buying patterns and barriers affecting consumers' attitudes. The study aimed to examine the relationship between socio-demographic factors and online shopping attitudes, understand how purchasing patterns influence attitudes, and identify major obstacles preventing consumers from shopping online. The study collected data from 60 respondents from different states of India using a convenience sampling technique. A structured questionnaire with Likert-scale statements was used for primary data collection. The analysis involved descriptive techniques and examination of responses relating to demographic characteristics, online purchasing behaviour and barriers. The findings indicated that younger and more educated consumers showed greater acceptance of online shopping, whereas elderly consumers were comparatively less attracted to online purchasing. Convenience, timely delivery, payment security, product variety, return facilities and grievance handling were identified as important factors influencing attitudes. Concerns regarding payment information, product quality and misleading reviews were reported as barriers.

Sanath Kumar (2020) examined consumer behaviour in online shopping with special reference to Chennai. The study aimed to understand consumer awareness, satisfaction and purchasing behaviour and to identify factors that encourage or discourage consumers from using online shopping platforms. The research followed an exploratory and descriptive approach. The respondents were selected using a combination of purposive, judgement and convenience sampling techniques. The study examined socioeconomic influences on consumers' online purchasing decisions. The findings suggested that online purchasing behaviour is affected by the social and cultural environment surrounding consumers. The study also indicated that online retailers need to understand customer preferences, convenience requirements and behavioural characteristics to attract and retain consumers.

Daroch, Nagrath and Gupta (2021) investigated the factors that restrict consumers from purchasing through online shopping platforms. The main objective was to identify the problems and barriers experienced by online shoppers and determine the underlying dimensions that discourage online purchases. The study used a descriptive research design and collected data from 158 respondents. The respondents were selected through convenience sampling, and 170 questionnaires were initially distributed, with incomplete responses excluded. Descriptive statistics and factor analysis were conducted using SPSS. The research identified six major groups of barriers: fear associated with banking transactions and lack of faith, preference for traditional shopping, retailer reputation and service, previous negative experiences, insecurity and inadequate product information, and lack of trust. The findings demonstrate that although consumers may recognise the convenience of online shopping, perceived risk and insufficient confidence can negatively affect their attitudes.

Srinivasan and Ramprasad (2021) studied customer satisfaction with online shopping in Madurai City. The objectives were to assess customers' satisfaction levels and identify factors influencing their online shopping experience. The researchers collected primary data from 45 respondents using a simple random sampling method. The data were analysed using SPSS. The study showed that consumers were increasingly comfortable with online shopping despite the traditionally strong presence of physical retailing. The study contributes to understanding the role of satisfaction in online purchasing and demonstrates that geographical and cultural context can be important when studying consumers' online shopping experiences.

Suresh (2021) examined the determinants of consumer purchase intention in online retailing and investigated whether gender affected online shopping behaviour. The study used 209 respondents from major Indian cities, primarily representing working groups. Data were collected through a questionnaire and analysed using SPSS. The analysis identified customer emotions, product characteristics, privileges, website experience, physical shopping hassles, security and consistency as relevant factors motivating online purchases. The study reported that gender differences were not statistically significant in relation to buying patterns, behaviour and purchase intention. The findings indicate that online retailers should focus on the total consumer experience rather than assuming that gender alone determines online shopping

Kumar and Singh (2022) studied consumer intention to use voice assistants for online shopping in India. The study aimed to identify factors influencing online shopping through voice-assistant technology and to examine whether trust mediates the relationship between system characteristics and shopping intention. The research used a cross-sectional quantitative design and obtained responses from 121 participants through a convenience sampling technique. Data were collected using an online structured questionnaire and analysed using AMOS-based structural equation modelling. The results showed that information quality and system quality affected shopping intention through trust, whereas interaction quality had a direct influence. The findings demonstrate the increasing importance of technological interfaces and trust in shaping consumers' online-shopping responses.

Objectives

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- To assess the relationship between customers attitude on online shopping at kottayam
- To assess the Customers thinking on Online Shopping at Kottayam
- To suggest feasible Solutions to online shopping at kottayam

Research Methodology

This paper concentrates on the impact of Customers Attitude on Online Shopping at Kottayam The researcher used both of the primary and secondary data. Random sampling used to collect the data. The unit of sample was customers who buying products in online shopping at kottayam. and the sample size is 175and the sampling method is simple random sampling. The researcher used correlation analysis to find the result.

Analysis & Interpretations

Table –1. Correlation among selected determinants and Customers Attitude

	Customers Attitude	
DETERMINANTS	**R – Value**	**P - Value**
Perceived Convenience	.304	.000
Perceived Usefulness	.381	.000
Website/App Quality	.447	.000
Online Trust	.345	.000
Perceived Security and Privacy	.246	.000
Perceived Value	.307	.000

Source: Primary data, ** Significant at five percent level

To test the correlation between independent variables on dependent variable Pearson correlation was applied. The independent variables of the study were Perceived Convenience, Perceived Usefulness , Website/App Quality, Online Trust, Perceived Security and Privacy and Perceived Value and dependent variable is Customers attitude. the following Hypothesis was formulated to test the relationship. Ho – There is no relationship among the selected study variables and Customers attitude. From the result it was observed that there was positive correlation between all dependent variables and Involvement. It implies that all independent variables contribute to Customers attitude. All independent variables are having lowest r-value ($r < 0.40$) that is Perceived Convenience r value = .304, Perceived Usefulness r value = .381, Website/App Quality r value = .447, Online Trust r value = .345, Perceived Security and Privacy r value = .246 and Perceived Value r value = .307. This implies that it contributes less to Customers attitude. From the p-value in the correlation matrix, it was observed that the level of all independent variables was significant at 0.001 levels. Hence, the null hypothesis was rejected. So it is concluded that there is significant relationship between Perceived Convenience, Perceived Usefulness , Website/App Quality, Online Trust, Perceived Security and Privacy and Perceived Value with Customers attitude.

Findings

From the result it was observed that there was positive correlation between all dependent variables and Involvement. It implies that all independent variables contribute to Customers attitude. All independent variables are having lowest r-value ($r < 0.40$) that is Perceived Convenience r value = .304, Perceived Usefulness r value = .381, Website/App Quality r value = .447, Online Trust r value = .345, Perceived Security and Privacy r value = .246 and Perceived Value r value = .307. This implies that it contributes less to Customers attitude. From the p-value in the correlation matrix, it was observed that the level of all independent variables was significant at 0.001 levels. Hence, the null hypothesis was rejected. So it is concluded that there is significant relationship between Perceived Convenience, Perceived Usefulness , Website/App Quality, Online Trust, Perceived Security and Privacy and Perceived Value with Customers attitude.

Suggestions

E-commerce companies should make their websites and applications simple, responsive and easy to navigate. Clear product categories and efficient search facilities can reduce the effort required by customers.

Customers should be provided with secure and reliable payment options. Transparent information regarding payment protection and transaction security can help Product descriptions, specifications, photographs, sizes, colours and availability should be presented accurately. This can reduce the gap between customers' expectations and the products actually delivered.

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Online retailers should provide reliable delivery schedules, order tracking and timely notifications. Particular attention should be given to delivery services in semi-urban and rural parts of Cochin.

Simple and transparent return, replacement and refund procedures can reduce customers' perceived risk. Customers should be informed about these policies before completing a transaction.

E-commerce companies should provide easily accessible customer-care facilities through telephone, chat and email. Complaints should be resolved within clearly communicated time limits.

Conclusion

Online shopping has significantly changed the manner in which consumers search for and purchase products and services. The development of smartphones, internet services and digital payment systems has contributed to this transformation. Customer attitude is an important element in determining the acceptance and continued use of online shopping. The present study focuses on customers in Thiruvananthapuram, Kerala, where consumers represent diverse demographic and socioeconomic backgrounds. The review of recent literature indicates that convenience is one of the important reasons for choosing online shopping. Customers also consider product usefulness, price, product variety and the availability of information while making online purchases. Trust is another important consideration because customers must provide personal and payment information during online transactions. Perceived risk can arise from concerns regarding payment security, product quality, privacy, delivery and refund procedures. Recent Indian research has shown that convenience, usefulness, trust and price can contribute to favourable online-shopping attitudes. Research on Indian online shoppers has also demonstrated relationships between perceived value, trust and consumer attitudes.

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