

Consumer Perception towards E-Retailing: An Empirical Study on Online Shoppers in Odisha.

Deepti Ranjan Sabat , Prof. (Dr.) Subash Chandra Nath, Prof. (Dr.) Dindayal Swain

¹Ph.D. Research Scholar, Sri Sri University, Odisha

²Professor in Marketing Sri Sri University, Odisha

³Professor in Marketing Sri Sri University, Odisha.

Abstract:

One important factor influencing how online buyers behave is their view of e-retailing. Research highlights how important it is for convenience, product quality, pricing, promotions, and overall shopping experience to shape consumer perceptions in the e-commerce industry. The study explores how e-retailing transforms the retail sector, with a focus on fast-expanding markets such as India that are adopting online buying habits. In addition, the COVID-19 pandemic has brought to light the significance of digital platforms such as e-commerce and e-marketplaces in helping customers adjust to social media interactions on the internet, improving customer loyalty, and fostering enduring connections between luxury companies and their clientele. Businesses must comprehend how consumers view online retail to adjust their marketing tactics, improve customer satisfaction, and promote long-term, steady growth in the industry.

Keywords—Consumer Perception, e-retailing, Demographics.

Introduction:

The use of science and technology has already advanced remarkably in the twenty-first century, greatly advancing human civilization. It accelerated economic and industrial development along the anticipated development path. It is already well known that technology plays a significant role in practically every company operation where the focus is shifting from traditional business processes to technical business process solutions.

The meaning and use of the term "retailing" have changed over time in tandem with the organization's expansion. Identifying new and cutting-edge electronic media selling methods has been a major focus of research ever since the Internet and the World Wide Web first appeared. As a result, the term "e-retailing" came into being, and it started providing a distinct kind of shopping experience from traditional retailing practices. The advent of electronic shopping has made the entire world a virtual marketplace for the typical consumer, as it provides a quicker and more convenient way to buy and sell goods and services.

The "Internet," one of the most potent mediums of the modern era, is erasing borders and fostering globalisation (Datt, R., et al., 2009). As the number

of people using the internet rises, e-commerce, which includes e-retailing, is expanding quickly on a global scale. As a result, global e-commerce sales are rising annually. Global B2C e-commerce revenue, which includes e-retailing, was over 1.2 trillion US dollars as of 2013 (source: <https://www.statista.com/markets/413/e-commerce, 2016>).

To expand their retail networks in search of new opportunities in business beyond the geographical boundaries of their domestic countries, retailers reach out for e-retailing 2 which helps them to form a new globalization strategy. It is worth mentioning that, Globalization could be an efficient and enhancing source of marketing vis-à-vis e-tailing strategy across the globe. With the technology shift, adaptation rates for e-tailing are growing in Western Europe, Japan, North and South America, and India. (Zaheer, A., 2011).

Literature Review:

Elizabeth et al. The e-retail test, as discussed by "the authors, was created to measure consumer attitudes towards online shopping in developing countries, particularly in the Peruvian market, and evaluated five variables present in the online purchase process: quality of web design, risk when

making a purchase, customer service, security, and satisfaction, with a total of twenty items using Likert scale” The paper validates the e-Retail Test scale for measuring consumer attitudes towards online shopping. - The study focuses on the Peruvian market and evaluates five variables related to the online purchase process.

Veronika, skerhakova et.al. (2022) in this paper, using exploratory factor analysis (EFA), the authors examined the association between young consumers' online buying activity and the perceived reputation of an e-shop in the age of digitalization. Uncertainty surrounding purchases and the requirement for online businesses to be trusted. - The success and profitability of websites are positively impacted by reputation management.

Robert et.al (2022) In the article, using an experimental methodology and a research agenda, an online survey of 189 consumers is used to undertake an empirical assessment of consumer perceptions regarding programmatic advertising (PA). Customer perceptions of programmatic advertising (PA) and the store are favourably correlated. Attitudes towards PA are strongly correlated with perceived ad relevancy.

Anupriya et.al (2021) in this article, the conceptual model that outlines the factors influencing Tier 2 consumers' attitudes towards online purchasing and the interactions between the constructs in the three Tier 2 Indian cities was validated by the authors. Attitude is determined by customer inventiveness, brand loyalty, and technology preparedness. - A favourable correlation exists between purchasing intention and attitude towards internet buying. The study makes use of survey-based data from three Indian Tier 2 cities. - The study evaluates psychometric qualities using a variety of statistical methods.

Muluken et.al (2022) The paper conducted a comprehensive analysis of the research on the factors influencing online customer behaviour. - The study found several significant variables that have an impact on online customer behaviour. examined factors influencing online shopping habits through the use of a systematic review approach. - determined the key elements influencing the behaviour of online shoppers, such as trust, buy intention, and demographics.

Jingfeng et.al (2021) In this article, the results demonstrate that the influencing factors of various dimensions in online reviews are positively correlated with consumer perception. The authors developed a technical acceptance model and an experimental hypothetical model of emotional expression in online reviews on consumer perception.

Claudia et.al (2021) In this paper, the primary factors influencing online satisfaction when purchasing clothes online were examined by the authors using focus groups and a questionnaire-based survey. They discovered that the following are important factors that determine a positive experience in the e-retailing market: a good deal (savings), product expectations, customer service, and website reputation.

Youssef et.al (2021) In this paper, the authors presented an integrated model in which the moderating influence of gender was also evaluated using the multigroup analysis, and trust mediates the effects of relative advantage and electronic word of mouth on attitudes towards online purchasing.

Ashok.P(2021) In this article, the authors analyse the potential gender difference in identifying elements affecting male/female buying behaviour and discover factors affecting Indian customers' attitudes towards online shopping, explaining them in the Indian context.

Van et.al. (2020) In this article, through brand identification and word-of-mouth, a novel model was created to connect online retailers' CSR with consumer purchase intention. This model was then evaluated and confirmed by surveying 239 customers of a significant Chinese online retailer online. Consumer purchase intention is positively impacted by online retailers' CSR; this relationship is mediated by brand identity and word-of-mouth.

Wang et al. (2018) In this paper the researcher found “investigated the association between six perceived risk variables (financial, product, security, time, social, and psychological) and customers' intentions to make online purchases.

Van et.al (2018) In this article, the authors examine the links between consumer perceptions of web design, reliability, privacy, and customer service

and their consequences on purchase intention by utilising adoption theory and the technological acceptance model.

Zhou et al. (2016) This study examined the relationship between two key consumer attributes—gender and age—and a significant situational variable—shopping motive—to see how the consumer's perspective affects the linear relationships between benefits/sacrifice and perceived value.

Ling et.al (2016) In this article, the authors look into how customers perceive deceptive internet reviews and how this affects their decision to make a purchase later on. Specifically, they look at consumers' knowledge, scepticism, and detection of these deceptive practices.

Robert (2016) In this article, the factors that could potentially affect web customers' willingness to shop online with an online retailer were identified and analysed using a structural equation model. These factors included quality of service, inertia to change, economic value, stress reduction, enjoyment of doing business, comfort level with the website, and aesthetic appeal.

Ling et al (2013). In this article, the authors develop and validate an instrument of five key dimensions to measure the convenience of online shopping by analysing data obtained via a Web-based questionnaire survey. Convenience has been identified by the authors as one of the primary motivations underlying customer inclinations to adopt online shopping.

Long-Chuan et.al (2013) Customers are more likely to remain loyal to online retailers if they maintain shopping environments where transactions are safe, secure, and assured. The higher the consumers' perception of positive, the more likely they are to make purchases from the same online sellers.

Hyun-Hwa (2012) This research found the impact of online reviews on consumer attitudes and usage patterns in connection to individual traits, such as consumer vulnerability to interpersonal influence and confidence in the information process, was investigated by the authors.

Kanwal Gurleen. (2012) This research focuses solely on acquiring information as perceived by both online recipients and non-recipients who exchange money for something. For this aim, self-control was posed as a question using facts from 400 Respondents 1. The opinions of respondent 1 from certain cities in Jalandhar, Ludhiana, and Amritsar, for example, were guided in three major Punjabi towns. The newspaper also reveals the specifics of the various justifications for the acceptance and disapproval of online shopping for goods from stores.

Yam et.al (2011) In this article, the association between website satisfaction and loyalty was shown to be strongly supported by the influence of consumers' judgments of the ethics of online retailers on these variables.

Ramin Azadavar et.al (2011) this study found the impact of security from the consumer's point of view on online shopping behaviour." This study looked at variables that influence consumers' ability to be aware of when they shop online, such as when they purchase items from stores online and how their awareness grows and is reflected in scaled-copy. According to research, factors that influence people's decision to purchase computer-related products and services online include trust, customer satisfaction, revenue, product or service price, and security. Respondent behaviour has not been successfully influenced by other criteria, such as product price and authenticity.

Soonyong Bae et.al (2010) This study concentrated on the force that meets an online user's repeated blows in exchange for anything of value. Additionally, they investigated if the online user would react again if there was a sex statement opening and nothing in between. The findings indicate that women are more likely than males to utilise the Internet for shopping purposes. Negligence has the unintended consequence of influencing consumers through both favourable and bad evaluations, a fact that is particularly apparent to women. These findings have important ramifications for online merchants, helping them to better leverage online user visits to establish connections between women who shop online.

Yu-Je Lee et.al (2010) This learning approach aims to employ structure and make copies to scale

(seam) to value the psychological effect that online bookstore customers have over their purchasing decisions. To establish a causal relationship between the goal of consumer shopping and the perception of online shopping, four attributes were generated through the literature review. The study's findings indicate that while perceived risks hurt consumers' intentions to make purchases, product knowledge, purchasing information, and service quality all significantly and positively influence consumer purchases. Procurement information is also crucial.

Berry et al. (2002) The study demonstrated a robust relationship between e-commerce application engagement and customer loyalty. Asianzu (2012) found that because electronic transactions are so closely linked to the language, culture, and values of their users, compatibility is a key factor that deters consumers from utilising them. The success of e-commerce is based on three key factors: influence, trust, and loyalty. The customer must trust e-commerce and be interested in other cultures.

Benedict et al (2001) This study found through knowledge of online getting things at the store and the purpose of online getting things at the store is acted on not only by taking in of use, usefulness, and amusement but also by uncommon trends such as user look, way special to a person, position points, product points, earlier on-line getting things at store experiences and have belief in on on-line getting things at the store.

Objective of the study

This paper is intended to achieve the following objectives:

- To identify the factors which affect the consumer perceptions towards online retailing.
- To assess the various socio-demographic factors influencing the consumers' perception.

Proposed Hypotheses

H₁:The mean score of male and female consumers about various aspects of e-retailing does not differ significantly.

H₂:The mean score of married and single consumers about various aspects of e-retailing does not differ significantly.

H₃:The way consumers view certain aspects of internet purchasing does not significantly alter based on their age.

H₄:The ways that consumers view various aspects of online purchasing are not significantly different based on their level of knowledge.

H₅:Income level and consumers' perceptions of many aspects of internet retailing do not differ significantly.

H₆:There is no significant difference between family type and consumers' perception of different factors of online retailing.

Research Method

To make conclusions about consumer perception and online retail store qualities, this study used primary data. Primary data were gathered via a questionnaire that was organised. This research is predicated on a substantial sample. Five districts in Odisha comprised the whole sample that was gathered. A total of 250 questionnaires were sent out to Odisha's various districts. Just 199 of the 250 surveys that were distributed to respondents were returned. 11 of the questionnaires that were received were found to have been improperly completed by respondents after assessment. In the end, it was determined that 188 surveys could be used for analysis. This was an empirical study that used a combination of exploratory and descriptive research designs to gather background data. Purposive sampling was the approach used in this study to acquire primary data.

Measurement

The structured questionnaire consists of two sections: The first section includes Demographic Information (Age, Gender, Income, Education, marital status and family type). The second section consists of the five individual factors. These factors are Order accuracy, Price benefits, Delivery Speed, Trust on e-tailing, and Ease of use. it includes 20 items covering the five factors. A 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) is used as a measurement scale.

Statistical Techniques

The inference from the data gathered from primary and secondary sources has to be made using

statistical techniques. For analysis, the gathered data was entered into the Statistical Package for the Social Sciences (SPSS) program. The respondents' sociodemographic characteristics were examined by frequency distribution analysis. The construct's reliability was examined using Cronbach's alpha. Various constructs of customer views on online commerce were described using descriptive statistics, such as mean and standard deviation. In addition to these statistical methods, t-statistics, and ANOVA calculations were made and applied to the testing of several hypotheses.

Reliability Analysis

The reliability coefficient is measured by Cronbach's alpha and the reliability coefficient value is given in Table 1.

Table 1: Cronbach's Alpha Values for all the measures

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.859	20

The reliability values in the following table show that all of the schedule's components have reliability coefficients of Cronbach's alpha over 0.6, which indicates strong dependability. For the purpose of testing research instruments, Cronbach's alpha values of 0.6 or more are regarded as extremely good; values over 0.5 may also be considered for additional examination.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.898
Approx. Chi-Square	1843.930
Bartlett's Test of Sphericity df	190
Sig.	.000

From Table 2, it can be deduced that the data is reliable, as Cronbach's Alpha is .864. The data is adequate, as the KMO value is .898, and significant, as p & it; 0.5.

Rotated Component Matrix^a

	Component			
	1	2	3	4
Quality_Condition	.813			
Cost_saving	.792			
Timeliness	.784			
Packaging	.753			
Correct_Items	.706			
Valu_for_Money	.679			
Customization_flexibility				
Order_processing_time		.784		
User_freindly_website_design		.777		
Logistics_Partnership		.742		
Inventory_management		.665		

Product_detailed_information		.659		
ROI		.656		
Warehouse_location	.567	.603		
Customer_ratings			.848	
Secure_payment_Option			.838	
Online_retailing			.817	
Information_sharing			.805	
Customer_service				.884
Easy_cart_management				.866

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

“The rotated component matrix is a crucial part of factor analysis or principal component analysis (PCA), used to reduce data dimensionality by identifying underlying factors (or components) from a set of observed variables. Based on the data you provided; it seems there are four distinct components. The rotated component matrix shows how different variables grouped into four main components based on their correlations: Component 1: Represents product quality and value-related aspects, including quality condition, cost-saving, timeliness, and packaging. Component

2 Focuses on logistics and system efficiency, such as order processing time, website design, logistics partnership, and inventory management. Component 3: Pertains to online transaction security and customer feedback, including customer ratings, secure payment options, and online retailing. Component 4: Relates to customer service and online convenience, like customer service and cart management. Each variable is strongly associated with the component it has the highest loading in”.

Total Variance Explain

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.423	42.115	42.115	8.423	42.115	42.115	4.847	24.235	24.235
2	2.504	12.518	54.634	2.504	12.518	54.634	4.244	21.221	45.456
3	1.559	7.793	62.427	1.559	7.793	62.427	2.939	14.694	60.150
4	1.107	5.536	67.963	1.107	5.536	67.963	1.563	7.813	67.963
5	.901	4.503	72.466						
6	.629	3.146	75.612						
7	.585	2.926	78.538						

8	.537	2.685	81.224						
9	.513	2.565	83.789						
10	.428	2.138	85.927						
11	.414	2.069	87.996						
12	.354	1.769	89.765						
13	.353	1.764	91.529						
14	.318	1.589	93.118						
15	.295	1.476	94.594						
16	.264	1.318	95.912						
17	.237	1.183	97.095						
18	.220	1.099	98.193						
19	.205	1.026	99.219						
20	.156	.781	100.000						

Extraction Method: Principal Component Analysis.

“The Total Variance Explained table gives insight into how much of the total variance in your data is captured by each component:1. Component 1 explains 42.12% of the variance, meaning it's the most significant factor.2. Component 2 accounts for an additional 12.52%, bringing the cumulative variance to 54.63%.3. Component 3 adds 7.79%, bringing the cumulative total to 62.43%.4. Component 4 contributes 5.54%, making the cumulative variance 67.96%. After rotation, the variance is more evenly spread across components, with Component 1 explaining 24.24%, Component 2 explaining 21.22%, and Components 3 and 4 explaining 14.69% and 7.81%, respectively. In total, these four components explain 67.96% of the data's variance. This means that the four extracted components capture most of the important information in the dataset”.

Demographic Analysis

Table 2: Demographic Profile

Factors	Items	Frequency	Percentage	Cumulative%
Gender	Male	105	55.85	55.85
	Female	83	44.14	100.0

Age	18-30	66	35.11	35.11
	31-50	91	48.40	48.40
	51 Above	31	16.49	100.0
Marital Status	Married	99	52.66	52.66
	Unmarried	89	47.34	100.0
Family Type	Nuclear	65	34.57	34.57
	Joint	82	43.62	43.62
	Single	41	21.81	100.0
Qualification	12 th	47	25.00	25.00
	Graduate	63	33.51	33.51
	Post Graduate & Above	78	41.49	100.0
Income	10000-25000	35	18.62	18.62

	25001-40000	46	24.47	24.47
	40001-50000	65	34.57	34.57
	50001 Above	42	22.34	100.0

“The table presents a detailed demographic and socioeconomic breakdown of respondents from a survey, highlighting the frequency and percentage distributions across six key factors: Gender, Age, Marital Status, Family Type, Qualification, and Income. Here is an in-depth description of each factor”:

“Male Out of the total respondents, 105 are male, accounting for 55.85% of the survey population. This majority indicates a slightly higher male participation in the survey. Female There are 83 female respondents, making up 44.14% of the total. This shows a significant representation of females, though less than males. 18-30 This age group consists of 66 respondents, representing 35.11% of the total. It suggests considerable participation from younger adults. 31-50 The largest age group in the survey, with 91 respondents (48.40%). This indicates a significant middle-aged demographic presence. 51 and Above This group includes 31 respondents, constituting 16.49% of the total. It reflects a smaller but notable representation of older adults. Married 99 respondents are married, which is 52.66% of the survey population. This majority indicates a higher number of married individuals. Unmarried 89 respondents are unmarried, accounting for 47.34%. This shows a near-equal distribution between married and unmarried individuals. Nuclear This type comprises 65 respondents, making up 34.57% of the total. It highlights the prevalence of nuclear families. Joint With 82 respondents (43.62%), joint families form the largest family type group, indicating a traditional family structure's prominence. Single 41 respondents are single, representing 21.81% of the total. This indicates a substantial proportion of single-person households. 12th This educational level includes 47 respondents, accounting for 25.00% of the total. It shows the representation of those who have completed high school education.

Graduate 63 respondents (33.51%) have completed their graduation. This group forms a significant part of the educated population. Post Graduate & Above The highest educational category, with 78 respondents (41.49%), indicating a highly educated segment within the survey population. 10,000-25,000 This income bracket has 35 respondents, representing 18.62% of the total. It suggests a smaller segment of lower-income earners. 25,001-40,000 46 respondents fall into this category, making up 24.47%. This shows a moderate-income range for a significant portion of respondents. 40,001-50,000 This is the largest income group with 65 respondents (34.57%), indicating a considerable number of middle-income earners. 50,001 and Above 42 respondents (22.34%) fall into this higher income category, highlighting a substantial segment of higher-income earners.”

To comprehend the cumulative distribution of responders across each component, the table additionally presents cumulative percentages. Insights into the distribution and prevalence of various categories within the sample can be gained by studying the demographic and socioeconomic features of the survey population using this thorough breakdown.

Constructs	Items	Mean	Std. Deviation
Order Accuracy	e-tailing delivering the exact number of each item ordered.	3.7234	1.03835
	e-tailing delivering items that are not damaged or defective.	3.8191	1.08429
	e-tailing using appropriate packaging to protect items and maintain	3.6117	1.03069

	their condition during delivery.		
	e-tailing ensuring the order is delivered within the promised time frame.	3.5319	1.08171
Price benefits	e-tailing is Cost Savings	3.9255	.97278
	e-tailing provides Value for Money	3.6755	1.00055
	e-tailing ensuring the Return on Investment (ROI).	3.3032	1.13693
	Customization and Flexibility available in e-tailing	2.4628	1.18082
Delivery Speed	Inventory Management ensures that items are readily available for quick dispatch.	3.5957	1.09758
	Warehouse location is a key customer region that can significantly reduce shipping times.	3.7021	1.06304
	Order Processing Time in e-	3.4096	1.08825

	tailing provides automated systems that can speed up order processing.		
	e-tailing uses logistics Partnerships of collaborations with reliable shipping and courier services.	3.6862	.92060
Trust on e-tailing	I have Trust in online retailing	3.5957	1.09758
	I trust the online customer ratings.	3.7021	1.06304
	Information provided by online retailing is accurate and trustworthy	3.4096	1.08825
	Offer various secure payment options (credit cards, PayPal, etc.).	3.6915	.92530
Ease of use	User-Friendly Website Design on online retailing.	3.3298	1.31538
	e-tailing provides comprehensive product descriptions, including	3.3138	1.09076

	specifications, features, and benefits.		
	e-tailing allows customers to easily add, remove, or save items in their cart.	2.6436	.96218
	e-tailing offer real-time assistance through live chat.	2.8032	.88878

(2.4628) for customization and flexibility suggests that customers might not perceive e-tailing as offering much flexibility in pricing or product customization.

Delivery Speed: The means range from 3.4096 to 3.7021, suggesting that delivery speed is generally satisfactory but could be enhanced. Inventory management and warehouse location (mean = 3.7021) are seen as strengths.

Trust in e-tailing: The means range from 3.4096 to 3.7021, showing that trust in e-tailing is slightly above average. Trust in online ratings (mean = 3.7021) is perceived as slightly higher than trust in the information provided by e-tailers (mean = 3.4096). **Ease of Use:** The means range from 2.6436 to 3.3298.

To analyse the data from the descriptive statistics table in the context of research, you can follow these steps: - The table provides descriptive statistics for five key constructs: Order Accuracy, Price Benefits, Delivery Speed, Trust in e-tailing, and Ease of Use. Each construct has multiple items (questions or statements) associated with it. **Order Accuracy:** The means range from 3.5319 to 3.8191, indicating that respondents generally perceive order accuracy as slightly above average. The highest mean (3.8191) suggests that e-tailing is effective in delivering items without damage or defects, while the lowest mean (3.5319) suggests some room for improvement in delivering orders within the promised time frame.

Price Benefits: The means here range from 2.4628 to 3.9255, indicating variability in how respondents perceive the cost savings and ROI. The lowest mean

Customers’ perception towards e-retailing

Consumer perception towards e-retailing was assessed by two statistical techniques i.e. T-test and ANOVA. Five hypotheses have been assessed by five individual constructs of the e-retailing.

Respondents’ Gender-Wise Analysis

To assess the significant differences between gender and consumer perception regarding various constructs of online retail store attributes. An independent t-test was applied to test all five sub-hypotheses related to gender and five constructs of consumer perception. Out of five sub hypotheses, four were accepted and the rest of the one was not accepted at the 5% level of significance.

Independent Samples Test(Gender Wise)										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Order Accuracy	Equal variances assumed	1.052	.306	-1.224	186	.222	-.20896616	.17069719	-.54571760	.12778529

	Equal variances not assumed			-1.405	95.406	.163	-.20896616	.14876832	-.50429240	.08636008
Price_Benefit	Equal variances assumed	17.205	.000	-2.403	186	.017	-.40564840	.16878276	-.73862304	-.07267375
	Equal variances not assumed			-3.235	140.401	.002	-.40564840	.12540583	-.65357628	-.15772051
Trust_On_etailing	Equal variances assumed	.610	.436	.373	186	.709	.06396814	.17131929	-.27401059	.40194686
	Equal variances not assumed			.360	69.720	.720	.06396814	.17776648	-.29060095	.41853722
Ease_Of_Use	Equal variances assumed	.012	.913	-.074	186	.941	-.01263171	.17138099	-.35073214	.32546872
	Equal variances not assumed			-.073	72.870	.942	-.01263171	.17273597	-.35690437	.33164094

Levene’s test for equality of variance significant value is .306 for Order Accuracy, .436 for Trust_On_etailing, and .913 for Ease_Of_Use which all are greater than 0.05. In this case, the t-test significant value should be taken by equal variance assumed category. Based on the test results of the t-test all four sub-hypotheses were accepted at a 5% level of significance. So, it is concluded that the perception of male and female consumers did not differ in terms of Order Accuracy Trust_On_etailing, Ease_Of_Use, and related constructs. Male and

female consumers had different perceptions regarding the price benefit attribute of online retail stores.

Respondents’ Marital Status-Wise Analysis

The hypothesis i.e. ‘There is no significant difference between marital status and consumer’s perception towards different factors of online retailing’ was assessed by independent t-test. This hypothesis is further divided into five sub-hypotheses related to the five constructs of the online retail store and the marital status of the consumers.

Independent Samples Test	
	Levene's Test for Equality of Variances
	t-test for Equality of Means

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
										Lower	Upper
Order_Accuracy	Equal variances assumed	.076	.784	-1.030	186	.304	-.19094584	.18532516	-.55655534	.17466366	
	Equal variances not assumed			-1.023	52.435	.311	-.19094584	.18662516	-.56536276	.18347108	
Price_Benefit	Equal variances assumed	1.635	.203	-2.215	186	.028	-.40638342	.18344904	-.76829170	-.04447514	
	Equal variances not assumed			-2.509	62.467	.015	-.40638342	.16193954	-.73004781	-.08271903	
Trust_On_eTailing	Equal variances assumed	.377	.540	-1.696	186	.092	-.31284988	.18443218	-.67669771	.05099794	
	Equal variances not assumed			-1.660	51.570	.103	-.31284988	.18851851	-.69121499	.06551523	
Ease_Of_Use	Equal variances assumed	1.361	.245	-.664	186	.508	-.12325072	.18563342	-.48946836	.24296692	
	Equal variances not assumed			-.700	56.371	.487	-.12325072	.17613599	-.47604230	.22954085	

Basis of Levene’s test of equality of variances and t-test result, all the five sub-hypotheses were accepted at a 5 percent level of significance. The results indicated that consumer perception towards online retail does not vary between married and unmarried consumers category.

In order to assess the difference among the respondents' various age groups regarding the consumer perception towards the five constructs of online retail adoption i.e. Order Accuracy, price delivery Speed, Trust in e-tailing, and Ease of use.

The result of ANOVA is portrayed in the table.

Respondents’ Age-Wise Analysis

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Order_Accuracy	Between Groups	1.221	2	.610	.608	.546
	Within Groups	185.779	185	1.004		
	Total	187.000	187			

Price_Benefit	Between Groups	.630	2	.315	.312	.732
	Within Groups	186.370	185	1.007		
	Total	187.000	187			
Trust_On_etailing	Between Groups	3.190	2	1.595	1.605	.204
	Within Groups	183.810	185	.994		
	Total	187.000	187			
Ease_Of_Use	Between Groups	5.572	2	2.786	2.841	.061
	Within Groups	181.428	185	.981		
	Total	187.000	187			

Respondents' Education-Wise Analysis

From the above Table-4, the p-value (sig. value) of Order Accuracy Price_Benefit, and Trust_On_etailing are .546 .732 and .204 respectively which is more than .05 ($p > 0.05$) which means that the null hypothesis is accepted and study proves that there is no significant difference of age with consumer perception regarding the Order Accuracy Price_Benefit, Trust_On_etailing.

Next hypothesis i.e. 'There is no significant difference between education and consumer's perception towards different factors of online retailing' assesses through individual sub hypotheses related to Order Accuracy Price_Benefit, Trust_On_etailing and ease of use. The result of ANOVA is portrayed.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Order_Accuracy	Between Groups	.308	1	.308	.307	.580
	Within Groups	186.692	186	1.004		
	Total	187.000	187			
Price_Benefit	Between Groups	6.334	1	6.334	6.521	.011
	Within Groups	180.666	186	.971		
	Total	187.000	187			
Trust_On_etailing	Between Groups	.432	1	.432	.431	.512
	Within Groups	186.568	186	1.003		
	Total	187.000	187			
Ease_Of_Use	Between Groups	.335	1	.335	.334	.564
	Within Groups	186.665	186	1.004		
	Total	187.000	187			

The F statistics of all five hypotheses were more than 0.05 at a 5 percent level of significance. That leads to the acceptance of null hypotheses i.e. 'there is no significant difference between education level and consumer's perception towards all the factors of online retailing'. This finding is not very surprising, as nowadays all consumer groups are ready to purchase products online based on the certain benefits sorts from this kind of format. Online retail players created a positive image in the minds of consumers.

Conclusions:

Digitalization in the Indian economy leads to changes in the shopping habits of customers. Online retailing is gaining rapid momentum in the Indian retail sector. Traditionally customer mostly relies solely on physical cues for their purchase decision. Now in the modern era, customers mostly prefer to purchase goods through online sources. Digital consumers consider critical online cues such as website quality, interactivity, reliability, empathy trust, etc. while making purchase decisions. This study primarily focused on assessing the perception of consumers towards online retailing. Five factors i.e. Convenience and Risk, Reliability and Assurance, Tailored Services, Trust in e-tailing, and Price benefits have been taken into consideration to assess the perception of consumers regarding online retailing. This study found that the perceptions of male and female consumers did not differ in terms of convince and risk, tailored services, trust in e-tailing, and price benefits-related constructs. While male and female consumers had different perceptions regarding the reliability and assurance attributes of online retail stores. Also, the results indicated that consumer perception towards online retail does not vary between married and unmarried consumers category. The further age-wise distribution reveals that different age categories do not have different perceptions regarding convenience and risk, tailored services, and price benefits. But concerning reliability & assurance, trust in e-tailing has significant differences regarding the perception. Further, in terms of educational level, income group, and family type analysis the perception of consumers towards online retailing is significant. Only price-related factors were found insignificant from

income level categories. Perception is a psychological concept, so it may be varying time to time. Further, this study is based on primary data with a limited sample size. This study adopted only five constructs of online retailing. There might be other factors such as risk, and brand image that influence customer perception of online retailing. For future research same parameters can be used to research and revalidate the results in different geographical regions of India. In India internet has still not permeated to the lowest strata of society, and as researchers indicate, there is a clear demarcation between the perception of rural and urban populations Therefore, once the internet is permeated equitably in all the statuses of society fresh research could be conducted to analyses the consumer perceptions.

References

1. Bhattacharya, C. B., & Sen, S. (2003). "Consumer-company identification: a framework for understanding consumers' relationships with companies". *Journal of Marketing*, 67, pp.76- 88.
2. Burke, Peter J., (1997). "An Identity Model for Network Exchange." *American Sociological Review*,62, pp. 134-151.
3. Schiffman, L. G., Sherman, E., & Long, M. M. (2003). "Toward a better understanding of the interplay of personal values and the Internet." *Psychology & Marketing*, 20(2), pp.169-186.
4. Sheehan, K. B. and Hoy, M. G., 1999, "Flaming, Complaining, abstaining: How Online Users Respond to Privacy Concerns." *Journal of Advertising*, 28(3), pp. 37-61.
5. Sherry, J. F. (1990). "A Socio-Cultural analysis of a Midwestern American Flea market." *Journal of Consumer Research*, 17(1), pp.13-30.
6. Shim, S, Eastlick, Ma & Lotz, S. (2000). "Assessing the Impact of Internet Shopping on Store Shopping Among Mall Shoppers and Internet Users." *Journal of Shopping Centre Research*, 7(2), pp.7-43.
7. Su Dan & Huang Xu (2011). "Research on Online Shopping Intention of Undergraduate Consumer in China - Based on the Theory of Planned Behavior." *International Business Research*, 4(1), pp.86-98.

8. Chang, J. C., Torkzadeh, G. and Dhillon, G., (2004). "Re-examining the measurement models of success for Internet Commerce." *Information and Management*, 41(5), pp. 577-841.
9. Darian, J. C., (1987). "In-home shopping: are there consumer segments?" *Journal of Retailing* 63, (2), pp.163-186.
10. David Gefen. (2004). "Consumer Trust in B2C e-Commerce and the Importance of Social Presence: Experiment in e-Products and E-services" *Omega. The international Journal of management Science* ,32, pp.407- 427.
11. Dawson, S, Bloch, Peter H., and Ridgway, Nancy M (1990). "Shopping Motives, Emotional States and Retail Outcomes." *Journal of Retailing*, 60, pp.408-427.
12. Forsythe, S., Liu, C. Shannon, D. & Gardner, L. (2006). "Development of a Scale to Measure the Perceived Benefits and Risks of Online Shopping." *Journal of Interactive Marketing*, 20 (2), pp.55-75.
13. Hans Van der Heijden, TibertVerhagen& Marcel Creemers. (2003). "Understanding Online Purchase Intentions: Contribution from Technology and Trust Perspectives." *European Journal of Information system*, 12, pp. 41-48.
14. Haq, Z. U. (2014). "Perception towards Online Shopping: An Empirical Study of Indian Consumers." *Journal of Research in Commerce & Management*, 1(8), pp. 9-22.
15. Hassanein, K. and M.Head (2007), "Manipulating perceived social presence through the web interface and its impact on attitude towards online shopping." *International Journal of Human- Computer Studies*, 65(8), pp.689-708.
16. Hoffman DL, & Novak TP (1996). "Marketing in hypermedia computer-mediated environments: Conceptual foundations." *Journal of Marketing*, 160(3), pp.50-68.
17. James J.H. Liou (2011). "Consumer attitudes toward in-flight shopping, *Journal of Air Transport Management*, 17(4), pp.221-223.
18. Jarvenpaa, S. L., & Todd, P. A. (1997). "Consumer reactions to electronic shopping on the World Wide Web." *International Journal of Electronic Commerce*, 1(2), pp. 59-88
19. Keeney, R. L., (1999). "The value of Internet commerce to the customer." *Management Science*, pp. 533-542.
20. Keisidou, E., Sarigiannidis, L., & Maditinos, D. (2011). "Consumer characteristics and their effect on accepting online shopping in the context of different product types." *International Journal of Business Science and Applied Management*, 6(2), pp.31-51.
21. Know, K. and Lee, J. (2003) "Concerns about payment security of Internet purchases: a perspective on current on-line shoppers." *Clothing and Textiles Research Journal*, 21 (4), pp.174-184.
22. Kushchu, & Kuscu. (2004). The Kushchu, I., & Kuscu, M., (2004). "From E-Government to M Government: Facing the Inevitable. Mobile Government." in the proceeding of European Conference on E-Government (ECEG 2003). Retrieved from unpan1.un.org/intradoc/groups/public/documents/apcity/unpan045367.pdf
23. Andaleeb, S. S., 1996, "An experimental Investigation of Satisfaction and Commitment in Marketing Channel: The Role of Trust and Dependence." *Journal of Retailing*, 72 (1), pp. 77 93.
24. Asianzu, E., & Maiga, G. (2012). "A Consumer Based Model for Adoption of E-Tax Services in Uganda." *IIMC International Information Management Corporation*. Copyright © 2012. Retrieved from <http://www.IST-Africa.org/Conference2012>
25. Belanger, F., Hiller, J.S., & Smith, W.J. (2002). "Trustworthiness in Electronic Commerce: the role of privacy, security, and site attributes." *Journal of Strategic Information Systems*, 11, pp. 245-270.
26. Miller, N.G (2000). "Retail leasing in a web enabled world." *Journal of Real Estate Portfolio Management*, 6 (2) pp.167-184.
27. Ranganathan, C., & Ganapathy, S. (2002). "Key dimensions of business-to-consumer web sites." *Information and Management*, 39(6), pp. 457-465.
28. Reibstein, D.J., (2002). "What attracts customers to online stores and what keeps them coming back?" *Journal of the Academy of Marketing Science*, 30(4), pp.465-473.