

Income-wise recommendations for improving Online and In-store Shopping experiences

Preeti Sharma. Pooja Yadav.

Research scholar, HSB-GJUS&T, Hisar.

ABSTRACT

This study is basically conducted to find out the means to enhance the shopping behavior of the shoppers (Online shoppers as well as Traditional shoppers). While conducting study, 200 respondents are asked to provide their recommendations in the form of ranks as per their priorities. This survey is basically an Exploratory cum Descriptive in nature and purposive sampling is done for the research. This study focuses on the suggestions or recommendations of the shoppers who are from different income groups. The study found the key points of both of the shopping modes on which the sellers must work on to enhance the sales and convenience of the consumers.

Key words: Online shopping, In-store shopping, Recommendation, Consumer behavior.

INTRODUCTION

Marketing is literally, identifying consumer's needs and then satisfying them efficiently by providing better product and services along with better prices, shopping access and easy delivery (Kumar & Maan, 2014). According to Merriam Webster dictionary the word 'shop' means a room or building stocked with merchandise for sale. That word shop constitutes the term shopping which means purchasing the merchandises which are offered for sale on the shops in exchange of money. In present scenario, Shopping can be done through two broad mediums which are Online or Internet shopping and another one is Offline or In-store shopping. Online shopping is of recent origin whereas In-store shopping depicts the traditional mode of shopping.

Online shopping is a current phenomenon which has developed a greater importance in modern era over what goods and services are purchased through internet as arrival of it has completely changed the way of shopping of Indian consumers (Kumar & Maan, 2014), as millions of consumers go online to get information about product and make purchases from various merchants over there.

Traditional mode of shopping, also termed as In-store shopping involves a physical place where shoppers go to buy products (Wang *et al.*, 2008) and have a comfortable & hedonic shopping experience by attaining the benefits of quick shopping with fast delivery, best prices and of course the major one, ability to see, touch and try the product (Levin *et al.*, 2005).

In present era, both mode of shopping are having their own importance, Indians who prefer In-store shopping most, now also using their hands to shop online due to up gradation in technology and their access to internet. India's online market is at an early stage but is expected to see huge growth over the next four to five years (Kumar & Maan, 2014)

REVIEW OF LITERATURE

Shopping orientations are beneficial to understand the patronage behavior including store loyalty and brand loyalty (Vijayasathya, 2003). A good marketer constantly adapts to change as per needs of he consumers to satisfy them in a better way (Kumar & Maan, 2014).

Online stores are extension of physical stores that involves more flexible shopping hours (Chu *et al.*, 2010) and provide fun & convenient way to locate, hard to find items to make purchases and discover bargains (various sellers for a product) but also having some level of risk (Kumar & Maan, 2014). In Online shopping, consumers and retailers face various risks like immature medium of payment and credit means create a sort of risk, here personal information is easily intercept and used illegally (Wang *et al.*, 2008). So consumers are looking for trust, security and privacy of information, timeliness, availability, convenience, customer service, price-offs and wider selection during shop online (Kumar & Maan, 2014). Besides risks, internet offers enhanced choice sets to consumers by making a large number and wider variety of competing firms available which provide various price offers for the same product (Peterson *et al.*, 1997).

Traditional mode of shopping is dominated by habit of consumers since a long time, ability to see, touch, taste & try the product along with other sensory judgments (Wang *et al.*, 2008). When we talk about the comparison between the both modes of shopping, various researchers have their different outcomes. According to Hemamalini (2013), convenience is a solid predictor for preference to shop on internet which is opposed by Wang *et al.* (2008) by stating that Online shopping only provides visual effects. Consumers use product attributes across online and offline channels and try to compare the both, here consumer choose online mediums due to convenience in buying whereas hedonic experiences are motivations for In-store shopping (Uzan, 2014) which is supported by Levin *et al.* (2005) by stating that attributes such as large selection and convenience are predominant when online mode is preferred, on the other hand personal service, ability to see, touch and handle the product force consumers to shop Offline.

Age, gender and income have an influence on shopping intentions; younger male with higher household income would be more likely to purchase Online (Vijayasathy, 2003) Consumers from higher income groups save time by buying online (Hemamalini, 2013). Households are least price sensitive when shopping Online than making purchases Offline (Chu *et al.*, 2008) (Chu *et al.*, 2010), here income doesn't play significant role as they prefer to online due to time pressure. Young people having more income spend more money and time to shop online than older generations as elders prefer In-store shopping more (Dennis *et al.*, 2011). In-store shopping involves travel time and travel cost whereas Online shopping involves delivery and transaction security problems (Hasio, 2009). Mostly traditional shoppers who are computer literate and having access to internet, use online shopping sites to explore more trends in fashion and then purchase the same from Offline stores (Tabatabaei, 2009). Higher income groups prefer shop online as time pressure and convenience where poor people are stuck to traditional stores (Hasio, 2009).

OBJECTIVE OF THE STUDY

The question that why we are conducting this study particularly can be answered with the objective what we have taken to conduct the study that is to understand the most recommended tools of shopping by the shoppers having income differences so that their shopping experiences can be more better than they are experiencing now. In simple words it is to know about what exactly the shoppers having various income groups want to become more comfortable with both of the shopping modes.

RESEARCH METHODOLOGY

Research methodology is the systematic process dealing with identifying problem, collecting data, analyzing the collected data and finding out a certain result/conclusion either in form of selection towards the problem concerned or certain generalization for some theoretical formulation.

In this study 200 respondents were asked out of which 63 respondents are having their monthly income below Rs.25000, 110 respondents are from income group Rs.25000-5000 and another 27 respondents are having their monthly income above Rs. 50000. Respondents include all the online

shoppers as well as traditional shoppers. So in this way it can be said that samples are collected through purposive sampling method. Opinions of the shoppers from different income groups are taken in a structured manner.

Table1: Frequency distribution of shoppers on the basis of their income levels.

Family monthly income	B e l o w R s . 2 5 0 0 0	6 3 (3 1 %)
	F r o m R s . 2 5 0 0 0 - 5 0 0 0 0	1 1 0 (5 5 %)
	A b o v e R s . 5 0 0 0 0	2 7 (1 4 %)
	T o t a l	2 0 0 (1 0 0 %)

Source: Primary data collected through questionnaire.

Table2: Responses of respondents regarding use of shopping modes: Income wise facts

Family monthly income o	In-Store Shopping	Online shopping	Total
B e l o w R s . 2 5 0 0 0	6 3 (3 3 %)	0 (0 %)	6 3 (3 1 . 5 %)
F r o m R s . 2 5 0 0 0 - 5 0 0 0 0	1 0 5 (5 5 %)	0 5 (5 5 . 6 %)	1 1 0 (5 5 %)
A b o v e R s . 5 0 0 0 0	2 3 (1 2 %)	0 4 (4 4 . 4 %)	2 7 (1 3 . 5 %)
T o t a l	1 9 1 (1 0 0 %)	0 9 (1 0 0 %)	2 0 0 (1 0 0 %)

Source: Primary data, collected through questionnaires.

Table no.-2 reveals that shoppers from the income group of Rs.25000-50000(55%) are more frequent in In-store shopping followed by shoppers who have their monthly income below Rs.25000 (33%) and those who are earning more than Rs. 50000 (12%). In case of shopping online, also the shoppers who are earning from Rs.25000 to Rs. 50000(55.6%) are more frequent in comparison to shoppers having their incomes more than Rs. 50000 (44.4%) and below Rs.25000 (0%). Overall study said that shoppers preferred In-store shopping than shopping online on the basis of their monthly incomes.

Data collection

Both the Primary as well as secondary data is used for the study. Primary data is collected through structured questionnaires in which rank statements, demographic profile of consumers are studied, on the other hand secondary data is collected through websites, journals, books, newspapers, magazines, articles, published and unpublished research work and reviews of literature.

QUESTIONNAIRE

Dear respondent

I am conducting a research on “*Comparative analysis of online shopping and Traditional shopping behavior of consumers in the city of Rewari*”. For this purpose I need your co-operation in filling this questionnaire. Your response will be treated confidential and would only be used for the purpose of the study. Thank You for your participation.

A. Demographic Profile

1. Gender : (a) Male () (b) Female ()
2. Residential Status: (a) Urban () (b) Rural ()
3. Age: (a) less than 18 () (b) 18-30 () (c) above 30 ()
4. Educational Level: (a) Under-graduate ()
(b) Graduate ()
(c) Post graduate ()

5. Occupation: (a) Student () (b) Business () (c) Service () (d) Other_____.
6. Family monthly income (in Rs.): (a) below 25000 () (b) 25000-50000 () (c) Above 50000 ()

B. Shopping modes and their frequencies

7. Which medium of shopping do you prefer in your routine life?

- (a) In-store shopping () (b) Online shopping ()

8. Have you ever heard about shopping through online shopping sites?

- (a) Yes () (b) No ()

9. If yes, have you ever shopped anything through online shopping sites?

- (a) Yes () (b) No ()

10. If yes, which site do you prefer most often?

- (a) Flipkart.com ()
- (b) Snapdeal.com ()
- (c) Amazon.In ()
- (d) Jabong.com ().

11. Do you think that in store shopping is cheaper than online shopping as it involves bargaining?

- (a) Yes () (b) No ()

12. Kindly put a tick mark (y) against your opinion among the following options which describe best your online shopping experiences.

S.A= strongly agree, A= Agree, N= neutral, S.D = strongly disagree, D= disagree.

	S	T	A	T	E	M	E	N	T	S	S . A .	A	N	S . D	D
1	Online shopping is convenient for me.														
2	With Online shopping, I can shop 24*7.														
3	Online shopping is clear and understandable.														
4	Online shopping has easy navigation system which helps me in smooth shopping experiences.														
5	Online shopping discloses my personal information to others due to their selling procedures.														
6	Online shopping sites misrepresent the products and deliver different products than being shown.														

13. Respond the following questions by making (y) against your opinion about the statement that will show what you think about physical store shopping; S.A= strongly agree, A= agree, N= neutral, S.D= strongly disagree, D= disagree.

	S	T	A	T	E	M	E	N	T	S	S . A .	A	N	S . D	D
1	I consider Physical store as my first choice of shopping.														
2	I make most of purchase from physical store.														

3	I am satisfied with the cost of carrying the shopping goods from physical stores.					
4	I am satisfied with the time consumed to visit physical stores while making purchases.					
5	Physical store shopping provides me more satisfaction as I can purchase goods after touching and watching out products well.					

C. Different Shopping Modes and Tools to enhance shopping behavior of consumers;

14. Effective tools to enhance online shopping behavior of consumers in city of Rewari. Give ranks according to your preferences (from 1 to 6).

S	T	A	T	E	M	E	N	T	S	R A N K S																							
M	o	r	e	c	o	n	v	e	n	i	e	n	c	e																			
A	v	a	i	a	b	i	l	i	t	y	a	n	d	R	e	l	i	a	b	i	l	i	t	y									
A	f	t	e	r	s	a	l	e	s	e	r	v	i	c	e	s																	
S	a	f	e	a	n	d	f	a	s	t	d	e	l	i	v	e	r	y															
A	t	t	r	a	c	t	i	v	e	s	c	h	e	m	e	s	a	n	d	d	i	s	c	o	u	n	t	s					
C	u	s	t	o	m	e	r	D	i	s	p	u	t	e	r	e	d	r	e	s	s	a	l	m	e	c	h	a	n	i	s	m	

15. Effective tools to enhance Traditional shopping(Physical store shopping) behavior of consumers in city of Rewari. Give ranks according to your preferences(from 1 to 5).

S	T	A	T	E	M	E	N	T	S	R A N K S														
W	i	d	e	c	o	v	e	r	a	g	e													
B	e	t	t	e	r	a	f	t	e	r	s	a	l	e	s	e	r	v	i	c	e	s		
D	i	s	c	o	u	n	t	s	a	n	d	c	o	u	p	o	n	s						
M	o	r	e	p	r	o	d	u	c	t	s	a	v	a	i	a	b	i	l	i	t	y		
M	o	r	e	d	e	m	o	n	s	t	r	a	t	i	o	n								

Analysis of data

After the collection of data, it is converted into tabular form to make it simpler and then analysis of data is made. The data is cross tabulated to find out some general conclusions regarding study on the basis of demographic characteristics of the respondents taken into the study. Various statistical tools can be used in research works including various tests, frequencies, mean, deviations etc. Here we have used frequency to conclude the results.

Frequency tables are also used to present the recommendations of shoppers regarding most effective tools to enhance shopping behaviors related to Online as well as Physical store shopping which is used to analyze the data collected through questionnaires so that results can be drag out.

Data analysis and interpretation

After data is collected and presented then the various recommendations of shoppers is studied with the help of frequency tables which are following:

Table- A: Analysis of Recommendations of shoppers regarding convenience of online shopping: Using Frequency.

Family monthly income	Online shopping needs to be more convenient.						Total
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0	

Below Rs.25000	15(23.8%)	06(9.5%)	06(9.5%)	09(14.3%)	12(19%)	15(23.8%)	6	3	
Rs.25000-50000	22(20%)	19(17.3%)	13(11.8%)	13(11.8%)	09(8.2%)	34(30.9%)	1	1 0	
Above Rs.50000	04(14.8%)	02(7.4%)	04(14.8%)	04(14.8%)	03(11.1%)	09(33.3%)	2	7	
T o t a l	4	1	2	7	2	4	5	8	2 0 0

Source: Primary data, collected through questionnaires.

Table A reveals the ranking given by the various shoppers to recommend that online shopping needs to be more convenient so that they can get products more easily. Here 23.8% shoppers who are having their incomes less than Rs.25000, 20% those shoppers who are earning between Rs.25000-50000 and 14.8% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 9.5% shoppers with income below Rs.25000, 17.3% shoppers having income from Rs.25000-50000 and 7.4% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 9.5% shoppers (below Rs.25000), 11.8% shoppers (between Rs.25000-50000) and 14.8% (above Rs.50000) preferred it by giving rank 3.00. 14.3% (below Rs.25000), 11.8% (Rs.25000-50000) and 14.8% (above Rs.50000) preferred it by giving rank 4.00. 19% (below Rs.25000), 8.2% (Rs.25000-50000) and 11.1% (above Rs.50000) preferred it by giving rank 5.00. and at last 23.8% (below Rs.25000), 30.9% (Rs.25000-50000) and 33.3% (above Rs.50000) preferred it least by giving rank 6.00.

Table- B: Analysis of Recommendations of shoppers regarding the availability of online shopping sites: Using Frequency.

Family monthly income	Online shopping needs to be 24*7 available.						T o t a l	
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0		
Below Rs.2500	4(6.3%)	10(15.9%)	11(17.5%)	10(15.9%)	17(27%)	11(17.5%)	6	3
Rs.25000-50000	10(9.1%)	14(12.7%)	21(19.1%)	15(13.6%)	37(33.6%)	13(11.8%)	1	1 0
Above Rs.50000	02(7.4%)	04(14.8%)	03(11.1%)	03(11.1%)	13(48.1%)	02(7.4%)	2	7
T o t a l	1	6	2	8	3	5	2	0 0

Source: Primary data, collected through questionnaires.

Table B reveals the ranking given by the various shoppers to recommend that online shopping needs to be 24*7 available so that they can shop anytime. Here 6.3% shoppers who are having their incomes less than Rs.25000, 9.1% those shoppers who are earning between Rs.25000-50000 and 7.4% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 15.9% shoppers with income below Rs.25000, 12.7% shoppers having income from Rs.25000-50000 and 14.8% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 17.5% shoppers (below Rs.25000), 19.1% shoppers (between Rs.25000-50000) and 11.1% (above Rs.50000) preferred it by giving rank 3.00. 15.9% (below Rs.25000), 13.6% (Rs.25000-50000) and 11.1% (above Rs.50000) preferred it by giving rank 4.00. 27% (below Rs.25000), 33.6% (Rs.25000-50000) and 48.1% (above Rs.50000) preferred it by giving rank 5.00. and at last 17.5% (below Rs.25000), 11.8% (Rs.25000-50000) and 7.4% (above Rs.50000) preferred it least by giving rank 6.00.

Table-C: Analysis of Recommendations of shoppers regarding providing better after sale services in online shopping: Using Frequency.

Family monthly income	Online shopping needs to provide better after sale services.						T o t a l	
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0		
Below Rs.25000	04(6.3%)	09(14.3%)	15(23.8%)	16(25.4%)	09(14.3%)	10(15.9%)	6	3
Rs.25000-50000	11 (10%)	19(17.3%)	25(22.7%)	32(29.1%)	14(12.7%)	09(8.2%)	1	1 0
Above Rs.50000	02(7.4%)	05(18.5%)	04(14.8%)	12(44.4%)	02(7.4%)	02(7.4%)	2	7
T o t a l	1 7	3 3	4 4	6 0	2 5	2 1	2	0 0

Source: Primary data, collected through questionnaires.

Table C reveals the ranking given by the various shoppers to recommend that online shopping needs to provide better after sales services so that they can use product better. Here 6.3% shoppers who are having their incomes less than Rs.25000, 10% those shoppers who are earning between Rs.25000-50000 and 7.4% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 14.3% shoppers with income below Rs.25000, 17.3% shoppers having income from Rs.25000-50000 and 18.5% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 23.8% shoppers (below Rs.25000), 22.7% shoppers (between Rs.25000-50000) and 14.8% (above Rs.50000) preferred it by giving rank 3.00. 25.4% (below Rs.25000), 29.1% (Rs.25000-50000) and 44.4% (above Rs.50000) preferred it by giving rank 4.00. 14.3% (below Rs.25000), 12.7% (Rs.25000-50000) and 7.4% (above Rs.50000) preferred it by giving rank 5.00. and at last 15.9% (below Rs.25000), 8.2% (Rs.25000-50000) and 7.4% (above Rs.50000) preferred it least by giving rank 6.00.

Table- D: Analysis of Recommendations of shoppers regarding providing better delivery of goods: Using Frequency.

Family monthly income	Online shopping needs to provide faster & safer delivery.						T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0	
Below Rs.25000	14(22.2%)	12(19%)	17(27%)	12(19%)	06(9.5%)	02(3.2%)	6 3
Rs.25000-50000	26(23.6%)	19(17.3%)	20(18.2%)	19(17.3%)	15(13.6%)	11(10%)	1 1 0
Above Rs.50000	07(25.9%)	05(18.5%)	08(29.6%)	02(7.4%)	04(14.8%)	01(3.7%)	2 7
T o t a l	4 7	3 6	4 5	3 3	2 5	1 4	2 0 0

Source: Primary data, collected through questionnaires.

Table D reveals the ranking given by the various shoppers to recommend that online shopping needs to provide faster and safer delivery of products so that they can get products more quickly. Here 22.2% shoppers who are having their incomes less than Rs.25000, 23.6% those shoppers who are earning between Rs.25000-50000 and 25.9% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 19% shoppers with income below Rs.25000, 17.3% shoppers having income from Rs.25000-50000 and 18.5% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 27% shoppers (below Rs.25000), 18.2% shoppers (between Rs.25000-50000) and 29.6% (above Rs.50000) preferred it by giving rank 3.00. 19% (below Rs.25000), 17.3% (Rs.25000-50000) and 7.4% (above Rs.50000) preferred it by giving rank 4.00. 9.5% (below Rs.25000), 13.6% (Rs.25000-50000) and 14.8% (above Rs.50000) preferred it by giving rank 5.00. and at last 3.2% (below Rs.25000), 10% (Rs.25000-50000) and 3.7% (above Rs.50000) preferred it least by giving rank 6.00.

Table- E: Analysis of Recommendations of shoppers regarding providing more improved schemes and heavy discounts in online shopping: Using Frequency.

Family monthly income	Online shopping needs to provide more improved discount schemes.						T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0	
Below Rs.25000	14(22.2%)	19(30.2%)	03(4.8%)	12(19%)	09(14.3%)	06(9.5%)	6 3
Rs.25000-50000	22(20%)	23(20.9%)	15(13.6%)	11(10%)	24(21.8%)	15(13.6%)	1 1 0
Above Rs.50000	09(33.3%)	07(25.9%)	0 (0 %)	03(11.1%)	03(11.1%)	05(18.5%)	2 7
T o t a l	4 5	4 9	1 8	2 6	3 6	2 6	2 0 0

Source: Primary data, collected through questionnaires.

Table E reveals the ranking given by the various shoppers to recommend that online shopping needs to provide more attractive schemes and discounts so that they can get products cheaper. Here 22.2% shoppers who are having their incomes less than Rs.25000, 20% those shoppers who are earning between Rs.25000-50000 and 33.3% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 30.2% shoppers with income below Rs.25000, 20.9% shoppers having income from Rs.25000-50000 and 25.9% shoppers having income above Rs.50000 preferred it by giving rank

2.00.4.8% shoppers(below Rs.25000), 13.6% shoppers(between Rs.25000-50000) and 0%(above Rs.50000) preferred it by giving rank 3.00. 19%(below Rs.25000),11.8%(Rs.25000-50000) and 0%(above Rs.50000) preferred it by giving rank 4.00.19%(below Rs.25000),10%(Rs.25000-50000) and 11.1%(above Rs.50000) preferred it by giving rank 5.00.and at last 9.5%(below Rs.25000), 13.6%(Rs.25000-50000) and 18.5%(above Rs.50000) preferred it least by giving rank 6.00.

Table- F: Analysis of Recommendations of shoppers regarding formation of customer dispute redressal mechanism in online shopping pattern: Using Frequency.

Family monthly income	Online shopping needs to establish a customer dispute redressal mechanism.						T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	6 . 0 0	
Below Rs.25000	12(19%)	07(11.1%)	11(17.5%)	04(6.3%)	10(15.9%)	19(30.2%)	6 3
Rs.25000-50000	19(17.3%)	17(15.5%)	16(14.5%)	21(19.1%)	09(8.2%)	28(25.5%)	1 1 0
Above Rs.50000	03(11.1%)	04(14.8%)	07(25.9%)	03(11.1%)	02(7.4%)	08(29.6%)	2 7
T o t a l	3 4	2 8	3 4	2 8	2 1	5 5	2 0 0

Source: Primary data, collected through questionnaires.

Table F reveals the ranking given by the various shoppers to recommend that online shopping needs to establish a customer dispute redressal mechanism so that their grievances can be sort out easily. Here 19% shoppers who are having their incomes less than Rs.25000, 17.3% those shoppers who are earning between Rs.25000-50000 and 11.1% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 11.1% shoppers with income below Rs.25000,15.5% shoppers having income from Rs.25000-50000 and 14.8% shoppers having income above Rs.50000 preferred it by giving rank 2.00.17.5% shoppers(below Rs.25000), 14.5% shoppers(between Rs.25000-50000) and 25.9%(above Rs.50000) preferred it by giving rank 3.00. 6.3%(below Rs.25000),19.1%(Rs.25000-50000) and 11.1%(above Rs.50000) preferred it by giving rank 4.00.15.9%(below Rs.25000),8.2%(Rs.25000-50000) and 7.4%(above Rs.50000) preferred it by giving rank 5.00.and at last 30.2%(below Rs.25000), 25.5%(Rs.25000-50000) and 29.6%(above Rs.50000) preferred it least by giving rank 6.00.

Table- G: Analysis of Recommendations of shoppers regarding enhancing the scope of physical stores: Using Frequency.

Family monthly income	Physical stores should have wide coverage.					T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	
Below Rs.25000	26(41.3%)	05(7.9%)	06(9.5%)	11(17.5%)	15(23.8%)	6 3
Rs.25000-50000	45(40.9%)	10(9.1%)	10(9.1%)	17(15.5%)	28(25.5%)	1 1 0
Above Rs.50000	09(33.3%)	01(3.7%)	02(7.4%)	05(18.5%)	10(37%)	2 7
T o t a l	8 0	1 6	1 8	3 3	5 3	2 0 0

Source: Primary data, collected through questionnaires.

Table G reveals the ranking given by the various shoppers to recommend that Physical stores should enhance their coverage area. Here 41.3% shoppers who are having their incomes less than Rs.25000, 40.9% those shoppers who are earning between Rs.25000-50000 and 33.3% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 7.9% shoppers with income below Rs.25000,9.1% shoppers having income from Rs.25000-50000 and 3.7% shoppers having income above Rs.50000 preferred it by giving rank 2.00.9.5% shoppers(below Rs.25000), 9.1% shoppers(between Rs.25000-50000) and 7.4%(above Rs.50000) preferred it by giving rank 3.00. 17.5%(below Rs.25000),15.5%(Rs.25000-50000) and 18.5%(above Rs.50000) preferred it by giving rank 4.00.23.8%(below Rs.25000),25.5%(Rs.25000-50000) and 37%(above Rs.50000) preferred it least by giving rank 5.00.

Table- H: Analysis of Recommendations of shoppers regarding providing more improved after sales services by retailers: Using Frequency.

Family monthly income	Physical stores should provide better after sales services.					T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	
Below Rs.25000	08(12.7%)	14(22.2%)	16(25.4%)	11(17.5%)	14(22.2%)	6 3
Rs.25000-50000	15(13.6%)	16(14.5%)	22(20%)	29(26.4%)	28(25.5%)	1 1 0
Above Rs.50000	01(3.7%)	05(18.5%)	06(22.2%)	09(33.3%)	06(22.2%)	2 7
T o t a l	2 4	3 5	4 4	4 9	4 8	2 0 0

Source: Primary data, collected through questionnaires.

Table H reveals the ranking given by the various shoppers to recommend that Physical stores should provide better after sales services to shoppers. Here 12.7% shoppers who are having their incomes less than Rs.25000, 13.6% those shoppers who are earning between Rs.25000-50000 and 3.7% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 22.2% shoppers with income below Rs.25000, 14.5% shoppers having income from Rs.25000-50000 and 18.5% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 25.4% shoppers (below Rs.25000), 20% shoppers (between Rs.25000-50000) and 22.2% (above Rs.50000) preferred it by giving rank 3.00. 17.5% (below Rs.25000), 26.4% (Rs.25000-50000) and 33.3% (above Rs.50000) preferred it by giving rank 4.00. and 22.2% (below Rs.25000), 25.5% (Rs.25000-50000) and 22.2% (above Rs.50000) preferred it least by giving rank 5.00.

Table- I: Analysis of Recommendations of shoppers regarding providing more attractive schemes and discounts by retailers: Using Frequency.

Family monthly income	Physical stores should provide more attractive discounts & schemes.					T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	
Below Rs.25000	11(17.5%)	19(30.2%)	16(25.4%)	09(14.3%)	08(14.3%)	6 3
Rs.25000-50000	14(12.7%)	38(34.5%)	33(30%)	17(15.5%)	08(7.3%)	1 1 0
Above Rs.50000	04(14.8%)	10(37%)	08(29.6%)	03(11.1%)	02(7.4%)	2 7
T o t a l	2 9	6 7	5 7	2 9	1 8	2 0 0

Source: Primary data, collected through questionnaires.

Table I reveal the ranking given by the various shoppers to recommend that physical stores should provide more attractive schemes and discounts so that they can get products cheaper. Here 17.5% shoppers who are having their incomes less than Rs.25000, 12.7% those shoppers who are earning between Rs.25000-50000 and 14.8% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 30.2% shoppers with income below Rs.25000, 34.5% shoppers having income from Rs.25000-50000 and 37% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 25.4% shoppers (below Rs.25000), 30% shoppers (between Rs.25000-50000) and 29.6% (above Rs.50000) preferred it by giving rank 3.00. 14.3% (below Rs.25000), 15.5% (Rs.25000-50000) and 11.1% (above Rs.50000) preferred it by giving rank 4.00. 14.3% (below Rs.25000), 7.3% (Rs.25000-50000) and 7.4% (above Rs.50000) preferred it by giving rank 5.00.

Table- J: Analysis of Recommendations of shoppers regarding providing more product varieties by retailers: Using Frequency.

Family monthly income	Online shopping needs to provide more product varieties.					T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	
Below Rs.25000	10(15.9%)	20(31.7%)	12(19%)	17(27%)	04(6.3%)	6 3
Rs.25000-50000	13(11.8%)	33(30%)	21(19.1%)	29(26.4%)	14(12.7%)	1 1 0

Above Rs.50000	08(29.6%)	05(18.5%)	08(29.6%)	05(18.5%)	01(3.7%)	2	7						
T o t a l	3	1	5	8	4	1	5	1	1	9	2	0	0

Source: Primary data, collected through questionnaires.

Table J reveals the ranking given by the various shoppers to recommend that physical stores should provide product varieties so that shoppers can have more choices. Here 15.9% shoppers who are having their incomes less than Rs.25000, 11.8% those shoppers who are earning between Rs.25000-50000 and 29.6% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 31.7% shoppers with income below Rs.25000, 30% shoppers having income from Rs.25000-50000 and 18.5% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 19% shoppers (below Rs.25000), 19.1% shoppers (between Rs.25000-50000) and 29.6% (above Rs.50000) preferred it by giving rank 3.00. 27% (below Rs.25000), 26.4% (Rs.25000-50000) and 18.5% (above Rs.50000) preferred it by giving rank 4.00. and at last 6.3% (below Rs.25000), 12.7% (Rs.25000-50000) and 3.7% (above Rs.50000) preferred it least by giving rank 5.00.

Table- K: Analysis of Recommendations of shoppers regarding including more counters in physical stores to demonstrate more easily: Using Frequency.

Family monthly income	Physical stores should include more counters to demonstrate.					T o t a l
	1 . 0 0	2 . 0 0	3 . 0 0	4 . 0 0	5 . 0 0	
Below Rs.25000	08(12.7%)	05(7.9%)	13(20.6%)	15(23.8%)	22(34.9%)	63
Rs.25000-50000	23(20.9%)	12(10.9%)	25(22.7%)	19(17.3%)	31(28.2%)	110
Above Rs.50000	05(18.5%)	06(22.2%)	03(11.1%)	05(18.5%)	08(29.6%)	27
T o t a l	36	23	41	39	61	200

Source: Primary data, collected through questionnaires.

Table K reveals the ranking given by the various shoppers to recommend that physical stores should include more counters to demonstrate which saves shopper's time. Here 12.7% shoppers who are having their incomes less than Rs.25000, 20.9% those shoppers who are earning between Rs.25000-50000 and 18.5% those who have their earnings above Rs.50000 preferred it highest by giving it rank 1.00. 7.9% shoppers with income below Rs.25000, 10.9% shoppers having income from Rs.25000-50000 and 22.2% shoppers having income above Rs.50000 preferred it by giving rank 2.00. 20.6% shoppers (below Rs.25000), 22.7% shoppers (between Rs.25000-50000) and 11.1% (above Rs.50000) preferred it by giving rank 3.00. 23.8% (below Rs.25000), 17.3% (Rs.25000-50000) and 18.5% (above Rs.50000) preferred it by giving rank 4.00. And at last 34.9% (below Rs.25000), 28.2% (Rs.25000-50000) and 29.6% (above Rs.50000) preferred it least by giving rank 5.00.

CONCLUSIONS AND FINDINGS

The major findings of the study on the basis of analysis are below:

Shoppers having their incomes Rs.25000-50000 shop through online mediums more than other income groups i.e. above Rs 50000, below Rs. 25000. Every income group shops traditionally in their routine life. The group of shoppers having their incomes above Rs.50000 believes that online shopping is more comfortable, easy access able, more understanding, easy navigation features, on the other side the other groups of shoppers having their incomes less than Rs.25000 and between Rs.25000 to 50000 believe in this in minority, in fact they still feel fear to shop online because of privacy concerns and a phobia of being cheated. The group of shoppers having their incomes less than Rs. 25000 and from Rs.25000 to

50000 believe that physical store shopping is far better and pocket friendly, they are satisfied with all the conditions of this kind of shopping whereas most of shoppers from having their incomes above Rs.50000 believe that they are not satisfied with the time been consumed and cost been incurred to shop traditionally. In online shopping, shoppers from income group Rs.25000-50000 recommended that it should provide faster and better delivery and more discounts most whereas shoppers who are earning below Rs.25000 recommended most that it should be more convenient with wider delivery access and cheaper so that they can shop more and shoppers having their income above Rs.50000 recommended to provide more improved brands and varieties to customers.

Shoppers from every income group recommended most to enhance the coverage area of stores in physical store shopping pattern.

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