# TECHNOLOGY READINESS AND PROPENSITY OF NETIZENS TO ONLINE SHOPPING IN ERODE DISTRICT

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# **ABSTRACT:**

E-Commerce plays a vital role amongst the commercial use of the internet. Consumer attitude and shopping models is changing very fast. Earlier online shoppingwas one of the simple platforms for shopping with fewer options. The users can justplace an order and pay cash on delivery. Today, the online shopping has become atrend in India and the reason behind the adoption of this technique lies in the attractive online websites, user friendly interface, bulky online stores with new fashion, easypayment methods and cash-on-delivery, no boundon quantity & quality, one canchoose the items based on size, colour, price, etc. India has shown a giant increase intheE-commerceindustryinthelastcoupleof years.Technologicaladvancements have had a huge impact on the ecommerce world, transforming the way consumers connect with brands and empowering them to shop more effectively. Driven by the convenience of getting products delivered at home, e-commerce has nowbecomeanintegralpartofeverydaylife. The technological advancements have enabled on line shoppers to meet out their purchasing needs with ease and speed. Online shoppers can track their orders; find the best deals and much more besides. Accessibility to the internet is still inconvenient for many potential customers due tothe lack of knowledge and complex procedures in usage of online shopping. Further, doing transactions at the arm's length is not easy. Hence, in this study the researchermade an attempt to identify the above said issues by way of analysing the data collected from 700 sample respondents in and around Erode District by using statistical tools like factor analysis and develop a structural equation model to test the significance level of netizens towards the adoption of technology of online shopping and their behavioral intention towards the acceptance of technology. The results of the study helps ecommerce customers and service providers to enhance their quality of service in a better manner.

Key words: Technology readiness, SEM, Netizens, Online Shopping

# INTRODUCTION:

Over the past two decades, the traditional system of trading has been impacted by the evolution of technology. The rise of new means of online shopping has changed the way of trading. The adoption of ecommerce has changed the customer's choice of products and educated them with a variety of options with an easy approach. Adoption of proliferated technology started dominating every nanosecond of our lives and revamped society at large. The customer relationship and customer engagement initiatives are soiled and it lays the groundwork for creating a more positive environment, increased efficiency and trust was noticed. New technologies are constantly changing the behavioral patterns of Netizens. Investigations about Netizens' acceptance and readiness to adopt new technology are vital for a better understanding of the behavioral pattern of Netizens. This paper ailed to analyze the relationship between the dimensions of readiness for the adoption of technology and the propensity to perform online shopping of Netizens.

Previous studies encounters that the Online shopping in India is significantly influenced by various demographic factors like age, gender, marital status, family size and income(ParveenKumar Garg and Sunita Sukhija (2018)). Efficient internet market customer services should include a well staff responsive service organization which facilitate in speedy order tracking, security, satisfaction and offering guarantees and warranties which is effective way of improving online customer service(OsioEdiri Joyce and OrubuOghenerume Freeman (2018)). Majority of students are aware of the online shopping and 90% of them have made online purchase which indicates the growing popularity of the online shopping within the youngsters (Neha Sharma (2018)). Consumer perception on problems faced in online shopping and the redressal policy of e-commerce portals(Hariharan S and Selvakumar N (2018)5.99.0% of MUST university students are involved in online purchasing and computer/electronic/ mobile are the commonproducts mostly purchased online. The study concluded that among the influencing factors functionality of the web vendors ranked high importance followed by privacy, perceived value, firm reputation and trust(Guled Aden Farah, Mushtaq

Ahmad, Hassan Muqarrab, Jamshid AliTuri and Dr. Shahid Bashir (2018). Online shoppers are satisfied with all the product dimensions and the variables like educational qualification, knowledge of online shopping, frequency of online purchases and preferred mode of payment had a significant relationship with the awareness level on online shopping (M and Selvamani P (2019). Freedom of choice is a primary factor influence customer to purchases through online shopping followed by variety of products(urya Priya. R and Malathi N (2019) In this research it is found that Flip Kart and Jabong are the major players in the online retail and online shopping (Muhammed Muntagheem and Satish D Raiker (2019). It is learned that many of the consumers were perceived that e- shopping is better choice than manual shopping and maximum of the customers were satisfied e-shopping with their (Hari Prasad, (2019). Results of factor analysis reveals that product information, online payment, convenience and variety, consumer attitude, easy accessibility, flexibility, price, consciousness and challenges of online shopping are the main factors which influence the consumers perception to purchase online (Inderpalsingh Arora (2019). Customer service, website design and security perception were significantly associated with online customer satisfaction(Piruni A. Deyalage&DushyanthaKulathunga (2019). Reputation of the firm, Description of goods and prices have favored online market and Delivery Time, Guarantees and Warrantees, Privacy of Information, Customer Service and Security were in favour of conventional buying (Shaik Shafeequr Rahman (2020). The study shows that young age group, education and nuclear family structure have influenced perception of online shopping. Nuclear family structure is main reason for online shopping(Komal Rani, M.D.U and Rohtak, Anjali Ahuja (2020)) Companies they should focus on these aspects in order to attract the customers towards electronic-shopping(Sanathkumar S (2020)

#### **Objectives of the Study**

- To know the Netizens product category preferences of online shopping in Erode District.
- > To find the favorable and unfavorable attributes of E-Shopping behavior, and Technology Readiness in the context of online shopping.
- > To identify the relationship between different attributes of Technology Readiness with E-Shopping Behavior.

### **Hypothesis of the study:**

- > (H0) There is no significant relationship between age, gender, marital status, educational qualification, income and purchase intention of online buying in Erode District.
- ➤ (H0) There is no significant relationship between frequency use of onlineshopping and the mean rank of age, gender, marital status, educational qualification, income, influence to purchase online products, hours spend by the respondents.
- ➤ (H0) There is no impact of selected independent variables on the behavior of online buying and technology readiness level.

# Methodology

The present study was carried out in Erode district. For the present study, the entire population is the buyers and non-buyers in online shopping context. The Non-probability - judgment sampling method has been used in this research for collection of samples. Judgmental sampling is a non-probability sampling technique where the researcher selects units to be sampled based on their knowledge and professional judgment. The questionnaire was given to all the selected respondents those who prefer or do not prefer online shopping.

Based on the literature review and secondary sources that computer /Information Technology and internet savvy people are capable asrepresentative sample. In the present study extensive use of both primary and secondary data were made. Out of the total 740 forms distributed, 700 fully filled up forms were received. The incomplete 40 forms were rejected for lackof consistency and non-filling of vital information requested. In this connection, for selection of sample size, Morgan's table were used to fix the sample.

#### **Analysis and Interpretations:**

I. Table No : 1 Demographic profile of the Netizens

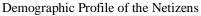
S.No.	Demographic Factors	Particulars	No. of Respondent	Percentage
1	Gender	Male	371	53

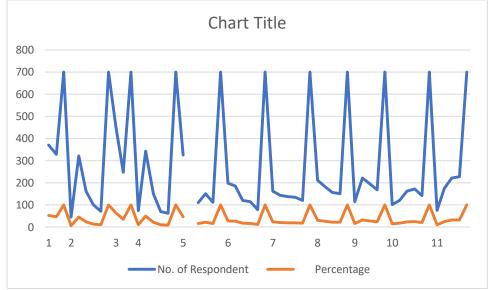
		Female	329	47
		Total	700	100
		18-25	45	6.40
		26-40	322	46
		41-50	161	23
2	Age	51-60	100	14
		61 and above	72	10
		Total	700	100
		Married	453	64.70
3	Marital Status	Unmarried	247	35.30
		Total	700	100
		School Level	74	10.60
		Undergraduate	343	49
	Educational	Postgraduate	151	21.60
4	Qualification	Professional Degree	70	10
		Others	62	8.90
		Total	700	100
		Less than Rs.2,00,000	326	46.60
		Rs.2,00,000- 5.00,000	111	15.90
5	Annual Income	5,00,000-10,00,000	151	21.60
		More than Rs 10,00,000	112	16.00
		Total	700	100
		Self	199	28.47
		Friends and Relatives	185	26.44
	Influencing Factors	Advertisements	121	17.29
6		Websites	115	16.44
		Others	79	11.36
		Total	700	100
		Less than 1 hr	163	23.22
	Hours spend for	1-2 hrs	144	20.51
7		2-3 hrs	138	19.66
		3-4 hrs	135	19.323
		More than 4 hrs	121	17.29

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		Total	700	100
		Debit card	211	30.17
		Credit card	182	25.93
8	Mode of Payment	Internet banking	157	22.37
		Cash on delivery	151	21.53
9 C F F F F F F F F F F F F F F F F F F		Total	700	100
		Non-web user	115	16.44
	User of internet for	Visitor	222	31.69
9	online shopping	Browser	195	27.80
		Internet buyers	168	24.07
		Total	700	100
		Never	101	14.41
	Frequency of online shopping	Rarely	121	17.29
10		Seldom	163	23.22
10		Often	173	24.75
		Very often	142	20.34
		Total	700	100
		None	75	10.68
	Purchasing Experience (No. of	1-5	176	25.08
11	Products purchased during the last 6 months)	6-10	222	31.69
		10 and More	228	32.54
		Total	700	100

Source :Primary Data





#### Factor Analysis:

The technology readiness of online buying is discussed with the factor analysis multivariate technique. However, before applying factor analysis, the data were tested for its appropriateness. For this purpose, twenty variables have been selected and the data collected were tested by applying statistical tool SPSS and KMO and Bartlett's test of Sphericity significance results were noted. In this study, the value of KMO for overall matrix is found to be good (0.984) and Bartlett's test of Sphericity is highly significant (p < 0.000). The results thus indicate that the samples taken are appropriate to proceed with the factor analysis.

Table 2 KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling	0.984	
	Approx. Chi-Square	2.793
Bartlett's Test of Sphericity	DF	190
	Sig.	0.000

Source: Primary Data

The technology readiness of online buying in the present study composes two factors namely inflexible access to online buying and flexible access to online buying in Erode district. The initial instrument which is having 20 variables was adjusted to account for 2 Component factors as stated in Table 3 of factor Analysis

Table 3 TECHNOLOGY READINESS OF ONLINE BUYING – FACTOR ANALYSIS Rotated Component Matrix

S.No	Factors	F1	F2
1	Technology gives people more control over their daily lives		0.646
2	Any business transaction you do electronically should be confirmed later with something in writing		0.587
3	Other people come to you for advice on new technologies		0.618
4	Technology always seems to fail at the worst possible time	0.193	

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5	Sometimes, you think that technology systems are not designed for use by ordinary people	0.274	
6	You like the idea of doing business via computers because you are not limited to regular business hours	0.575	
7	You do not feel confident doing business with a place that can only be reached online	0.796	
8	You like computer programs that allow you to tailor things to fit your own needs	0.845	
9	Technical support lines are not helpful because they don't explain things in terms you understand	0.849	
10	You find new technologies to be mentally stimulating	0.815	
11	If you provide information to a machine or over the Internet, you can never be sure it really gets to the right place	0.814	
12	It is embarrassing when you have trouble with a high-tech gadget while people are watching		0.699
13	Youkeepupwiththelatesttechnologicaldevelopmentsinyourareasofinterest		0.460
14	You worry that information you send over the Internetwillbeseenbyotherpeople		0.671
15	Ingeneral, you are among the first in your circle of friends to acquire new technology when it appears		0.737
16	There should be caution in replacing important people-tasks with technology because new technology can break-downorgetdisconnected		0.766
17	Youdonotconsiderit safetodoanykind of financialbusinessonline	0.745	
18	You can usually figure out new high-tech products and services without help from others	0.499	
19	Youenjoythe challengeoffiguringouthigh-techgadgets	0.903	
20	Technologygivesyou morefreedomof mobility		0.856
	Extraction Method: Principal Component Analysis Rotation Method: Varimax With Kaiser Normalisation Rotation Coverged in 3 Iterations Source: own Analysis		

# Discussion:

It could be found from the factor analysis that the selected 20 factors related to the reason for technology readiness of online buying in Erode district into two segments representing inflexible access to online buying and 0.316 unit increases of flexible access to online buying. These two factors are having a significant impact on the overall technology readiness of online buying. Further, among the two factors, flexible access to online buying is one of the major factors flexible access online buying among the selected variables.

# **Multiple Regression Analysis:**

To assess the overall effect of the instrument on technology readiness of online buying and to determine the relative importance of the individual dimension of the generated scale, Multiple Regression analysis is performed. For regression analysis, the study adopts the use of single-item direct measures of overall technology readiness online buying in the study area is excellent at five-point Likert scale. The regression model

considers the 2 dimensions as the independent variables and the overall influencing factors as the dependent variable. The adjusted  $R^2$  of 0.831 (p=0.000) indicates that 83.1 per cent of variance in technology readiness online buying is predicted. Further, the results also indicate that all the two variables inflexible access to online buying and flexible access to online buying, this technology readiness online buying to be the significant

predictors (p<0.001) of technology readiness online buying.

	23	, , ,				
S.No	Factor	Unstandardized Coefficients		Standardized Coefficients	t	Sig
		В	Std. Error	Beta		
21	(Constant)	4.762	0.387			
1	Inflexible access to online buying	0.258	0.172	0.510	41.726	0.000
2	Flexible access to online buying	0.316	0.189	0.592	45.173	0.000

#### Discussion

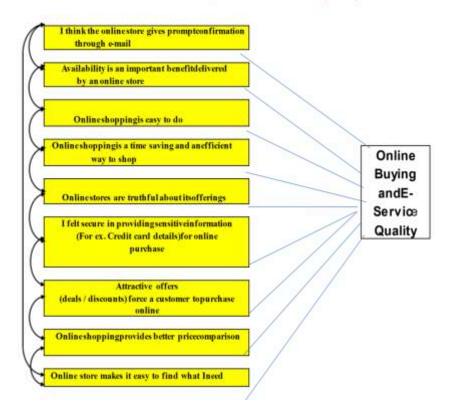
The resulted equation is the technology readiness of online buying

- = 4.762 + (0.258 Inflexible access to online buying)
- = 4.762 + (0.316 Flexible access to online buying)

It is found that, one unit increase in technology readiness of online buying behavior is predicted from 0.258 unit increases of inflexible access to online buying and 0.316 unit increase of flexible access to online buying.

Structural Equation Model:

# STRUCTURAL EQUATION MODELING (SEM )



The selected 20 variables have good reliability 0.971 and are keenly checked that only 07 variables are selected and low loading, ie., less than 0.7 extraction variables are removed. Thus finally, the 07 variables are selected

for the SEM analysis. The calculated value of chi-Square test is 378.23 on 6 degrees of freedom which gives a p-value of 0.000 and this model is a good fit for the analysis. From the path diagram measured variables with latent variables of Technology Readiness of Online Buying is having positive relationship and also significance at 1 and 5 per cent level. The analysis of the model, from the viewpoint of the appreciable Technology Readiness of Online Buying, suggests that all the measured variables significantly impact the Technology Readiness of Online Buying in overall buying behaviour.

# **Limitations and Future Scope:**

The present study has focused only the adoption of technology towards netizens and Rotated Component Matrix provides around 85% explanations, which means other factors like e service quality, cost reduction, time consumption and direct purchase behaviour etc., have not been considered for a research study. Also charges for using the internet, Delivery charges, and problems encountered in adoption of online shoppingcomparatively with direct purchase of products have not been studied. Previous studies have found that online shoppers are getting increased and also gained a positive impact. Researchers may focus on various e service platforms and their efficiency in adoption of technology in online platform and it helps the e-commerce traders to find facts to improvise their service platform more user-friendly customer platform.

#### **Conclusion:**

- The study on e-shopping behaviour reveals that there is significant change in netizens behaviour in shopping due to which they are inclined towards online shopping. Netizens are satisfied with the quality of service provided by e-retailers and therefore they recommend others to shop online.
- Netizens consider online stores as the flexible option of shopping due to the availability of a variety of products, various payment options such as credit card/debit card/ cash on delivery.
- Netizens find it easy to shop online since it facilitates quick and easy browsing and selection of products by providing various search dimensions. They believe online shopping provides better price comparison, and clarity of total bill with a break-up of product price, taxes and shipping charges.

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