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CONSUMERS' RATING ON PROBLEMS IN BUYING GOODS THROUGH ONLINE MODE IN TIRUCHIRAPALLI REGION

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ABSTRACT

Purchasing goods from the comfort of a person's own living room certainly is more convenient than actually driving to a store, while offering a virtually unlimited array of choices and the ability to compare prices. While online payment and security technology have come a long way, one still may experience problems with online shopping from time to time. This paper deals with consumers' problems in buying goods through online mode. It outlines the influence of occupation status, age structure, education status, caste status and income status towards realization of problems in buying goods through online mode. This paper concludes with some interesting findings.

KEYWORDS: *Purchasing goods, buying goods, lower prices, online shopping*

INTRODUCTION

The purchase of products and services on the Internet is called online shopping. It has become increasingly popular, due to convenience and often lower prices. Especially in the holiday season, online shopping saves an individual the hassle of searching several stores and then waiting in long queues to buy a particular item. Online shopping is the process of buying goods and services from merchants over the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who spend time online. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers can buy a huge variety of items from online stores, and just about anything can be purchased from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software, and

health insurance are just some of the hundreds of products consumers can buy from an online store. Many people choose to shop online because of the convenience. For example, when a person shops at a brick-and-mortar store, she has to drive to the store, find a parking place, and walk throughout the store until she locates the products she needs. After finding the items she wants to purchase, she may often need to stand in long lines at the cash register. In contrast, online shopping helps consumers avoid these disadvantages. A person only has to log onto the Internet, visit the store's website, and choose the items she desires. The items are held in a virtual shopping cart until she is ready to make her purchase. The shopper can remain in her pajamas as she does her shopping, and the process can be conducted in the wee hours of the morning or late into the night. Online stores almost never close.

Despite the convenience, not everyone chooses to purchase items and services online. Some people like the idea of physically going to a store and experiencing the shopping process. They like to touch the merchandise, try on clothing, and be around other people. Online shopping doesn't permit shoppers to touch products or have any social interaction, and it also doesn't allow them to take the merchandise home the same day they buy it. Other people may worry about shopping online because they fear their credit card information will be compromised. Since it's necessary to provide credit card information when purchasing products online, it is possible for individuals to become victims of identity theft. Using secure servers can help, but it's no guarantee that credit information will remain private. Another reason some consumers avoid shopping online is the fact that they worry that the products they purchase are not accurately portrayed in the website's picture or that they will be of lesser quality. It's also impossible to try on apparel bought over the Internet, so a consumer has to rely on body measurements in order to make sure the clothing will fit properly. If the clothing arrives in the mail and it's too small, it must be mailed back, which is a potential inconvenience that some shoppers may not wish to face.

METHODS AND MATERIALS

This study is undertaken in Tiruchirapalli region. The online consumers are identified from the address of the reputed companies viz Mydala, Flipcart, Myntra and Yebhi. From each company 50 consumers are selected sample under simple random sampling method. The relevant data are collected from them with the help of questionnaire method.

The collected data are classified and tabulated. The data interpretation is done with the help of average and ANOVA two way method.

PROBLEMS OF BUYING GOODS THROUGH ONLINE MODE

This section deals with consumers problems of buying goods through online mode. It can be assessed with the help of 25 factors on a 5 point rating scale. These include difficult to find shopping section through UC browser, difficult to find goods section, slow speed when browsing shopping websites, slow loading speed of shopping websites, pictures of shopping websites are not clear, slow loading speed of paying pages in the websites, concern about the insecurity of personal information, difficult to track logistic information, unable to clarify the product related doubts, risk of giving credit card information, sometimes goods arrived in the damage condition, refuse to refund the amount on the part of the sellers, goods and services are not up to the expected level quality and standard, lack of possibility for touch, feel and see the actual product to assess the quality, suffering from backache problem due to long online shopping hours, fear on time of delivery after payment, fear of social isolation and losing social contact, fear of developing eye strain problem, doubt about the performance of the product and brand as expected, fear of personal information being sold or rented without concern, fear of choosing poor product and services, uncomfortable feeling on purchasing online, fear of experiencing unnecessary tension due to shopping online, Fear that the delivered products would not match those described on the websites and internet vendors do not keep the premises that they make.

Table 1 Occupation Wise Consumers’ Rating on Problems of Buying goods through Online Mode

Variables	Government Employees	Private Employees	Business	Self Employee	Professionals	Mean
Difficult to find shopping section through UC browser	2.73	2.97	3.28	3.43	3.23	3.12
Difficult to find goods section	2.26	2.60	2.87	3.07	2.82	2.71
Slow speed when browsing shopping websites	2.05	2.14	2.32	2.58	2.29	2.26
Slow loading speed of shopping websites	1.80	1.85	2.07	2.16	1.97	1.96
Pictures of shopping websites are not clear	3.25	3.47	4.00	4.04	3.87	3.69
Slow loading speed of paying pages in the websites	3.05	3.29	3.81	3.93	3.70	3.54
Concern about the insecurity of personal information	2.30	2.39	2.60	2.75	2.54	2.50
Difficult to track logistic information	2.49	2.75	2.90	2.90	2.92	2.80
Unable to clarify the product related doubts	2.25	2.52	2.81	2.99	2.73	2.64
Risk of giving credit card information	3.79	3.98	4.09	4.07	4.13	4.08
Sometimes goods arrived in the damage condition	3.20	3.49	3.85	3.84	3.75	3.61
Refuse to refund the amount on the part of the sellers	2.68	2.85	3.18	3.32	3.15	3.02
Goods and services are not up to the expected level quality and standard	2.88	3.13	3.67	3.77	3.56	3.39
Lack of possibility for touch, feel and see the actual product to assess the quality	2.50	2.83	3.12	3.33	3.02	2.94
Suffering from backache problem due to long online shopping hours.	1.98	2.07	2.28	2.43	2.22	2.18
Fear on time of delivery after payment	3.70	3.89	4.04	4.01	4.04	3.94
Fear of social isolation and losing social contact	2.98	3.20	3.74	3.84	3.63	3.46
Fear of developing eye strain problem	1.69	1.75	1.90	2.10	1.86	1.84
Doubt about the performance of the product and brand as expected	2.83	3.04	3.37	3.47	3.30	3.19
Fear of personal information being sold or rented without concern	1.65	1.69	1.84	2.02	1.80	1.78
Fear of choosing poor product and services	1.86	1.95	2.16	2.31	2.10	2.06
Uncomfortable feeling on purchasing online	3.55	3.81	3.96	3.96	3.98	3.86
Fear of experiencing unnecessary tension due to shopping online	2.48	2.77	3.04	3.24	2.96	2.88
Fear that the delivered products would not match those described on the websites	2.76	2.98	3.52	3.62	3.41	3.24
Internet vendors do not keep the premises that they make	3.34	3.63	3.99	3.98	3.89	3.75
Average	2.64	2.84	3.14	3.25	3.07	2.98

Source: Computed from the primary data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to problems of online shopping	56.29417	24	2.345591	243.2399	1.63128
Variation due to occupational status	5.936901	4	1.484225	153.9155	2.466476
Error	0.925739	96	0.009643		
Total	63.15681	124			

Data presented in table 1 indicate the occupation wise respondents' rating on problems of buying goods through online mode. It could be noted that out of the 25 problems of buying goods through online mode, the respondents rate the risk of giving credit card information as their first level problem of buying goods through online mode and it is evident from their secured a mean score of 4.08 on a 5 point rating scale. Fear on time of delivery after payment is rated at second level problem of buying goods through online mode and it is estimated from the respondents' secured a mean score of 3.94 on a 5 point rating scale. The respondents rate that the uncomfortable feeling on purchasing online as their third level problem of buying 3.86 on a 5 point rating scale. The respondents reflect the fourth level problem of buying goods through online mode by citing the fact that internet vendors do not keep the premises that they make and it is observed from the respondents' secured a mean score of 3.75 on a 5 point rating scale. Pictures of shopping websites are not clear is rated at fifth level problem in buying goods through online mode and it could be known from the respondents' secured a mean score of 3.69 on a 5 point rating scale.

The respondents' have sixth level problem in buying goods through online mode by citing the scenario that sometimes goods arrived in the damaged condition and it is revealed from their secured a mean score of 3.61 on a 5 point rating scale. Slow loading speed of paying pages in the websites is rated at seventh level observed problem in buying goods through online mode and it observed from the respondents' secured a mean score of 3.54 on a 5 point rating scale. The respondents rate the eighth level problem in buying goods through online mode by citing the fact of fear of social isolation and losing social contact and it is evident from their secured a mean score of 3.46 on a 5 point rating scale. The respondents have ninth level problem in buying goods through online mode by citing the fact that goods and services are not up to the expected level quality and standard as per their secured a mean score of 3.39 on a 5 point rating scale. Fear that the

delivered products would not match those described on the websites is rated at tenth level observed problem in buying goods through online mode and it is evident from the respondents' secured a mean score of 3.24 on a 5 point rating scale.

The respondents' rate the doubt about the performance of the product and brand as expected is their eleventh level problem in buying goods through online mode and it could be known from their secured a mean score of 3.19 on a 5 point rating scale. Difficult to find shopping section through UC browser is rated at twelfth level problem of buying goods through online mode and it is clear from the respondents' secured a mean score of 3.12 on a 5 point rating scale. The respondents express the thirteenth level problem of buying goods through online mode by citing the fact that refusal to refund the amount on the part of the sellers. It is evident from the respondents' secured a mean score of 3.02 on a 5 point rating scale. The respondents reflect the fourteenth level problem in buying goods through online mode by citing the scenario of lack of possibility for touch, feel and see the actual product to assess the quality and it is clear from their secured a mean score of 2.94 on a 5 point rating scale. Fear of experiencing unnecessary tension due to shopping online is rated at fifteenth level expressed problem in buying goods through online mode as per the respondents' secured a mean score of 2.88 on a 5 point rating scale. The respondents' rate the difficult to track logistic information as their sixteenth level expressed problem in buying goods through online mode and it could be known from their secured a mean score of 2.80 on a 5 point rating scale.

The respondents' rate the difficult to find goods section in the websites is the seventeenth level expressed problem in buying goods through online mode and it could be known from their secured a mean score of 2.71 on a 5 point rating scale. Unable to clarify the product related doubts is rated at eighteenth level reflected problem in buying goods through online mode and it is reflected from the respondents' secured a mean score of 2.64 on a 5 point rating scale. The respondents rank the

nineteenth level problem in buying goods through online mode by citing the fact of concern about the insecurity of personal information. It is evident from the respondents' secured a mean score of 2.50 on a 5 point rating scale. The respondents reflect the twentieth level problem in buying goods through online mode by citing the situation that slow speed when browsing shopping websites and it is clear from their secured a mean score of 2.26 on a 5 point rating scale. Suffering from backache problem due to long online shopping hours is rated at twenty first level expressed problem in buying goods through online mode as per the respondents' secured a mean score of 2.18 on a 5 point rating scale.

The respondents' have twenty second level problem in buying goods through online mode by citing the scenario that fear of choosing poor product and services and it is revealed from their secured a mean score of 2.06 on a 5 point rating scale. Slow loading speed of shopping websites is rated at twenty third level observed problem in buying goods through online mode and it observed from the respondents' secured a mean score of 1.96 on a 5 point rating scale. The respondents rate the twenty fourth level problem in buying goods through online mode by citing the fact that fear of developing eye strain problem and it is evident from their secured a mean score of 1.84 on a 5 point rating scale. The respondents have twenty fifth level problem in buying goods through online mode by citing the fact that fear of personal information being sold or rented without concern as per their secured a mean score of 1.78 on a 5 point rating scale.

The self employed respondents' rank the first position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.25 on a 5 point rating scale. The business group respondents record the second position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.14 on a 5 point rating scale. The professional respondents rank the third position in their overall rated problems of buying goods through online mode as per their secured a mean score of 3.07 on a 5 point rating scale. The private employee respondents records the fourth position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.84 on a 5 point rating scale. The government employee respondents come down to the last position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.64 on a 5 point rating scale.

The anova two ways model is applied for further discussion. The computed anova value 243.23 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems of buying goods through online mode is statistically identified as significant. In another point, the computed anova value 153.91 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the occupational groups is statistically identified as significant as per the respondents' rating on problems of buying goods through online mode.

Table 2 Age Wise Consumers' Rating on Problems of Buying goods through Online Mode

Variables	20-30 years	30-40 years	40-50 years	50-60 years	Mean
Difficult to find shopping section through UC browser	2.98	3.09	3.15	3.26	3.12
Difficult to find goods section	2.58	2.64	2.74	2.88	2.71
Slow speed when browsing shopping websites	2.10	2.20	2.26	2.30	2.26
Slow loading speed of shopping websites	1.86	1.89	1.91	2.05	1.96
Pictures of shopping websites are not clear	3.48	3.65	3.79	3.98	3.69
Slow loading speed of paying pages in the websites	3.30	3.50	3.62	3.79	3.54
Concern about the insecurity of personal information	2.35	2.45	2.51	2.58	2.50
Difficult to track logistic information	2.76	2.85	2.84	2.88	2.80
Unable to clarify the product related doubts	2.53	2.59	2.65	2.79	2.64
Risk of giving credit card information	3.92	4.05	4.10	4.14	4.08
Sometimes goods arrived in the damage condition	3.50	3.57	3.67	3.83	3.61
Refuse to refund the amount on the part of the sellers	2.86	2.97	3.07	3.16	3.02
Goods and services are not up to the expected level quality and standard	3.14	3.30	3.48	3.65	3.39
Lack of possibility for touch, feel and see the actual product to assess the quality	2.80	2.90	2.98	3.10	2.94
Suffering from backache problem due to long online shopping hours.	2.02	2.13	2.20	2.26	2.18
Fear on time of delivery after payment	3.80	3.96	4.05	4.07	3.94
Fear of social isolation and losing social contact	3.21	3.41	3.55	3.72	3.46
Fear of developing eye strain problem	1.76	1.78	1.80	1.88	1.84
Doubt about the performance of the product and brand as expected	3.05	3.16	3.22	3.35	3.19
Fear of personal information being sold or rented without concern	1.70	1.72	1.74	1.82	1.78
Fear of choosing poor product and services	1.96	2.01	2.06	2.10	2.06
Uncomfortable feeling on purchasing online	3.75	3.91	3.90	4.02	3.86
Fear of experiencing unnecessary tension due to shopping online	2.78	2.84	2.88	3.02	2.88
Fear that the delivered products would not match those described on the websites	2.99	3.20	3.33	3.50	3.24
Internet vendors do not keep the premises that they make	3.64	3.71	3.81	3.97	3.75
Average	2.83	2.94	3.01	3.12	2.98

Source: Computed from the primary data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to problems of online shopping	48.59533	24	2.024806	608.9386	1.669456
Variation due to age groups	1.127115	3	0.375705	112.9893	2.731807
Error	0.23941	72	0.003325		
Total	49.96186	99			

Data presented in table 7 indicate the age wise respondents' rating on problems of buying goods through online mode. The respondents identified in the age group 50-60 years rank the first position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.12 on a 5 point rating scale. The respondents come under the 40-50 years age group register the second position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.01 on a 5 point rating scale. The respondents identified in the 30-40 years age group register the third position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.94 on a 5 point rating scale. The respondents observed in the 20-30 years age group come down to last position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.83 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 608.93 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems in buying goods through online mode is statistically identified as significant. In another point, the computed anova value 112.98 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the age groups is statistically identified as significant as per the respondents expressed problems in buying goods through online mode.

It could be seen clearly from the above discussion that the respondents identified in the 50-60 years age group rank the first position in their overall rated problems in buying goods through online mode, respondents come under the 40-50 years age group the second, respondents identified in the 30-40 years age group the third and respondents observed in the 20-30 years age group the last.

Table 3 Education Wise Consumers' Rating on Problems of Buying goods through Online Mode

Variables	Secondary	Higher secondary	Under graduate	Post graduate	Research degree	Mean
Difficult to find shopping section through UC browser	3.55	3.34	3.21	3.06	2.93	3.12
Difficult to find goods section	3.19	2.93	2.80	2.61	2.56	2.71
Slow speed when browsing shopping websites	2.70	2.38	2.27	2.17	2.10	2.26
Slow loading speed of shopping websites	2.28	2.13	1.95	1.88	1.81	1.96
Pictures of shopping websites are not clear	4.16	4.06	3.85	3.62	3.43	3.69
Slow loading speed of paying pages in the websites	4.05	3.87	3.68	3.47	3.25	3.54
Concern about the insecurity of personal information	2.87	2.66	2.52	2.42	2.35	2.50
Difficult to track logistic information	3.02	2.96	2.90	2.82	2.71	2.80
Unable to clarify the product related doubts	3.11	2.87	2.71	2.56	2.48	2.64
Risk of giving credit card information	4.19	4.15	4.11	4.07	3.94	4.08
Sometimes goods arrived in the damage condition	3.96	3.91	3.73	3.54	3.45	3.61
Refuse to refund the amount on the part of the sellers	3.44	3.24	3.13	2.94	2.81	3.02
Goods and services are not up to the expected level quality and standard	3.89	3.73	3.54	3.27	3.09	3.39
Lack of possibility for touch, feel and see the actual product to assess the quality	3.45	3.18	3.00	2.87	2.79	2.94
Suffering from backache problem due to long online shopping hours.	2.55	2.34	2.20	2.10	2.03	2.18
Fear on time of delivery after payment	4.13	4.10	4.02	3.96	3.85	3.94
Fear of social isolation and losing social contact	3.96	3.80	3.61	3.38	3.16	3.46
Fear of developing eye strain problem	2.22	1.96	1.84	1.77	1.71	1.84
Doubt about the performance of the product and brand as expected	3.59	3.43	3.28	3.13	3.00	3.19
Fear of personal information being sold or rented without concern	2.14	1.90	1.78	1.71	1.65	1.78
Fear of choosing poor product and services	2.43	2.22	2.08	1.98	1.91	2.06
Uncomfortable feeling on purchasing online	4.08	4.02	3.96	3.88	3.77	3.86
Fear of experiencing unnecessary tension due to shopping online	3.36	3.10	2.94	2.81	2.73	2.88
Fear that the delivered products would not match those described on the websites	3.74	3.58	3.39	3.17	2.94	3.24
Internet vendors do not keep the promises that they make	4.10	4.05	3.87	3.68	3.59	3.75
Average	3.37	3.20	3.05	2.91	2.80	2.98

Source: Computed from the primary data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to problems of online shopping	59.38564	24	2.474402	431.8202	1.63128
Variation due to educational groups	5.003384	4	1.250846	218.2914	2.466476
Error	0.550096	96	0.00573		
Total	64.93912	124			

Data presented in table 3 indicate the education wise respondents' rating on problems in buying goods through online mode. The secondary level educated respondents rank the first position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.37 on a 5 point rating scale. The higher secondary level educated respondents register the second position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.20 on a 5 point rating scale. The under graduate level educated respondents record the third position in their overall rated problems of buying goods through online mode as per their secured a mean score of 3.05 on a 5 point rating scale. The post graduate level educated respondents record the fourth position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.91 on a 5 point rating scale. The research degree level educated respondents come down to last position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.80 on a 5 point rating scale.

The anova two ways model is applied for further discussion. The computed anova value 431.82 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems in buying goods through online mode is statistically identified as significant. In another point, the computed anova value 218.29 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the educational groups is statistically identified as significant as per the respondents expressed problems in buying goods through online mode.

It could be seen clearly from the above discussion that the secondary level educated respondents rank the first position in their overall rated problems in buying goods through online mode, higher secondary level educated respondents' the second, under graduate level educated respondents the third, post graduate level educated respondents the fourth and research degree level educated respondents the last.

Table 4 Caste Wise Consumers' Rating on Problems of Buying goods through Online Mode

Variables	Forward caste	Backward caste	Most backward caste	Scheduled caste	Mean
Difficult to find shopping section through UC browser	2.73	2.97	3.27	3.48	3.12
Difficult to find goods section	2.26	2.60	2.86	3.12	2.71
Slow speed when browsing shopping websites	2.05	2.14	2.31	2.63	2.26
Slow loading speed of shopping websites	1.80	1.85	2.06	2.21	1.96
Pictures of shopping websites are not clear	3.25	3.47	3.99	4.09	3.69
Slow loading speed of paying pages in the websites	3.05	3.29	3.80	3.98	3.54
Concern about the insecurity of personal information	2.30	2.39	2.59	2.80	2.50
Difficult to track logistic information	2.49	2.75	2.89	2.95	2.80
Unable to clarify the product related doubts	2.25	2.52	2.80	3.04	2.64
Risk of giving credit card information	3.79	3.98	4.08	4.12	4.08
Sometimes goods arrived in the damage condition	3.20	3.49	3.84	3.89	3.61
Refuse to refund the amount on the part of the sellers	2.68	2.85	3.17	3.37	3.02
Goods and services are not up to the expected level quality and standard	2.88	3.13	3.66	3.82	3.39
Lack of possibility for touch, feel and see the actual product to assess the quality	2.50	2.83	3.11	3.38	2.94
Suffering from backache problem due to long online shopping hours.	1.98	2.07	2.27	2.48	2.18
Fear on time of delivery after payment	3.70	3.89	4.00	4.09	3.94
Fear of social isolation and losing social contact	2.98	3.20	3.73	3.89	3.46
Fear of developing eye strain problem	1.69	1.75	1.89	2.15	1.84
Doubt about the performance of the product and brand as expected	2.83	3.04	3.36	3.52	3.19
Fear of personal information being sold or rented without concern	1.65	1.69	1.83	2.07	1.78
Fear of choosing poor product and services	1.86	1.95	2.15	2.36	2.06
Uncomfortable feeling on purchasing online	3.55	3.81	3.95	4.01	3.86
Fear of experiencing unnecessary tension due to shopping online	2.48	2.77	3.03	3.29	2.88
Fear that the delivered products would not match those described on the websites	2.76	2.98	3.51	3.67	3.24
Internet vendors do not keep the premises that they make	3.34	3.63	3.98	4.03	3.75
Average	2.64	2.84	3.13	3.30	2.98

Source: Computed from the primary data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to problems of online shopping	43.50894	24	1.812873	156.9828	1.669456
Variation due to caste groups	6.382628	3	2.127543	184.2312	2.731807
Error	0.831472	72	0.011548		
Total	50.72304	99			

Data presented in table 4 indicate the caste wise respondents' rating on problems of buying goods through online mode. The scheduled caste respondents' ranks the first position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.30 on a 5 point rating scale. The most backward caste respondents register the second position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.13 on a 5 point rating scale. The backward caste respondents' records the third position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.84 on a 5 point rating scale. The forward caste respondents come down to last position in their overall rated problems in buying

goods through online mode as per their secured a mean score of 2.64 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 156.98 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems in buying goods through online mode is statistically identified as significant. In another point, the computed anova value 184.23 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the caste groups is statistically identified as significant as per the respondents expressed problems in buying goods through online mode.

Table 5 Income Wise Consumers' Rating on Problems of Buying goods through Online Mode

Variables	Below Rs.10,000	Rs.10,000-20,000	Rs.20,000-30,000	Rs.30,000-40,000	Rs.40,000-50,000	Above Rs.50,000	Mean
Difficult to find shopping section through UC browser	3.53	3.32	3.19	3.05	2.92	2.68	3.12
Difficult to find goods section	3.17	2.91	2.78	2.60	2.55	2.21	2.71
Slow speed when browsing shopping websites	2.68	2.36	2.25	2.16	2.09	2.00	2.26
Slow loading speed of shopping websites	2.26	2.11	1.93	1.87	1.80	1.75	1.96
Pictures of shopping websites are not clear	4.14	4.04	3.83	3.61	3.42	3.20	3.69
Slow loading speed of paying pages in the websites	4.03	3.85	3.66	3.46	3.24	3.00	3.54
Concern about the insecurity of personal information	2.85	2.64	2.50	2.41	2.34	2.25	2.50
Difficult to track logistic information	3.00	2.94	2.88	2.81	2.70	2.44	2.80
Unable to clarify the product related doubts	3.09	2.85	2.69	2.55	2.47	2.20	2.64
Risk of giving credit card information	4.17	4.13	4.09	4.06	3.93	3.74	4.08
Sometimes goods arrived in the damage condition	3.94	3.89	3.71	3.53	3.44	3.15	3.61
Refuse to refund the amount on the part of the sellers	3.42	3.22	3.11	2.93	2.80	2.63	3.02
Goods and services are not up to the expected level quality and standard	3.87	3.71	3.52	3.26	3.08	2.83	3.39
Lack of possibility for touch, feel and see the actual product to assess the quality	3.43	3.16	2.98	2.86	2.78	2.45	2.94
Suffering from backache problem due to long online shopping hours.	2.53	2.32	2.18	2.09	2.02	1.93	2.18
Fear on time of delivery after payment	4.11	4.08	4.00	3.95	3.84	3.65	3.94
Fear of social isolation and losing social contact	3.94	3.78	3.59	3.37	3.15	2.93	3.46
Fear of developing eye strain problem	2.20	1.94	1.82	1.76	1.70	1.64	1.84
Doubt about the performance of the product and brand as expected	3.57	3.41	3.26	3.12	2.99	2.78	3.19
Fear of personal information being sold or rented without concern	2.12	1.88	1.76	1.70	1.64	1.60	1.78
Fear of choosing poor product and services	2.41	2.20	2.06	1.97	1.90	1.81	2.06
Uncomfortable feeling on purchasing online	4.06	4.00	3.94	3.87	3.76	3.50	3.86
Fear of experiencing unnecessary tension due to shopping online	3.34	3.08	2.92	2.80	2.72	2.43	2.88
Fear that the delivered products would not match those described on the websites	3.72	3.56	3.37	3.16	2.93	2.71	3.24
Internet vendors do not keep the promises that they make	4.08	4.03	3.85	3.67	3.58	3.29	3.75
Average	3.35	3.18	3.03	2.90	2.79	2.59	2.98

Source: Computed from the primary data

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>F crit</i>
Variation due to problems of online shopping	68.27147	24	2.844644	349.8699	1.608437
Variation due to income status	9.183147	5	1.836629	225.8916	2.289851
Error	0.975669	120	0.008131		
Total	78.43028	149			

Data presented in table 5 indicate the income wise respondents' rating on problems in buying goods through online mode. The lowest income group respondents rank the first position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.35 on a 5 point rating scale. The respondents belong to the income group in the range of Rs.10,000-20,000 record the second position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.18 on a 5 point rating scale. The respondents come under the income group in the range of Rs.20,000-30,000 register the third position in their overall rated problems in buying goods through online mode as per their secured a mean score of 3.03 on a 5 point rating scale. The respondents belong to the income bracket Rs.30,000-40,000 record at the fourth position in their overall expressed problems in buying goods through online mode as per their secured a mean score of 2.90 on a 5 point rating scale. The respondents come under the income group in the range of Rs.40,000-50,000 rank the fifth position in their overall revealed problems in buying goods through online mode as per their secured a mean score of 2.79 on a 5 point rating scale. The highest income group respondents come down to the last position in their overall rated problems in buying goods through online mode as per their secured a mean score of 2.59 on a 5 point rating scale.

The anova two ways model is applied for further discussion. The computed anova value 349.86 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems in buying goods through online mode is statistically identified as significant. In another point, the computed anova value 225.89 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the income groups is statistically identified as significant as per the respondents' overall rated problems in buying goods through online mode.

CONCLUSION

It could be seen clearly from the above discussion that the respondents' have high level

problems of buying goods through online mode by citing the indicators of risk of giving credit card information, fear on time of delivery after payment, uncomfortable feeling on purchasing online, internet vendors do not keep the premises that they make, pictures of shopping websites are not clear, sometimes goods arrived in the damaged condition and slow loading speed of paying pages in the websites as per their secured a mean score above 3.50 on a 5 point rating scale. The respondents' have moderate level problems of buying goods through online mode by citing the indicators of fear of social isolation and losing social contact goods and services are not up to the expected level quality and standard fear that the delivered products would not match those described on the websites, doubt about the performance of the product and brand as expected, difficult to find shopping section through UC browser, refusal to refund the amount on the part of the sellers, lack of possibility for touch, feel and see the actual product to assess the quality, fear of experiencing unnecessary tension due to shopping online, difficult to track logistic information, difficult to find goods section, unable to clarify the product related doubts and concern about the insecurity of personal information as per their secured a mean score in the range of 2.50 to 3.50 on a 5 point rating scale. The respondents' rate the low level problems in buying goods through online mode by expressing the indicators of slow speed when browsing shopping websites, suffering from backache problem due to long online shopping hours, fear of choosing poor product and services, slow loading speed of shopping websites, fear of developing eye strain and problem and fear of personal information being sold or rented without concern as per their secured a mean score of below 2.50 on a 5 point rating scale. The self employed respondents rank the first position in their overall rated problems in buying goods through online mode, business doing respondents the second, professional respondents' the third, private employee respondents' the fourth and government employee respondents' the last.

The result of age wise analysis reveals that the respondents identified in the 50-60 years age group rank the first position in their overall rated

problems in buying goods through online mode, respondents come under the 40-50 years age group the second, respondents identified in the 30-40 years age group the third and respondents observed in the 20-30 years age group the last. The result of education wise analysis reveals that the secondary level educated respondents rank the first position in their overall rated problems in buying goods through online mode, higher secondary level educated respondents' the second, under graduate level educated respondents the third, post graduate level educated respondents the fourth and research degree level educated respondents the last. The result of caste wise analysis reveals that the scheduled caste rank the first position in their overall rated problems in buying goods through online mode, most backward caste respondents the second, backward caste respondents the third and forward caste respondents the last. The result of income wise analysis reveals that the respondents belong to lowest income group rank the first position in their overall rated problems in buying goods through online mode, respondents come under the income group in the range of Rs.10,000-20,000 the second, respondents income belong to the income bracket Rs.20,000-30,000 the third, respondents come under the income group in the range of Rs.30,000-40,000 the fourth, respondents come under the income group in the range of Rs.40,000-50,000 the fifth and the highest household income group respondents the last.

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