Application of Morgan and Krejcie & Chi-Square Test with Operational Errands Approach for Measuring Customers' Attitude & Perceived Risks Towards Online Buying

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Abstract: This research aims to analyze the impact of consumers' perceived risks in Operational Errands, for this we uses morgen and krejcie test formula for infinite sample size and to get the more effective results we uses chi-square formula. In current era, Consumers may purchase services or goods directly from a vendor using an Internet web browser. It's fascinating to analyse the mechanism of online carting. If the consumer chooses to buy an item, he may add it to the online cart by pressing the "send" button. When purchasing an item via online websites, a buyer desires to remain in his comfort zone. In its early phases, it was a simple approach to purchasing with few possibilities. Users may simply make an order and pay for it with COD. However, in recent years, this sector has undergone extensive renovations, which has attracted the interest of many clients. Online, there are numerous inexpensive. The reason for this is that there is no intermediary involved. The item is sent straight from the producer. The current study's research goal contains exploration of the perceived risks in consumers online carting. For this, primary as well as secondary data are gathered. The data for this research was gathered utilizing a research tool called an applied questionnaire. The research uses a basic random sampling approach and is descriptive.

SectionI

1. Introduction

Using a web browser, customers may purchase products or services directly from a vendor. It is also known as B2C online shopping. Tim Berners-Lee designed the first world wide web server in 1990. From 1991 onwards, it was utilized for business purposes. Online shopping became a reality in 1991.Pizza Hut began selling pizza online. Inter shop, a German corporation, was the first to establish a system for online shopping. Amazon debuted its online store in 1995, while e BAY launched in 1996. The convenience of shopping at an online store comes from the ease of navigation and looking for items. Product Catalog, Product Information, Sellers, and Service Center are all features offered in online shopping.

It's fascinating to learn about the online shopping process. If the consumer chooses to buy anything, he may add it to his online shopping basket by pressing the "send" button. You may also add additional things to the basket if necessary. As a result, the shopping cart stores all of the items you've bought. You may now pay with a credit card or make other financial arrangements. Companies that sell

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products online do a comprehensive inspection before shipping the item to the location you choose for delivery.

Online shopping has grown in popularity in this century as several people find it easy and time-saving.Rapid advancements have been made in information and communication technologies. Information technology has progressed to the point that it now transmits messages in nanoseconds over Internet infrastructure. In this revolutionary age, the Internet has become a need. With the fast advancement of technology and science, computers and the Internet have become vital instruments in our everyday lives. For practically all sorts of information, the majority of users or people rely on the internet. Individuals have begun researching and discovering anything they want to utilize this medium due to the rise of this modern technology "Internet", and it has become a part of our social and commercial lives as well.

When making online purchases, consumers like to remain in their environment. **Suresh et al., (2011)** presented their thoughts on online shopping, claiming that India is getting more popular in this area.**Comscore report, (2013)**noted that India was rad world's third-largest Internet-based nation. Women and men between the ages of 35 & 44 make up the bulk of Internet users. A total of 73.8 million Indians used the internet either at home or at work. **BCG research, (2012)** noted that there are 3 billion internet consumers

worldwide, this equates to almost half of the population all over the world.

Further research reveals that India has a purchasing community of 28 million people and a market of $71 billion. Online buyers in India spend almost 11% of their income, according to research. An online shopper's mindset when it comes to online purchasing is referred to as having an online shopping attitude. In recent years, there have been many studies on internet buying habits and views. Most research has focused on identifying characteristics that influence or contribute to online consumers' behavior and attitudes.

As per the DNA study, around 3,500 dealers and organized vendors in Kolkata, Ahmadabad, Bangalore, Delhi, Mumbai, and Chennai, were questioned for online shopping in a survey done in 2013. Online shopping was rated first in Mumbai, then Delhi, and finally Kolkata. The study revealed that consumers living in urban areas were drawn to aspects such as "home delivery" and "convenience of 24x7 shopping".

There were few motivating factors, earlier in online shopping. Like, it wasn't possible to purchase online and pay for it when the order arrives.However, now it has become possible to make payment during delivery of the product. Now, customers are attracted by the variety of possibilities accessible to them when they shop online. Online shopping has become very common in latest years. The websites' user-friendly interface is the most important factor.Also, it can accept a variety of forms of payment. Consumers may now order as many products as they want, with the same high quality, without any restrictions. Customers, now have a wider choice choose on size, color, shape, price, and other features of the service or product.

2. Review of Literature

E-marketing will have to travel a long distance to become as popular among people of all ages as online shopping is today to reach a wider audience, according to **Bhatt (2014)** in a paper entitled "Consumer Attitude Towards Online Shopping in Selected Regions of Gujarat" issued in the Journal of Marketing Management. The payment mode is based on the respondents' income, according to the research. People of all ages are purchasing online on a daily basis. Consumers' attitudes are shifting throughout time. Consumers in India find online purchasing incredibly convenient due to aspects such as home delivery, personalization or customization of websites, COD, and so on.

Prashant Singh (2014) in his work "Consumer's Buying Behavior towards Online Shopping" according to an article published in ABHINAV about Flipkart.com users in Lucknow city, India's e-retailers have a promising future in the country. The easiest approach for customers to save time

and money while shopping online is via e-retailers. Flipkart.com provides some of the greatest deals and a convenient buying experience.This transformation in customer behavior has revolutionized the whole idea of online shopping, and the performance of E-tailers in India relies on their brand image, popularity, and distinct policies.

Kanchan et al. (2015), who published "A Study of Online Purchase Behavior of Customers in India" in the ICTACT Journal on Management Studies, online purchasing is becoming more popular among young people. People with higher incomes and higher levels of education are more likely to shop on e-commerce platforms. Citing security concerns, many consumers are reluctant to conduct their buying transactions entirely online. Because shopping online is so complicated due to the latest technological advances, many are reluctant to adapt. Building a relationship of trust between customers and producers will help companies in the online retail industry succeed.

Waleed et al. (2010) studied the factors influencing Saudi Arabia's online services. The authors highlighted those technological advancements had become a danger to the sustainability of numerous enterprises and services. Consequently, many firms have embraced the internet to continue to thrive in business. Many consumers were reluctant to reveal their personal information, prompting the organization to come up with alternatives. The research was conducted on the basis of the DOI ("diffusion of innovations") theory. DOI theory describes how, why and at what pace, innovative approaches and technologies spread (Everett Rogers, 1962). A questionnaire was distributed to 651 participants from Saudi Arabia. Results revealed that perceived complexity was the main factor that affected the adoption of online services. Customers were concerned about their privacy and compatibility, according to the study's findings. Among the most significant aspects influencing the use of online services was the internet's quality.

Tingchi Liu et al. (2013) investigated how perceived risk, perceived benefits as well as trust influence the group online buying decision of Chinese consumers. An online survey was used to acquire 578 samples. Multiple regressions were applied to examine the research paradigm. Outcomes revealed 3 perceived benefits namely recreational, convenience, and price benefits, and 3 trust elements namely structural assurance perceived reputation, and website trustworthiness positively and significantly affect the attitudes of online group buying decisions of the consumers.

Navpreet Singh Sidhu (2013) studied about perception and awareness of Ludhiana (Punjab) residents regarding "Online Shopping". The author explained the benefits of internet and web advertising in savings costs and getting

instant responses. This study was undertaken in Ludhiana to understand the awareness and perceptions of people towards online buying. For this, 100 respondents were selected by quota sampling and F-Test was applied to show that there was no substantial difference between the people of 30 years and below age group and above 30 years. Results showed that people were more aware of the online availability of clothes, cameras, and mobile phones on the web. E-bay and Homeshop18 have been able to create more awareness about online shopping as compared to any other sites.

Emad Y. Masoud (2013) studied the effects of perceived risks on "online shopping" in Jordan. For this, a study was carried out on a sample of 395 online shoppers from Jordan. Results showed that time and social risk had no substantial influence on the behavior of online shopping. Risks associated with financial risk, delivery risk, product, and information security risk all had a detrimental impact on the behavior of online shopping.

Bo Dai, Kwon, and Forsythe (2014) studied the effect of online purchasing experience on customers' risk perceptions along with online buying behaviour. A convenient sample of 2,500 students of Southeastern University, Florida (U.S.) was selected. The suggested conceptual model was put to the test using SEM ("Structural Equation Modeling"). In two areas, the results showed that the experience of shopping online was a good predictor of future intention to buy such as digital products and non-digital products. Financial risks and Product risks showed negative relation to the online shopping experience and only Privacy risk showed a reduction to online shopping ofnon-digital products.

SectionII

Objectives of Study

(i)   To examine the aspects that influence online shoppers' attitudes.

(ii)   To examine whether the occupation of customers is dependent or independent in product purchase.

(iii)   To study factors that act as barriers in online shopping.

Methodology of the Study

It is the researcher's goal to find out how consumers in Gurgaon feel about online buying. Users and non-users of items acquired through online purchasing were included in the study's population. Gurgaon was the only place where the contest could be held. Samples for each demographic were chosen using a convenience sampling technique. Researchers employed the Morgan and Krejcie formula for infinite (unknown) population sample size estimation in this study.

$$ n = \frac{X^2 p(1-p)}{d^2} = \frac{1.96^2 \times 0.5(1-0.5)}{10.1^2} = 96.04 \text{ (Round of 100)} $$

whereas, X=1.96 for 95% confidence level, d = 0.1and P = 0.5

The study's sample size was determined to be 100 people. A well-structured questionnaire and a personal interview were used to gather first-hand and primary information. Published literature, such as books, periodicals, journals, and newspapers, as well as websites, were used to compile secondary data. It was necessary to create an in-depth survey that was both objective and inquisitive. The observation method and personal interview were utilized to gather personal viewpoints and study the practical aspects. Tables were constructed, interpreted, and analyzed using Excel sheets to code the data acquired during data collecting. Tabulated material and observations were used to derive a conclusion from this research project.

Hypothesis

H0: Consumers' purchases are made irrespective of their profession in online buying.

H1: Consumers' purchases are made respective of their profession in online buying.

SectionIII

3.   Data Analysis and Interpretation

Table 1. Factors affecting the motive of customers to shop online

Parameters	Responses	Rank based on responses
Convenience to Purchase	64	4
Saves Time	80	2

Avoids the hassle of physical shopping	60	5
Superior availability/selection	76	3
Lesser Price	84	1

Participants chose more than one reason for making an online purchase.

According to the aforementioned statistics, participants listed the following reasons for making an online purchase:

01 for the price, 2 for time savings, 3 for availability and selection, 4 for convenience of purchase, and 5 for avoiding the hassles of buying in a store.

Table 2. Different Products purchased by consumers from different occupation

Occupation/Product	HomeAppliances	Apparels	Stationery	Furniture	Total
House wife	06 (12.04)	10 (10.17)	09 (9.33)	14 (7.46)	39
Student	05(10.19)	12(8.61)	10(7.89)	06(6.31)	33
Business	19 (16.98)	14 (14.35)	13 (13.15)	09 (10.52)	55
Service	21 (16.05)	11 (13.57)	10 (12.43)	10 (9.95)	52
Professionals	20 (15.74)	13 (13.30)	13 (12.20)	05 (09.76)	51
Total	**71**	**60**	**55**	**44**	**230**

Source: Own Primary data

Note: Figures in parentheses are predicted values

The Chi-Square test produced the following results.

Significance Level, $\alpha = 0.05$ at 5%

$$df = 12$$

$X^2=19.819$

$P = 0.071$

The null hypothesis is accepted whereas the alternative hypothesis is rejected since P>0.05

As a result of the aforesaid information, we may deduce that customer occupation is independent of their online purchasing behavior.

Table 3. Factors as barriers in online shopping

Parameter	Responses	Rank
Like to check the article physically before buying	85	01
Concerned about disclosing credit/debit card information?	70	03
Internet connectivity issues	55	04
The article is costly	35	05
Bad/Wrong article received and cannot return	80	02
Others, if any	20	06

More than one obstacle to purchasing online was indicated by buyers. According to the aforementioned statistics, informants listed the following obstacles to online purchases: 01 for preferring to check the article physically before buying, 02 for receiving Bad/Wrong article and cannot return, and 03 for being Concerned about disclosing credit/debit card information, 04 is Internet connectivity issues, 05 is the article is costly, and 06 is for some other reason.

SectionIV

4. Findings

In recent years, the number of internet users has grown as a result of technological advances in the telecommunications industry.

Despite the rise in popularity of shopping online, many still prefer to buy manually for their everyday needs.

However, only a small percentage of consumers who have never used internet shopping before are exhibiting any signs of continuing their usage of it.

As a result of factors such as lower prices or price discounts and more options to choose from in terms of product variety as well as user-friendly websites, customers prefer online shopping over in-store shopping for a wide range of reasons, including time-saving, convenience, and avoiding the inconveniences of shopping in person.

Overall, internet shoppers seem to be happy with their experience.

Listed below are some of the issues that have slowed the growth of internet purchasing on a large scale:

- Customers prefer to view the articles in person before purchasing them.
- Customers are afraid of obtaining a defective or wrong article, and a non-returnable policy.
- Customers are hesitant to disclose their credit card information.
- The respondent's occupation is not correlated with their buying patterns. Product preference is unaffected by one's profession.

5. Conclusion and Suggestions

Researchers have made an effort to investigate the current state of online buying. A sample of 100 Gurgaon residents was used for this survey. A well-structured questionnaire was used to gather the opinions of these individuals. Researchers drew conclusions based on data analysis and interpretation. According to the results, researchers came to the following conclusions and made the following recommendations:

In recent years, the number of internet surfers in India has risen, and consumers are increasingly utilizing the internet for online shopping, but they still prefer to make their purchases in person. Online retailers must do more advertising and promotion to draw in a wider range of clients to maximize the number of people who purchase there.

Customers often believe that shipping rates levied by firms are excessive, and as a result, it is recommended that either shipping charges be reduced or free delivery of products be provided. It may be used as a promotional tool by companies.

Customer awareness is a key barrier to the growth of online buying. Pre- and post-services offered by internet retailers go mostly unnoticed by most consumers. The security

policy of a customer's credit card number should be made clear to consumers by companies. Customers should be informed of the return policy and process if an incorrect or defective item is delivered. In certain cases, corporations ask customers to return items if they received an incorrect or defective item. As a replacement for these practices, companies could instead gather goods from consumers and provide the correct product in the shortest period possible. Before making a purchase, the majority of buyers want a preview of the item to ensure that it is exactly what they ordered. Such a feature is not available in the majority of companies. To attract more consumers, firms should provide this service, since clients can view and touch products in person, which may be a major factor in their choice for manually shopping daily.

After-sale service is critical in the home and electronic appliance industry, and firms should provide consumers with instructions on how to install and operate the product or provide an agent to install it as soon as possible. If a problem arises with a product, the manufacturer should notify consumers and provide them with contact information for the closest service facility. Because they are concerned about customer service, most consumers prefer to buy household and technological products by hand.

Following this discussion, it can be stated that the development of online shopping in India is quite promising. Online shopping provides clients with the most cost-effective and time-saving option possible. Companies provide detailed product information, a variety of payment options, and the ability to easily compare prices. The brand image, popularity, as well as distinctive promotional strategies all, play a role in online shopping's success.

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