CONSUMER DECISION MAKING BEHAVIOUR: IN-STORE VS. ONLINE SHOPPING   KNOW-HOW AND ASSESSMENT RESEARCH

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Abstract:

The retail sector has played a phenomenal role throughout the world in increasing productivity of consumer goods and services. It is also the second largest industry in US in terms of numbers of employees and establishments. There is no denying the fact that most of the developed economies are very much relying on their retail sector as a locomotive of growth. In store shopping environment is very important because these days' customers not only look for availability of product but also factors which influence or attract consumers to shop at their outlets such as clean and organized environment, availability of wide range of products, employee helping nature, merchandise management, employee attitude etc. Despite the rise of e-Commerce, brick-and-mortar stores are as relevant as ever. Disposable income spent by U.S. consumers in stores will reach $5 trillion by 2020, according to marketer. In fact, 85% of consumers say they prefer to shop in physical stores, according to Time Trade research. And, if given the opportunity, 71% of consumers said they would even prefer to shop at an Amazon store over Amazon.com. An attempt is made to report to know the consumer behavior towards instore shopping in the organized and unorganized retail outlets in the Karnataka state. An attempt is also made to understand the dynamics in the retailing. The research paper is a descriptive research involving survey data analyzed using the quantitative and statistical tools. The research paper brings insights on the factors motivating the consumers towards opting the in store shopping.

Key words: Retailing, In Store Shopping, Consumer Decision Making.

Introduction:

The Indian Retail sector has come off age and has gone through major transformation over the last decade with a noticeable shift towards organised retailing. A T Kearney, a US Based global management consulting firm has ranked India as the fourth most attractive nation for retail investment among 30 flourishing markets. According to the tenth report of GRID of AT Kearney, India is having a very favorable retail environment. According to report, organized retail accounts for 7% of India's roughly $435 billion retail, market and is expected to reach 20% by 2020. Food accounts for 70% of Indian retail, but it remains under penetrated by organized retail. Organized retail has a 31% share in clothing and apparel and continues to see growth in this sector.

An increasing number of people in India are turning to the services offered by the in store shopping over online shopping. The organised sector's growth potential is expected to increase due to globalisation, high economic growth, and improved lifestyle.

In the past few years, Indian Retail sector has seen tremendous growth in the organised segment. Major domestic players have stepped into the retail arena with long term, ambitious plans to expand their business across verticals, cities and formats. Companies like Tata, Reliance, Adani Enterprise and Bharti have been investing considerably in the booming Indian Retail market. Along with these giant retailers, a number of transnational brands have also entered into the market to set up retail chains in close association with bigger Indian companies. High consumer spending over the years by the young population and sharp rise in disposable income are driving the Indian organised retail sector's growth. Even Tier I & Tier II cities and towns are witnessinga major shift in consumer preferences and lifestyles, the result of which, they have emerged as attractive markets for retailers to expand their presence.

A handful of retailers have tried and succeeded in achieving a smooth transition from online to in-store shopping by offering customers a seamless, Omni-channel experience.

While the goal is to offer customers a seamless shopping experience across multiple channels, the trick has been finding the best way to combine e-commerce with in-store shopping to create aconnected retail experience. Pioneering retailers have already started to answer this need by introducing digital technologies, such as virtual fitting tools and virtual product aisles, in their stores.

As bricks-and-mortar retailers are trying to enhance them in-store experiences, new options are emerging to help close the gap between online and in-store experiences. However, many retailersare still struggling to find the best way of combining e-commerce with in-store shopping to create a consistent retail

experience.

By making the shopping process as simple as walking into a store, scanning an item, and paying for it with a series of taps on your smart phone—or better yet buying products online, picking them up in-store and checking yourself out—more stores are successfully blending the best of in-store with the best of online shopping.

The study suggests that Omni channel retailers have a significant competitive advantage as more

consumers demand an integrated shopping experience. "Winning Omni channel retailers embrace both clicks and bricks, leveraging the relationship and logistical benefits of their physical store network while using technology to simplify and enhance the shopping experience," said ICSC president and CEO Tom McGee. "As we prepare for one of the season'skey spending weekends, we expect to see more retailers looking for ways to engage consumers in-store and online to make the most out of their Omni channel strategy."

The analysts believe that the sector is likely to show significant growth of over 9% over the next ten years and also see rapid development in organized retail format with proportion likely to reach more respectable 25% by 2018. In terms of sheer space, the organised retail supply in 2013was about 4.7 million square feet (sq. ft.). This showed a 78 per cent increase over the total mall supply of just 2.5 million sq. ft. in 2012.

Most consumers (85%) say they prefer to shop in stores because they like to touch and feel products before they make a purchase decision. More than one third (36%) of respondents also said they don't like waiting for items to ship, and 30% like to receive advice on what products they should purchase. consumers also value face-to-face interactions with store associates. In fact, 90% of consumers say they are somewhat or extremely likely to make a purchase when theyreceive assistance from a knowledgeable store associate. Looking at specific age groups, 64% of Baby Boomers expect in-store associates to know the best products for their specific needs and budget, which is 17% more than the other participating respondents.

(*The 2015 Time Trade State of Retail Report*)

LITERATURE REVIEW:

Online Shopping Behavior - Identifying pre-purchase intentions of consumers is the key to understand why they ultimately do or do not shop from the Web market. One stream of research under online consumer behavior consists of studies that handle the variables influencing these intentions. A compilation of some of the determinants researchers have examined are: transaction security, vendor quality, price considerations, information and service quality, systemquality, privacy and security risks, trust, shopping enjoyment, valence of online shopping experience, and perceived product quality. (Liao and Cheung, 2001; Saeed et al., 2003; Miyazakiand Fernandez, 2001; Chen and Dubinsky, 2003).

The Online Purchasing Process - Many studies frequently mention that there is a vast amount of window shopping taking place online but the number or the rate of surfers who turn into purchasers or regular buyers

are very low (Mayer, 2002; Betts, 2001; Oliver, 1999). This might happen because of the lack of consumer intention to purchase an offering from the online environment at the outset. It might also happen 15 because of various problems that arise during online shopping driving the consumer to abandon the task in the middle. Therefore, while one stream of research should identify the reasons behind the purchase reluctance of consumers, another area of concentration should be why people abandon their shopping carts and stop the purchasing process in the middle. Such attempts can help to understand how to turn surfers into interactors, purchasers, and finally, repeat purchases by making them enter into continuous interaction with this environment (Berthon, 1996)

Advantages and Disadvantages of Going Online

The list of the advantages and disadvantages of becoming an online business is quite long. For many companies, Internet based plans are not yet a priority because of costs, system incapabilityand the fact that their external partners cannot participate in the e business environment yet (Roth, 2000). In other words, e-commerce is the sweet spot but transforming into a real electronic business is the critical and difficult part of all this excitement (Higgins, 1999).

Customer personal characteristics Sohn and Ahn (1999) showed that consumers' knowledge affects their adoption of ecommerce. Liang and Huang (1998) Found that customer's experiencean important factor in online purchasing. Kim and Kwon (1999) contended that a consumer whose lifestyle is more progressive and assertive in leisure activities use the internet more frequently and searches information through the internet more often. Limayem, Khalifa et al. (2003) added personal innovativeness as another personal characteristic in order to online shopping. Yang and Cho (1999) examined the impact of consumers' 26 need for cognition, and search objectives on consumer information search through the internet.

Main potential drivers for consumer adoption of online marketing

Accessibility and convenience the possibility to shop anytime, from anywhere is the most obvious and most commonly cited advantage of online marketing, and was found to be the most important perceived consumer benefit of internet shopping in empirical studies by Jarvenpaa andTodd (1996-1997) and Kangis and Rankin (1996).

The real time nature of the medium The internet can provide consumers with up-to-the minuteinformation on prices; availability, etc. (cf. Franz 2000) **Time savings** Consumers may benefit from the shopping process being faster in the market space than in the market place as a result ofthe rapidity of the search process and the transactions (Wigand & Benjamin 1995, Krause 1998**).**

Possibilities for comparison shopping By allowing consumers to shop in many places and conduct quick comparisons of offerings and prices (Hoffman et. Al. 1995, Hart et al. 2000), Internet market places have the ability to reduce search costs for price and product information(Bakos 1998, Strader & Shaw 1999, Rowley 2000, Bhatt & Emdad 2001).

Access to extensive information An important consumer benefit is the access to greater amounts of dynamic information to support queries for consumer decision-making (Hoffman et.Al. 1995 Alba et al 1997).

Privacy and anonymity The internet has the potential to offer consumers benefits with respectto a partial, or even a total privacy and anonymity/pseudonymity (Parsons 2002) throughout thepurchasing process.

Competitive prices By embracing online marketing consumers may benefit from price reductions as a result of increased competition as more suppliers are able to compete in an electronically open market place (Turban et al. 1999), as a result of reduced selling prices due toreduction in operational/transaction costs (Brynjolfsson & Smith 2000), and manufacturers internalizing activities traditionally performed by intermediaries (Benjamin & Wigand 1995**).**

Availability of personalized offers Consumers can benefit from IT enabled opportunities for personalized interactions and one-to-one relationships with companies, which allow for products, services and web content to be, customized more easily (cf. Peppers & Rogers 1999, Brown 2000).

Methodology:

The Research is based on the analysis of the primary and secondary data. The collected data isanalyzed using the statistical tools.

Research Design: Descriptive research is used to describe characteristics of in-store shoppingphenomenon being studied. An attempt is made to analyze the phenomenon relating to how consumers prefer to shop in-store over the shopping online.

Sources of Data:

Primary Data Sources:

The primary data was collected through series of interviews held with the consumers who visitedthe stores for shopping. A structured questionnaire with 8 questions related to the research was used in the process of collecting primary data.

Secondary Data:

The secondary data was collected from the available sources like Retail Magazines, Newspapers; Articles already published by authors in various national and international journals and Retail Management text books.

Sample and Sample Size:

Customers who visited the organized retail outlets were the samples chosen for the research. A sample of 250 was selected for the data collection.

Analysis:

1. **Age and Income of the Respondents:**

   Age is important factor which indicates what age group of customers are frequently visiting the retail outlets be it an organized or unorganized outlets. Majority of the respondents who frequently visit the retail outlets belong to the age group between 26 to 35 years.

   Income is an important factor which influences the purchasing power or ability to buy. The researcher admits that most of the consumers who visited the retail outlets had an monthly income of Rs. 40000 and above.

2. **Distance from Residence to Retail Outlets:**

Distance	No. Of. Respondents	Percentage (%)
Less Than 1KM	180	72
1KM-3KM	40	16
3KM and Above	30	12
Total	250	100

Consumers prefer to buy the product from the nearest retail outlets. Mostly the requirements in daily life is fulfilled by the convenience stores in emergency or as required, but these days customers also prefer to travel at long distance for purchasing as organized retail outlets providing all under one roof with wide range of selection at lower price discounts and offers.

3. Availability of wide range and quantity of products: In- store VS Online shopping.

Hypothesis:

H0: There is a significant difference between availability of wide range and quantity of products in-store and Online Shopping.

H1: There is no significant difference between availability of wide range and quantity of products in-store and Online Shopping.

Mode	Number of Respondents		Total
	Availability	Non- Availability	
Online Store	140	30	170
Physical Store	60	20	80
Total	200	50	250

Expected Frequencies (AB) = [(A)*(B)]/N

136	34	170
64	16	80
200	50	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
140	136	16	0.118
60	64	16	0.250
30	34	16	0.471
20	16	16	1.000
Total			$\sum[(O-E)^2]/E = 1.839$

χ^2 Calculated value $=\sum[(O-E)^2]/E = 1.839$

Degree of freedom = (r-1)*(c-1) = (2-1)* (2-1) = 1

χ^2 Table value for 1 Degree of freedom at 5% = 3.84

Since χ^2 Calculated value (1.839) $< \chi^2$ Table value (3.84), Hypothesis is accepted.

Conclusion.

There is a significant difference between availability of wide range and quantity of products in-store and Online Shopping. People prefer to buy from Local Nearby physicalRetail stores as they get required quantity of products at right time and right place compared to online shopping.

2. CRM Initiatives:

H0: Consumers are more inclined towards buying from physical store over onlinestore based on CRM initiatives.

H1: Consumers are not inclined towards buying from physical store over onlinestore based on CRM initiatives.

Mode	Number of Respondents		Total
	Preferred	Not- Preferred	
Physical Store	143	30	173
Online Store	38	39	77
Total	181	69	250

Expected Frequencies (AB) = [(A)*(B)]/N

125.6	47.74	173
55.74	21.26	77
181	69	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
143	125.25	315.06	2.516
38	55.74	314.71	5.667
30	47.74	314.71	6.60
39	21.26	314.71	14.80
Total			$\sum[(O-E)^2]/E = 29.48$

χ^2 Calculated value $= \sum[(O-E)^2]/E = 29.48$

Degree of freedom = (r-1)*(c-1) = (2-1)* (2-1) = 1

χ^2 Table value for 1 Degree of freedom at 5% = 3.84

Since χ^2 Calculated value (29.48) > χ^2 Table value (3.84), Hypothesis is rejected.

Conclusion.

Consumers are not inclined towards buying from physical store over online store basedon CRM initiatives. Consumers do not consider CRM initiatives as more important factors while buying from Physical stores. These days the retailers at the physical store offer the same CRM initiatives compared to the CRM initiatives at the online store.

3. **Sales promotional motives behind motivating consumers to buy.**

    H0: There is a significant difference in sales due to Reasonable price reductions,discounts and offers at physical stores and online stores.

    H1: There is a significant difference in sales due to Reasonable price reductions,discounts and offers at physical stores and online stores.

Mode	Number of Respondents			Total
	Increased Sales	No Increase in Sales	No Effect	
Physical Store	75	15	35	125
Online Store	65	20	40	125
Total	140	35	75	250

Expected Frequencies (AB) = [(A)*(B)]/N

70	17.5	37.5	125
70	17.5	37.5	125
140	35	75	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
75	70	25	0.3571
65	70	25	0.3571
15	17.5	6.25	0.3571
20	17.5	6.25	0.3571
35	37.5	6.25	0.1667
40	37.5	6.25	0.1667
Total			$\sum[(O-E)^2]/E = 1.77$

χ^2 Calculated value $=\sum[(O-E)^2]/E = 1.77$

Degree of freedom = (r-1)*(c-1) = (2-1)* (3-1) = 2

χ^2 Table value for 2 Degree of freedom at 5% = 5.99

Since χ^2 Calculated value (1.77) $< \chi^2$ Table value (5.99), Hypothesis is accepted.

Conclusion.

There is a significant difference in sales due to Reasonable price reductions, discounts and offers at physical stores and online stores. Customers have an opinion that sales in both the formats like physical stores and online stores do vary as per the price reductions,discounts and offers. Customers are of the opinion that online stores offer more price reductions, discounts and offers compared to physical store.

4. Association between economics conditions and quantity purchased.

H0: There is no association between economic conditions and the quantitypurchased.

H1: There is an association between economic conditions and the quantitypurchased.

Economic Conditions	Number of Respondents			Total
	High quantity	Medium Quantity	Less quantity	
Rich	55	70	15	140
Poor	15	30	65	110
Total	70	100	80	250

Expected Frequencies (AB) = [(A)*(B)]/N

39.5	56	44.5	140
30.8	44	35.2	110
70.3	100	79.7	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
55	39.5	240.25	6.08
15	30.8	249.64	8.10
70	56	196	3.5
30	44	196	4.45
15	44.5	870.25	19.56
65	35.2	870.04	25.22
Total			$\sum[(O-E)^2]/E = 66.91$

χ^2 Calculated value $= \sum[(O-E)^2]/E = 66.91$

Degree of freedom = (r-1)*(c-1) = (2-1)* (3-1) = 2

χ^2 Table value for 2 Degree of freedom at 5% = 5.99

Since χ^2 Calculated value (66.91) > χ^2 Table value (5.99), Hypothesis is rejected.

Conclusion.

There is an association between economic conditions and the quantity purchased. Customers admit that there is an association between the economic conditions and quantity purchased. Generally it is believed that economically poor customers with lowpurchasing power buy less quantity than compared to the rich customers with more purchasing power buy more and more of luxurious goods.

5. Electronic payment system and credit facilities provided:

Most of the retail firms are bringing out new modes of payment and credit facilities in both the physical store and online store formats. In order to map out this campaign, retail firms want to determine whether the campaign will appeal most to particular age group orwhether it will appeal equally to all age groups.

H0: Campaign appeals equally to all age groups.

H1: Campaign doesn't appeal equally to all age groups.

	Age Group				Total
	Under 20	20-40	40-60	60 and above	
Accept (Like)	73	39	24	14	150
Rejected (dislike)	27	11	21	11	70
Indifference	10	5	5	10	30
Total	110	55	50	35	250

Expected Frequencies (AB) = [(A)*(B)]/N

66	33	30	21	150
30.8	15.4	14	9.8	70
13.2	6.6	6	4.2	30
110	55	50	35	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
73	66	49	0.74
27	30.8	14.45	0.47
10	13.2	10.24	0.78
39	33	36	1.09
11	15.4	19.36	1.258
5	6.6	2.56	0.388
24	30	36	1.2
21	14	49	3.5
5	6	1	0.1667
14	21	49	2.333
11	9.8	1.44	0.147
10	4.2	33.64	8.01
Total			$\sum[(O-E)^2]/E = 21.59$

χ^2 Calculated value $= \sum[(O-E)^2]/E = 21.59$

Degree of freedom $= (r-1)*(c-1) = (3-1)*(4-1) = 6$

χ^2 Table value for 6 Degree of freedom at 5% = 12.59

Since χ^2 Calculated value (21.59) > χ^2 Table value (12.59), Hypothesis is rejected. **Conclusion:** Campaign doesn't appeal equally to all age groups. Customer admits thatthe new campaign would appeal the most to working population.

6. **Retailers wishes to test whether a preference pattern of customers for its privatecostly brands is dependent on income levels.**

   H0: Preference pattern of customers for its private costly brands is not dependenton the income level.

   H1: Preference pattern of customers for its private costly brands is dependent onthe income level.

Income level	Brands			Total
	Brand A	Brand B	Brand C	
High	85	15	40	140
Medium	25	12	30	67
Low	10	6	27	43
Total	120	33	97	250

Expected Frequencies (AB) = [(A)*(B)]/N

67.2	18.49	54.31	140
32.64	8.98	26.38	68
20.16	5.53	16.31	42
120	33	97	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O-E)^2$	$[(O-E)^2]/E$
85	67.2	316.8	4.714
25	32.64	58.37	1.787
10	20.16	103.23	5.120
15	18.49	12.19	0.6593
12	8.98	9.12	1.0156
6	5.53	0.2209	0.0399
40	54.31	204.78	3.770
31	26.38	21.34	0.8089
27	16.31	114.27	7.006
Total			$\sum[(O-E)^2]/E = 24.92$

χ^2 Calculated value $=\sum[(O\text{-}E)^2]/E = 24.92$

Degree of freedom $= (r\text{-}1)*(c\text{-}1) = (3\text{-}1)*(3\text{-}1) = 4$

χ^2 Table value for 4 Degree of freedom at 5% = 14.860

Since χ^2 Calculated value (24.92) $> \chi^2$ Table value (14.860), Hypothesis is rejected.

Conclusion:

Preference pattern of customers for its private costly brands is dependent on the incomelevel. It is found that customers with high and medium income level prefer to buy the products from the private costly brands.

7. **Association between Shift (Time of purchase) and sales:**

   H0: There is no association between the shift and the volume of sales.H1: There is

   an association between the shift and the volume of sales.

Shift	Volume of sales		Total
	Good sales	Poor sales	
Day	90	13	103
Evening	70	17	87
Night	40	20	60
Total	200	50	250

Expected Frequencies (AB) = [(A)*(B)]/N

82.4	20.6	103
69.6	17.4	87
48	12	60
200	50	250

O= Observed Frequencies E= Expected Frequencies

O	E	$(O\text{-}E)^2$	$[(O\text{-}E)^2]/E$
90	82.4	57.76	0.7009
70	69.6	0.16	0.0023
40	48	64	1.334
13	20.6	57.76	2.8039
17	17.4	0.16	0.00919
20	12	64	5.334
Total			$\sum[(O\text{-}E)^2]/E = 10.183$

χ^2 Calculated value $= \sum[(O-E)^2]/E = 10.183$ Degree of freedom $= (r-1)*(c-1) = (3-1)*(2-1) = 2$

χ^2 Table value for 2 Degree of freedom at 5% = 5.991

Since χ^2 Calculated value (10.183) > χ^2 Table value (5.991), Hypothesis is rejected.

Conclusion:

There is an association between the shift and the volume of sales. Customers admit thatthey prefer day and evening time convenient to purchase the products. Hence there is adirect relationship between the time of purchasing and volume of sales.

Conclusion:

It is concluded that there is a significant difference between availability of wide range and quantity of products in-store and Online Shopping. People prefer to buy from LocalNearby physical Retail stores as they get required quantity of products at right time andright place compared to online shopping. These days the retailers at the physical store offer the same CRM initiatives compared to the CRM initiatives at the online store.

Customers have an opinion that sales in both the formats like physical stores and online stores do vary as per the price reductions, discounts and offers. Customers are of the opinion that online stores offer more price reductions, discounts and offers compared to physical store. Generally it is believed that economically poor customers with low purchasing power buy less quantity than compared to the rich customers with more purchasing power buy more and more of luxurious goods. Preference pattern of customers for its private costly brands is dependent on the income level. It is found that customers with high and medium income level prefer to buy the products from the privatecostly brands. There is an association between the shift and the volume of sales.

Customers admit that they prefer day and evening time convenient to purchase the products. Hence there is a direct relationship between the time of purchasing and volumeof sales.

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