ATTRIBUTES AFFECTING ONLINE SHOPPING A FACTOR ANALYTICAL APPROACH

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ABSTRACT

Online Shopping is a process of buying and selling of products and services through electronic media. Online shopping becomes a new trend mark of buying goods & services. It is a method through which consumers directly buy goods and services, without an intermediary from a seller in real time over the internet.. With the increase in number of internet users, the prospect of online shopping is increasing in India so there is need to identify the attributes affecting online shopping. The current study analyzed the various attributes which affect the online shopping. The data was collected with the help of structured questionnaire the sample constituted of 100 respondents from Jalandhar, Amritsar and Ludhiana. The factor analysis has been applied. The result indicated that there are 9 factors i.e. customer satisfaction, product value, privacy, usability, convenience, ease of use, delivery, trust and security.

KEYWORDS: Attributes Affecting Online Shopping a Factor Analytical Approach

INTRODUCTION

The development of information technology has changed the face of Consumer buying behaviour. Now days, a consumer doesn't need to go to a shop or market for purchasing or buying. IT provides the convenience to buy anything from home, office or even while travelling consumer can buy by just one click from their mobile phone or computer screen.

Impact of IT on Online Shopping

Information technology means the use of systems such as computers and telecommunications for storing, retrieving and sending information electronically. IT is used to transfer or exchange of all forms of electronic data from one system to other.

Definition

IT, Act, 2000 has defined "To provide legal recognition for transactions carried out by means of electronic data interchange and other means of electronic communication, commonly referred to as "electronic method of communications and storage of information, to facilitate electronic filing to documents with the government agencies and further to amend the Indian Penal code, the Indian Evidence Act, 1872, the Bankers Book evidence Act, 1891 and the Reserve Bank of India Act, 1934 and for matters connected there with or incidental there to."

Online Shopping

Online Shopping is a process of buying and selling of products and services through electronic media. Online shopping is an electronic form of commerce to buy products over the internet from a seller using a web browser. It is also known as e-shopping, internet shopping, web shopping. Online shopping becomes a new trend mark of buying goods & services. It is a method through which consumers directly buy goods and services, without an intermediary from a seller

in real time over the internet. With the increase in number of internet users, the prospect of online shopping is increasing in India. The increasing number of online websites is a proof of internet literacy among the people. They prefer to shop online. It provides the convenience of shopping around the clock. Now everyone is able to shop almost everything by just one click. "The business of online marketing is fastest growing segment of online commerce. The major difference between traditional and online selling is the extent of interaction between the consumer and the seller. Online marketing provide one to one communication between the seller and the end user.''(source1) An online shop evokes the physical analogy of buying products or services at bricks-and-mortar retailer or shopping to consumer (B2C) online shopping. The largest online shopping corporations are Amanzon.com, e-bay, jabong.com, Alibaba, shop clues etc.

NEED OF THE STUDY

From the last decade, there is tremendous increase in the number of internet users. India is showing remarkable growth in the E -commerce. Today, E -commerce is a common word in Indian society and it has become an integral part of our daily life. Undoubtedly, with the population of millions of people, online shopping shows unlimited potential in India. There are various websites that provide number of products and services online. Now days, more and more customers are adopting electronic channels for purchasing their daily needed products. The globalization has increased competition and developed information technology that further has enhanced customer awareness and created a situation where people prefer to shop online. Thus it is needed the various attributes that influence the customers to shop online.

OBJECTIVE

- To analyze the various attributes that influences the perception of customers towards online shopping.

- To draw out the most significant attribute that affect the perception of customers towards online shopping.

LITERATURE REVIEW

Limayen et.al. (July, 2000) investigated the factors affecting online shopping consisted of 3 stages: (a) beliefs elicitation, (b) survey of intention and beliefs, (c) survey of behaviour. The sample constituted of 705 consumers. Survey method was used for data collection and analysis was done by using partial least square and cronbach's alpha. The study concluded the impact of different factors on online shopping intentions and behaviour was developed by using empirical test based on the theory of planned behaviour.

Haubel and Trifts (2000) explored two decision aids (a) recommendation agent, allows consumer to more efficiently screen the set of alternative available in online shopping environment (b) comparison matrix, designed to help consumers in-depth comparison among selected alternative. The study was based on the secondary research and analysis was done by using spearman correlation, generalized estimating equation (GEE) model. The study showed that these tools have highly desirable properties in terms of consumer decision making that lead to substantial positive welfare effects for consumers by enhancing the ability of individuals to identify the products matched with their personal preferences.

Shankar et.al. (2002) proposed a conceptual framework on the effects of the online medium on customer satisfaction, loyalty and the relationship between satisfaction and loyalty. The sample constituted 2000 respondents of

Marriott International Hotel. The analysis was done by using 3-stage least square method, glesjer test and chow test. The findings revealed that the level of satisfaction for online chosen services was same as offline chosen services while loyalty was higher for services chosen online than offline. It was concluded that there was an inverse relationship between loyalty and satisfaction but they are positively reinforced with each other. So the relationship between them further strengthened online.

S.H.Teo et. al. (2003) attempted to fill some gap by focusing on the several different stages of the consumer decision process. Survey method was held on internet and 1133 email responses were received and analysis was done by using seven point likert scale and chi square test. Researcher examined the decision making and choice behaviour of consumer prior to their purchase online. The study concluded that perceived risk has a negative relationship with consumer overall deal evaluation but overall deal evaluation has positive relationship with consumer willingness to buy online.

Zhao and Dholakia (2005) analyzed varying relationship between specific online store attributes and site design, satisfaction and loyalty based on selected attributes include in Bizrate data set. The study was based on secondary research and analysis was done by using variance inflation factor (VIF) and regression. The study revealed that ease of findings what and clarity of product information was two most important attributes. Thus the study concluded that other attributes such as overall look and design of the site, shopping experience, satisfaction and loyalty, on time delivery etc. also play dominant role.

Gupta et.al.(2007) examined the relationship between the operating characteristics of the consumer purchase decision process and the channel switching intentions of consumer. The sample constituted of 337 customers. Survey method was used for data collection and analysis was done by using cronbach's alpha, Pearson correlation, means and standard deviation. Researchers' analyzed that consumer channel switching tendency from online to offline was 52% (approx) across four categories: books, flight tickets, wine and stereo systems. The study concluded that search goods i.e. flight tickets and books and experienced goods i.e. stereo system were consistent with the order of switching tendency (flight tickets 83%, books 40%, stereo system 18%, and wine 60%). The study concluded that consumers were attracted to purchase online perceived lowered channel risk, search efforts, evaluation effort and delivery time than offline.

Hausman and Siekpe (2008) examined that the companies spent thousands of dollars on developing and maintaining websites but websites were failed to serve the organization goals. The data was collected from 266 students of Southern University, US. The analysis was done by applying ANNOVA test, 5-point likert scale (factor analysis). The researcher suggested some specific recommendations regarding website design elements that provide positive managerial outcomes. The study reflected that poor website designs are the major reasons of failure of websites. The study concluded that both computer and human factor were important for online shopping. Thus website designers must add human specific features such as use of humour, appealing graphics or 3D visuals as well as computer specific features such as usefulness, in formativeness and understandable websites layout etc. to attract, retain and motivate the consumers.

Chen, Hsu and Lin (2009) proposed a comprehensive list of attributed and features of online shopping websites that increase consumer purchase intention. The data was collected from 1567 university students. Chi-square test was applied for analysing the data. The researchers investigated 3 categories of attributes of online shopping

websites: Technology, Shopping and Product. The study concluded that computer expertise affected the consumer purchase intention preference for the attributes and features of online shopping websites. Thus the firms need a clear strategy to differentiate their customers.

Sonja Grabner (2009) examined that consumers trust was a foundation or main factor for the acceptance or rejection of e-commerce. The study was based on secondary research undertaken previously. The researcher analysed that many consumers had suspicion on the functions of e-commerce mechanism i.e. its transparency process and quality of products offered online. It was also analysed that potentially co-existing mechanism would reduce the uncertainty and complexity of transaction and relationship in electronic markets. The study concluded that trust would remain the major factor for success/failure of e-business. Therefore, efforts should be taken for the security of e-commerce system and trustworthy behaviour of online retailers should be developed.

Kim et.al.(2010) explored that product involvement and trust towards websites had mediating and moderating effects on customer's purchase intentions in relation to the effects of the key attributes of web advertisements i.e. perceived in formativeness and perceived entertainment on online shopping sites. The sample of the study comprised of 264 individuals who prefer online shopping. The study concluded that the consumer with higher levels of product involvement tend to shop in shopping malls which provide more information while consumer with lower level of involvement considered entertainment factors in their decision. It was also concluded that consumer with higher level of trust influenced by perceived entertainment while consumer with lower level of trust towards websites considered more information to minimise their environmental uncertainty in their decisions.

Adil Bashir (2013) examined how consumer behaved while online shopping. It was identified that price, time saving and convenience were dominated factors that lead to certain buying behaviour in online shopping. The sample constituted of 240 citizens Karachi, Pakistan. Researcher explored that major barriers in online shopping were safety issues and low level of trust on online stores. It was also revealed that online shopping was mostly influenced by social network and personal experience. The study concluded that the acceleration of online shopping in Pakistan was not rapid as compared to other developed countries like USA and UK.

Bordalo et.al.(2013) explored that the salient attributes of goods such as price or quality drawn more consumer intentions. The study was based on secondary research. The study presented a theory of context- dependent choice and drawned variety of disparate evidence, including decoy effects and context - dependent willingness to pay. It was also suggested a novel theory of misleading sales. The study concluded that consumer disproportionately attached high weight to salient attributes and their choices were titled towards goods with higher quality or prices ratio.

Lui, Li and Feng Hu(2013) explored new insights by combining marketing and information system wisdom which enriched the consumer understanding on the determinants' of online purchase decisions. The sample constituted of 369 students of Zhejiang Normal University. Survey method was used for data collection and analysis was done by using seven point Likert scale and Harmon's one factor test. Researchers proposed that the marketing wisdom and information system space quantified the websites cues: product availability, website ease and visual appeal affected the personality traits: instant gratification, normative evaluation and impulsiveness that urged the impulse purchase online. The study concluded that personality traits were key determinants of purchase impulsively while websites cues were important outriders.

Grewal, et.al. (2015) explored a conceptual model of the effect of store name, brand names and price discounts on consumer purchase intentions and evaluations. The sample constituted of 309 students of University of Miami, US. The survey method was used for data collection and analysis was done by using squared multiple correlation method. The findings revealed that store's perceived image was influenced by the store name and its quality of merchandise, which in turn positively influenced the purchase intention. It also revealed that price discount, internal price and brand quality influenced the value perceived. The study concluded that high knowledge respondents were influenced by the brand name while the lower knowledge respondents were more influenced by the price discount, brand name and store name.

Chan and Fah et. al.(2015) examined the correlation among perceived benefits, perceived risk and perceived website quality towards online purchasing intention. The sample constituted of 180 respondents in Singapore. Survey method was used for data collection and analysis was done by using correlation and a nova test. The findings of the study revealed that there was significant correlation between perceived benefits and online purchasing intention and negative correlation between perceived risk and online purchasing intention.

RESEARCH METHODOLOGY

Research Framework

The present study is based on the objectives of determining the attributes that influencing the customers to shop from online websites and identifying the problems that customers faces while shopping from online websites and customer perception towards online shopping.

Population and Sample Selection

For the study sample are taken from Amritsar, Jalandhar and Ludhiana city. The sample size taken for the study includes all the customers who visit online shopping websites for purchasing of the products.

Collection of Data

The questionnaire method has been used for data collection from 100 respondents as a primary data and articles from the secondary data. The survey targeted customers from public sector employee, private sector employee, business, agriculture, service class and students. Data was collected with the help of structured questionnaire. Overall 120 questionnaires were distributed out of which 100 questionnaires were received. Questionnaire was administered face to face to the customers.

Method of Analysis of Data

Analysis of the collected data was done by;

- Factor analysis

- Weighted Average Scores

Factor Analysis: In order to determine the factors that influence the customers to shop online factor analysis have been applied. Factor analysis identifies a common factor from available variables and provides information that links together the unrelated variables and then provides information about structure of the data collected.

FACTOR ANALYSIS

This section deals with the factor influences the perception of customer towards online shopping. There are number of attributes which influence customer decision for purchases such as product value, privacy, usability, convenience, delivery etc.

The attributes such as overall look and design of the site, shopping experience, satisfaction and loyalty, on time delivery etc. that influence the customer perception towards online shopping are analyzed by Zhao and Dholakia (2005). Therefore there is urgent need to study the various attributes that influence the customer perception towards online shopping.

RELIABILITY ANALYSIS

Cronbach's alpha is used to check the reliability of the sample collected. In other words, it helps in measuring the consistency among the sample items. Cronbach's Alpha measures the strength of the consistency among the variables and it is assumed that the value of alpha should be more than 0.6.

Table 4.12

Reliability Statistics	
Cronbach's Alpha	**N of Items**
875	30

In the table (4.12), it is clearly shown that the value of cronbach's alpha is 0.875 which is more than 0.6. So the sample is reliable for the study.

PRINCIPLE COMPONENT METHOD

Principle of component analysis involves a mathematical procedure that transforms a number of (possibly) correlated variables into a (smaller) number of uncorrelated variables called principal components. The first principal component accounts for as much of the variability in the data as possible, and each succeeding component accounts for as much of the remaining variability as possible.(source1)

KMO and BARTLETT'S TEST

KMO test is used to check the adequacy of the sample. It is assumed that the value of KMO should be more than 0.6. The sample is said to be adequate only if the value of KMO is more than 0.6. In Bartlett's test the null hypothesis is set:

H0: There is no correlation between the variables

H1: There is correlation between the variables.

If the value of Bartlett's test is less than 0.5 than the null hypothesis is rejected and the sample is adequate for the study.

Table 4.13: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.685
Approx. Chi-Square	1194.929
Bartlett's Testof df	435
Sphericity Sig.	.000

In the table (4.13), the value of KMO is 0.685 which is more than 0.6 and value of Bartlett's test comes out be.0.435 which is less than 0.5; it means null hypothesis is rejected. Thus there is correlation between the variables, so the data is adequate for the study.

COMMUNALITIES

Communalities reflect the common variance explained by each variable.

Table 4.14: Communalities

	Initial	Extraction
it is quick to find each and every product online	1.000	.626
it is quick to find the product with minimum number of clicks	1.000	.672
it is easy to place orders	1.000	.782
online websites have information secured with encryption	1.000	.713
online shopping websites provide accounts with id and password	1.000	.768
online shopping websites display confirmation schemes after completion of transactions	1.000	.816
digitals certificates are available on the websites	1.000	.705
online shopping websites protect the credit card information of the customer	1.000	.671
privacy statements are displayed on online website	1.000	.686
policies on information distribution are given on the websites	1.000	.754
policies on use of cookies are available on the websites	1.000	.629
online shopping websites provides user friendly interfaces	1.000	.677
online websites posses fast and accurate search capability	1.000	.753
product categorization is proper	1.000	.624
varied payment methods are available on the online websites	1.000	.675
product return and exchange services are proper	1.000	.695
the transaction platform is completely certified	1.000	.552
delivered transaction summary is provided after online shopping	1.000	.682
delivery time is minimum	1.000	.757
notification of delay in shopping is properly shown on websites	1.000	.639
product features are matched with customer satisfaction	1.000	.593
products are easy to use	1.000	.527
prices of the products are reasonable	1.000	.599
continuous customer service is available	1.000	.654
discounts are available on the products	1.000	.716
comparison between different product is available	1.000	.586
high quality products are available	1.000	.644
i am satisfied with my last purchase	1.000	.763
i am satisfied with quality of products delivered	1.000	.766
i am satisfied with delivery channels	1.000	.788

TOTAL VARIANCE EXPLAINED

Total variance explained shows which variable should load in which factor.

Table 4.15: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.063	23.543	23.543	7.063	23.543	23.543	3.791	12.636	12.636
2	2.357	7.855	31.398	2.357	7.855	31.398	3.234	10.780	23.416
3	2.288	7.627	39.025	2.288	7.627	39.025	2.347	7.823	31.239
4	1.941	6.470	45.495	1.941	6.470	45.495	2.082	6.942	38.180
5	1.661	5.538	51.033	1.661	5.538	51.033	2.010	6.699	44.879
6	1.470	4.899	55.932	1.470	4.899	55.932	1.876	6.252	51.132
7	1.405	4.682	60.614	1.405	4.682	60.614	1.776	5.921	57.053
8	1.191	3.970	64.584	1.191	3.970	64.584	1.759	5.862	62.915
9	1.139	3.797	68.381	1.139	3.797	68.381	1.640	5.466	68.381
10	.964	3.212	71.593						
11	.890	2.967	74.560						
12	.822	2.740	77.300						
13	.800	2.667	79.967						
14	.685	2.284	82.251						
15	.642	2.139	84.389						
16	.622	2.075	86.464						
17	.567	1.891	88.355						
18	.550	1.832	90.188						
19	.474	1.580	91.768						
20	.406	1.354	93.122						
21	.349	1.164	94.285						
22	.282	.940	95.226						
23	.269	.895	96.121						
24	.232	.773	96.894						
25	.217	.723	97.617						
26	.194	.648	98.265						
27	.157	.524	98.788						
28	.128	.428	99.216						
29	.120	.401	99.617						
30	.115	.383	100.000						

Extraction Method: Principal Component Analysis.

ROTATED COMPONENT MATRIX

Rotated component matrix is used to rotate the factors. In the study 35 variables are used out of which 5 variables were dropped due to low factor loadings. Therefore 9 factors were extracted from 30 variables.

Table 4.16: Rotated Component Matrix

	Component								
	1	2	3	4	5	6	7	8	9
i am satisfied with delivery channels	.853								
i am satisfied with my last purchase	.844								
i am satisfied with quality of products delivered	.783								
products are easy to use	.509								
notification of delay in shopping is properly shown on websites	.499								
the transaction platform is completely certified	.432								
discounts are available on the products		.726							
prices of the products are reasonable		.712							
comparison between different product is available		.674							
high quality products are available		.625							
digitals certificates are available on the websites		.528							
privacy statements are displayed on online website			.765						
policies on use of cookies are available on the websites			.673						
policies on information distribution are given on the websites			.614						
online websites posses fast and accurate search capability				.818					
product return and exchange services are proper				.543					
online shopping websites provides user friendly interfaces				.413					
it is quick to find the product with minimum number of clicks					.761				
online shopping websites provide accounts with id and password					.619				
product categorization is proper					.485				
it is easy to place orders						.813			
product features are matched with customer satisfaction						.496			
it is quick to find each and every product online						.477			
delivery time is minimum							.773		
varied payment methods are available on the online websites							.541		
delivered transaction summary is provided after online shopping								.767	
online shopping websites display confirmation schemes after completion of transactions								.624	
online websites have information secured with encryption									.804
online shopping websites protect the credit card information of the customer									.618
continuous customer service is available	.410								

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 24 iterations.

FACTOR SUMMARY

Table 4.17

Rank	Factor Name (Variance Explained %)	Eigen Value	Cronbach's Alpha	Loading	Label	Statements
1	CUSTOMER SATISFACTION	7.063	0.837	0.853	V35	I am satisfied with delivery channel
				0.844	V33	I am satisfied with my last purchase
				0.783	V34	I am satisfied with quality of products delivered
				0.509	V27	Products are easy to use
				0.499	V25	Notification of delay in shopping is properly shown on websites
				0.432	V19	Transaction platform is completely certified
				0.410	V29	Continuous customer service is available
2	PRODUCT VALUE	2.357	0.749	0.726	V30	Discounts are available on the product
				0.712	V28	Prices of the products are reasonable
				0.674	V31	Comparison between different product is available
				0.625	V32	High quality products are available
				0.528	V7	Digital certificates are available on the website
3	PRIVACY	2.288	0.586	0.765	V9	Privacy statements are displayed on online websites
				0.673	V11	Policies on use of cookies are available on the websites
				0.614	V10	Policies on information distribution are given on the websites
4	USABILITY	1.941	0.552	0.818	V13	Online websites posses fast and accurate search capability

| | | | | 0.543 | V18 | Product return and exchange services are proper |
| | | | | 0.413 | V12 | Online shopping websites provides user friendly interfaces |

5	CONVENIENCE	1.661	0.568	0.761	V2	It is quick to find the product with minimum number of clicks
				0.619	V5	Online shopping websites provide accounts with ID and passwords
				0.485	V15	Product categorization is proper
6	EASE OF USE	1.470	0.607	0.813	V3	It is easy to place orders
				0.496	V26	Product features are matched with customer satisfaction
				0.477	V1	It is quick to find each and every product online
7	DELIVERY	1.405	0.488	0.773	V23	Delivery time is minimum
				0.541	V16	Varied payment methods are available on the online websites
8	TRUST	1.191	0.632	0.767	V22	Delivered transaction summary is provided after online shopping
				0.624	V6	Online shopping websites displayed confirmation schemes after completion of transactions
9	SECURITY	1.139	0.575	0.804	V4	Online websites have information secured with encryption
				0.618	V8	Online shopping website protect the credit card information of the customer

In order to draw out the most significant attribute that affect the perceptions of customers towards online shipping, weighted average scores have been calculated. Weighted average score is used to rank the factor of the basis of their mean scores.

Table 4.18: Weighted Average Score

FACTOR	WEIGHTED AVERAGE SCORE	RANK
CUSTOMER SATISFACTION	2.119	4
PRODUCT VALUE	2.152	3

PRIVACY	2.286	1
USABILITY	2.0	5
CONVENIENCE	1.8791	8
EASE OF USE	1.8608	9
DELIVERY	1.9734	6
TRUST	1.8901	7
SECURITY	2.2198	2

As reflected in the above table, privacy is the most important factor that influence the perception of customer towards online shopping accompanied with security and product value.

FACTOR EXPLANATION

Customer Satisfaction

Customer satisfaction reveals the satisfaction level of the customers who shop online. The weighted average score of this factor comes out to be (2.119). The variables included in this factor are: I am satisfied with delivery channel (0.853), I am satisfied with my last purchase (0.844), I am satisfied with quality of product delivered (0.783), products are easy to use (0.509), notification of delay in shopping is properly shown on websites (0.499), transaction platform is completely certified (0.432) and continuous customer service is available (0.410).

Product Value

Product value refers to the amount spend by customers for the perceived benefits from the product purchasing online. The weighted average score of this factor is 2.152 and it is third important factor that affect customer perception towards online shopping. The variables included in this factor are discount available on the products (0.726), price of the product is reasonable (0.712), comparison between different products is available (0.674), high quality products are available (0.625) and digital certificates are available on the websites (0.528)

Privacy

Privacy means to provide protection of individual's personal information by the online shopping websites from being theft. The online websites have policies on the distribution of information and use cookies to protect the personal data. The weighted average score of this factor is 2.286 and it is the most important factor that influences the customer perception towards online products. The 3 variables included in this factor are privacy statements are displayed on online websites (0.765), policies on use of cookies are available on the websites (0.673) and policies on information distribution are given on the websites (0.614).

Usability

Usability means the degree of effectiveness and efficiency in the context of use of software provided by online shopping websites for purchasing of the products. The weighted average score of this factor is 2.00. The 3 variables included in this factor are online websites posses fast and accurate search capability (0.818), product return and exchange services are proper (0.543) and online shopping website provides user friendly interfaces (0.413).

Convenience

Convenience refers to state of being able to find products on online websites without any difficulty. The weighted average score of this factor is 1.8791 and it is the second lowest factor that affects the customer perception towards online shopping. The variables included in this factor are quick to find product with minimum number of clicks (0.761), online shopping websites provide accounts with ID and passwords (0.619) and product categorization is proper (0.485).

Ease of Use

Ease of use means how easily customers purchase any product from online shopping websites. The weighted average score of this factor is 1.8608 and it is least important factor that influences customer perception towards online shopping. The variables included in this factor are easy to place order (.813), product features are matched with customer satisfaction (0.496) and quick to find each and every product online (0.477).

Delivery

Delivery means the mode by which online websites delivered any product too its customers who shopped online. The weighted average score of this factor is (1.9734). The variables included in this factor are delivery time is minimum (0.773), varied payment methods are available on the online website (0.541).

Trust

Trust means the expectation of the customers from the online shopping websites from which they shop products. The weighted average score of this factor is (1.8901). The variables included in this factor are delivered transaction summary is provided after online shopping (0.767) and online shopping websites displayed confirmation schemes after completion of transaction (0.624).

Security

Security means the safeguard provides by the online shopping websites to its customers. The weighted average score of this factor is 2.2198 and it second most important factor that influence the customer perception toward online shopping. The variables included in this factor are online websites have information secured with encryption (0.804) and protect the credit card information of the customer (0.618).

CONCLUSIONS

The attributes affecting online shopping varies from customer to customer and the perception is restricted to the availability of proper network and awareness to the online shopping this study identified 9 attributes which affects online shopping. The factors which affect the online shopping are customer satisfaction, product value, privacy, usability, convenience, ease of use, delivery, trust and security. Moreover the study also indicates that privacy is the most important attribute affect customer perception towards online shopping. Privacy means to provide protection of individual's personal information by the online shopping websites from being theft. The online websites have policies on the distribution of information and use cookies to protect the personal data. The weighted average score of this factor is 2.286 and it is the most important factor that influences the customer perception towards online products.

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