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### An empirical perspective on consumer's attitude towards online shopping

**Abstract.** *The Indian shopping experience is undergoing a drastic shift from brick and mortar to click and order. The anytime anywhere medium Internet is playing a distinctive role in opening up novel opportunities in how business is being done. The world's largest retailer Wal-Mart's buying 77% equity stake in India's e-tail major Flipkart for the US \$16 bln is an indicator of the transformation e-commerce industry is undergoing in India. Technology has brought transformations and also some scepticism related to risk and uncertainty on certain aspects of online transactions. Organised retailing accounts for 8% of an approximately 600 billion USD dollar market. There is a tremendous scope of growth if we compare the Indian economy to the other South East Asian markets. The macro-environment too suggests that India is poised for uninterrupted growth in the coming years. The rural foray of retailers can also prove to be the strategic initiative giving good results. Amazon says that 70% of its business is coming from small towns which aptly points to the fact that if challenges of rural distribution and communication are met revenues can significantly be driven up. The current study makes an attempt to explore the variation in factors affecting online shopping among rural and urban customers and also identify the significant factors affecting online shopping. The study also tries to assess the perceived concerns in online shopping. To know the most popular online site for business in India and the kind of products purchased online shall be the interest of this paper. The association of demographic variables and online shopping shall also be touched upon in this paper. The data shall be collected with the help of a questionnaire administered via random sampling on the rural and urban customer.*

**Keywords:** online, shopping, internet, development, commerce.

**Introduction.** The world's largest retailer Wal-Mart's buying 77% equity stake in India's e-tail major Flipkart for the US \$16bn is an indicator of the transformation e-commerce industry is undergoing in India.

The penetration of the internet and growing acceptance of online payments is opening up opportunities for retailers to connect with customers like never before. Smartphones and tablets are contributing almost 60-65% of e-commerce sales (Rajasekhar and Aggarwal, 2016).

The rural market which comprises of around 840 million generates around 50% of the country's GDP. There has been a decline in rural poverty by eight percentage points from 41.8 to 33.8 and urban poverty by 4.8% from 25.7% to 20.9% over the period 2004-05 to 2009-10. These figures totally go with the study showing rural households spending more on consumer goods like durables, beverages and services than five years ago (Patil,2017).

The marketers are making all efforts to tap the rural segment by focusing on 4As- Availability, Affordability, Acceptability and Awareness (Gupta, 2011). The technology is making advances in every sphere and that too in several dimensions. Developments in the retail sector have also been multifarious and manifold. The speed, cost, comfort and safety of availing any service has gained value in the minds of the customers The Indian shopping experience is undergoing a drastic shift from 'Brick and Mortar' 'to 'Click and Order'. The Internet is playing a distinctive role in opening up novel opportunities in how business is being done. Technology has brought transformations and also some scepticism related to risk and uncertainty on certain aspects. Consumers' attitude is a prominent factor affecting buying behaviour.

According to a report of Boston Consultancy Group, half of India's internet users will be rural and 40% of them will be women by 2020. As per the Internet and Mobile Association of India and IMRB International

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(market research firm) urban India will have more than 850 mn online users by 2025. From 2014 to 2016 the number of online buyers raised sevenfold to between 80 mn & 90 mn. Digitally influenced spending currently \$45bn to \$50bn is projected to increase tenfold between \$500 bn to \$550 bn and will account for 30-35% of retail sales. As per the reports of IBEF reports (2017), in India, the e-commerce sales are expected to reach the US \$120 billion by 2020 from the US \$ 30 billion.

**Review of the literature.** The literature so far reviewed relates to the studies conducted outside India especially in the countries where the online shopping is a big hit as well as the few relevant studies based on India. As taken the case of Indian scenario where the online shopping has entered into the market just 4-5 years ago and already it has climbing the ladder.

According to Sharma and Mittal (2009) in their study "Prospects of e-commerce in India", mentions that India is showing remarkable growth in the E-commerce Industry. Undeniably, with the large population, online shopping shows unlimited potential in India. Today online shopping is a common buzzword in Indian society and it has become an essential part of our daily life. There are many websites providing a number of goods and services. Some others provide a specific product along with its allied services. Multi-product e-commerce websites/ portals provide goods and services in a variety of categories. For instance, Apparel and accessories for men and women, Health and beauty products, Books and magazines, Computers and peripherals, Vehicles, Software, Consumer Electronics, Household appliances, Jewelry, Audio/video, entertainment, goods, Gift articles, Real estate and services.

Benedict et al. (2001) study reveal that perceptions toward online shopping and intention to shop online are affected by factors like ease of use, usefulness, and enjoyment, exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

Ramírez (2010) state that "The Internet has changed many facets of our daily lives: the way we relate and communicate with each other, how we interact with a bank, read newspapers or watch television. Even the buy and sell methods. These changes have occurred due to the constant flow of companies offering new business models and innovative formulae. Discount coupons have always been a powerful marketing tool for companies. Whether inserted in printed media or posted through letterboxes, they attracted new customers and were also offered at the time of purchase to promote consumer loyalty by encouraging repeat purchases at outlets. In order to gain high profit, there were many businesses which offered special discounts to a group of customers together.

In November 2008, famous "Groupon" was incorporated. Currently, Groupon is present in over 45 countries around the world since March 2010 and has received multi-million-dollar bids from industry giants like Yahoo! and Google. All these advantages provoke consumers to buy discount coupons and the rate of user growth is rising constantly

Venkatesh (2000) reported that perceived convenience offered by Internet Vendors has a positive impact on consumers' attitude towards online shopping, as they perceive the Internet as a medium that enhances the outcome of their shopping experience in an easy way. Online shopping holds a great potential for youth marketers. According to Vrechopoulos et al. (2001) youth are more inclined towards online shopping. They are the main buyers who used to buy products through the different online website. Dholakia and Uusitalo (2002) study examined the relationship between age and Internet shopping; found that younger consumers reported more linen to online shopping. They also found that younger consumers searched for more products online and they were more likely to agree that online shopping was more convenient. This study supports the previous arguments.

An OFT Market Study (2007) study establishes the scale and growth of internet shopping is impressive. It is benefiting millions of people and thousands of businesses. Over 20 million UK adults shopped online in 2005, with 56% of internet shoppers we surveyed having spent over £500 each during the year. In the same year, an estimated 62,000 UK businesses were selling online to households. The

study found that people shopped online because they find it convenient, it increases their choice and helps them to search for lower prices. Retailers sell online to reach more customers, to sell around the clock and in reaction to competition from rivals.

Susan Rose, Neil Hair and Moira Clark (2011) identified online purchase, in particular, continues to rise, as adoption and penetration levels of Internet technology continuously increase. By 2007, European Internet penetration stood at 43% of the population with a 231% usage growth year on year. In North America, penetration was at 71% of the population with 120% growth (Internet World Stats 2007).

Mittal (2013) the design displays that e- customer faith and perceived risk has affluent influences on their spending conclusions. He proposes at which point the E-commerce companies create marketing plans through data and analyzing result. Singhal and Shekhawat (2015) thus customer satisfaction has always been an important field for academicians and practitioners from past 3 decades as customers are the primary source of firm's revenues. Goyal (2014) online shopping is catching up in India due to several reasons. Several studies have been conducted in different countries to discover the facilitators of online shopping and issues related to it. This study explores research related to online shopping behaviour. The focus is on India and the growth of e-retailers in India. Growth and innovations by online retailers have created tough competition for the offline players. It explores various challenges and facilitators of online shopping.

Haver (2008) identified today's youth, more 'green' shoppers aren't going to waste precious money, energy and petrol going from store to store looking for just the right item. They shop online whenever they can, narrowing their choices to one or two items then go to the store to touch, feel, bounce and check out the actual product to see if it looks the way it was represented online. Kodandarama (2013) study depicts that "We are facing some threat from online stores in these electronics categories; however, in the big market of consumer durables we are safe for now". Vaitheeswaran (2013) examined the convenience of online shopping "With product getting standardized, specifications getting fixed and the concept of service getting eroded, the post-sale responsibility of the retailer has come down drastically. Hence customers go to stores to explore the product physically detail but online at a cheaper rate. Heavy discounts of e-commerce firms are possible because of their no warehouse model."

The main research methodology is shown in table 1.

**Table1 – Research methodology**

Research Design	Descriptive cum Exploratory
Data Collection	Primary and Secondary
Data Collection Instrument	Questionnaire
Sampling Technique	Random
Sample Size	105 customers
Area	NCR, Dist Bhiwani and Ch Dadri of Haryana
Analysis	Factor analysis, Regression

A structured questionnaire comprising of factors affecting online shopping was administered on the respondents. The sample comprised of respondents from both NCR and rural areas of district Haryana. The residents were from Delhi, Noida(NCR) and District Bhiwani and Ch.Dadri (Haryana). The sample was selected on a random basis. Data collection was both primary and secondary. Primary data was collected through a well-structured questionnaire. 200 questionnaires were distributed in both the areas and 105 responses were found fit for analysis. The facilitating factors for online shopping were ranked and factors constraining were also gauged. Secondary data was collected through magazines, journals, newspapers and reports etc. The research design was descriptive cum exploratory (Malhotra and Dash, 2009). Factor analysis, an interdependence technique for data reduction and summarization was applied.

The purpose was to examine the whole set of the interdependent relationship to extract factors that explain correlations among a set of variables (Malhotra and Dash, 2009). Regression was applied to analyse the associative relationship between metric dependent variable (overall satisfaction) and independent variables (factors extracted). SPSS 19 was used for analysis of the data.

**Analysis, findings and interpretation.** The data set was subject to factor analysis and regression analysis. The results and finds are discussed in this section. A brief profile of the respondents is being enumerated in table 2.

**Table 2 – Demographic Characteristics of the Respondents**

Variables		Frequency	Variables		Frequency
Gender	Male	54	Age	26-35	42
	Female	51		36-45	21
Occupation	Salaried	33	Income	46-55	42
	Business	54		2-5L	12
	Home Manager	18		<5L	39
Education	Graduate	48		6-10L	33
	Post Graduate	42		>10L	21
	Above Post Graduate	15			

Sources: Primary data

The study was on online shopping so a few basic things were gauged in order to understand the internet usage habits of the respondents and the results are displayed in table 3.

**Table 3 – Dimensions of Internet Usage Habits of Respondents**

Dimensions		Frequency	Dimensions		Frequency
Internet Usage	2hours	30	Kind of products bought online	Electronics	24
	3-4 hours	45		Clothing and Fashion	30
	>5hours	30		Books and Furniture	12
Percentage of Online shopping	<25%	6	Most preferred site online	Home and Kitchen	24
	26-50%	36		Others	15
	51-75%	24		Amazon	33
	>75%	39		Flipkart	39
How often do you shop online	Daily	33		Paytm	3
	Weekly	30		Snapdeal	24
	Fortnightly	18		Others	6
	Monthly	24			

Sources: Primary Data

As is evident from the table above 70% of the respondents are using the Internet for three or more than three hours. Though the frequency of online shopping is less, the percentage of shopping online is significantly high (more than 60%) who are engaged in more than 50% of their purchases online. Clothing and Fashion (30%) followed by Electronics and Home and Kitchen (both 23%) are the most sought-after goods online. Flipkart followed by Amazon is the most preferred site online.

Factor Analysis of an interdependence technique for data reduction and summarization was administered on the data. The results of factor analysis are displayed in tables 4 & 5 below.

**Table 4 – KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.617
Bartlett's Test of Sphericity	Approx. Chi-Square	627.434
	df	91
	Sig.	.000

The KMO and Bartlett's test of sphericity results is as follows. Bartlett's test of sphericity is used to examine the hypothesis that the variables are uncorrelated in the population. The KMO measure of sampling adequacy which is an index to measure the appropriateness of factor analysis is 0.617 indicating factor analysis to be appropriate. In order to identify the minimum number of factors accounting for maximum variance-principal component analysis was applied. To enhance the interpretability of the factors Varimax rotation was used.

**Table 5 – Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.178	22.698	22.698	3.178	22.698	22.698	3.560	21.430	21.430
2	3.147	22.477	45.175	3.147	22.477	45.175	2.135	19.248	40.678
3	2.022	14.445	59.620	2.022	14.445	59.620	2.046	14.619	55.297
4	1.567	11.192	70.812	1.567	11.192	70.812	1.754	12.528	67.825
5	1.041	7.437	78.249	1.041	7.437	78.249	1.459	10.424	78.249
6	.828	5.912	84.158						
7	.625	4.464	88.622						
8	.492	3.516	92.139						
9	.333	2.379	94.518						
10	.309	2.207	96.725						
11	.254	1.816	98.541						
12	.113	0.811	99.352						
13	.091	.648	100.00						

Sources: Primary Data

The factors with eigenvalues greater than 1.0 are retained. The factors having less than 1.0 value may be considered as a single variable hence they are not considered for further analysis. The five factors extracted explain a variance of 78.249%. Identifying the variables that have large loadings on the same factor and labelling them have been represented in table 6 below. Anytime Shopping has been labelled as the first factor. The other factors are Efficiency, Trustworthy Vendor, Instant Buying and Variety & Security.

**Table 6 – Interpreting and Labelling Factors**

Anytime Shopping	Loading	Efficiency	Loading
1	2	3	4
I can buy 24*7 while shopping online	.629	Online shopping is better than shopping at a physical store	.610
Familiarity with website reduces the risk of online shopping	.736	Orders are always accurate	.672

Table 6

1	2	3	4
Online shopping is hassle free	.790	Waiting time is reasonable in online	.877
<b>Trustworthy vendor</b>		<b>Instant Buying</b>	
I go for an only trustworthy vendor online	.800	Online shopping does not waste time	.690
Detailed and satisfactory information is available while shopping online	.883	Delivery costs are high in online shopping	.888
<b>Variety &amp; Security</b>			
Product comparison and selection is easy			.623
Website design is significant for shopping			.788
Online shopping protects my security			.552

Sources: authors calculations

The respondents were also asked to rank the factors which they consider as facilitators for online shopping. The variables along with the ranks given on these eight dimensions are displayed below in table 7.

Table 7 – Ranking of Facilitating Factors for Online Shopping

Variables	Rank							
	1	2	3	4	5	6	7	8
<b>Extensive &amp; current information available</b>	13	16	17	10	11	13	10	15
<b>24*7 hours availability</b>	14	13	16	11	17	10	17	7
<b>Wide variety available</b>	16	11	13	15	13	16	13	8
<b>Home Delivery</b>	10	15	10	14	8	17	16	15
<b>Convenient</b>	15	14	11	17	12	11	13	12
<b>Better price comparison</b>	18	15	18	15	17	13	5	4
<b>Heavy discount</b>	15	11	12	10	12	13	17	15
<b>0% interest facility</b>	9	8	10	8	17	18	19	16

Sources: Primary Data

One of the objectives was also to find out the factors which inhibit online shopping and the respondents were assessed on a 5-point scale ranging from Strongly Agree to Strongly Disagree. Misuse of consumer data, Delivery problems and Lack of product authenticity emerged as significant factors restricting online shopping. The results are displayed below in table 8.

Table 8 – Ranking of Facilitating Factors for Online Shopping

	SA	A	N	D	SD
<b>Lack of product authenticity</b>	30	54	21	—	—
<b>Security Concern</b>	24	36	6	33	6
<b>Absence of touch and feel</b>	30	21	15	39	—
<b>Absence of e-cards</b>	12	42	3	42	6
<b>Misuse of consumer data</b>	45	48	6	6	—
<b>Delivery problems</b>	72	27	6	—	—

Sources: Primary Data

**Regression.** Regression is a statistical procedure to determine the associative relationship between a metric dependent variable and one or more independent variable. Regression analysis was undertaken to keep the Overall satisfaction dimension as dependent variables and the five factors extracted as independent variables. Stepwise solution approach was used with the removal of predictors that no longer meet the specified criterion at each step. The final result of regression is displayed in table 9 below.

**Table 9 – Final result of regression**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.790	.403		6.928	.000
Variety & Security	-.823	.155	-.469	-5.307	.000
Instant Buying	.332	.112	.260	2.948	.004

Sources: authors calculations

The regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + \dots \dots b_kX_k \quad (1)$$

$$Y = \text{Overall satisfaction with online shopping} = 2.790(\text{constant}) + 0.469 (X_1 = \text{Variety \& Security}) + 0.260 (X_2 = \text{Instant Buying}) \quad (2)$$

The two factors which significantly affect overall satisfaction with online shopping are Variety & Security and Instant buying. The results are evident of the fact that people buy online for instant shopping option and product comparison and selection is possible with a wide variety of products available online. The security concerns should be addressed by the players and lower the concerns or risks associated with payment and personal information security issues the more penetration this channel will observe in the coming years.

**Conclusion and suggestions.** The marketer needs to understand that both functional and non-functional motives play a significant role in the online purchase. As is evident from the study that online purchases are definitely gaining inroads in India and the marketer needs to see the filtering elements of the consumer. Security, the authenticity of the product and delivery issues if addressed properly will definitely see enhancement in the percentage of online shopping but one thing is evident that online is here to stay.

**Implications for further research.** A key takes away from the study is that online retailing is gaining roots in India. Instant buying is the most attractive feature motivating people to go in for online shopping. The variety available on one platform makes the comparison of all the options easy making online shopping an attractive alternative. Thus, it is essential to focus out the ways to make it more appealing. Rural India is also proving to be an opportunity worth exploring. Though the paper has made an attempt to find out the factors which could enhance the penetration of online shopping, its scope could further be enlarged by including customers from a wider geographical area. The essential factors delved upon to explain the satisfaction levels on a 5-point scale could include more variables. The customers' perception from other countries could be gauged to have better insight and comparative analysis.

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**Емпіричний вимір відношення споживачів до онлайн-шопінгу**  
*Індійський споживчий ринок наразі трансформується від традиційного до ринку кліків та онлайн замовлень. Так, Інтернет відіграє вирішальну роль у використанні нових можливостей у процесі ведення бізнесу. Найбільша у світі роздрібна торговельна компанія Wal-Mart придбала 77% акцій Індійської онлайн платформи Flipkart за 16 мільярдів доларів США, що*



*тим самим підтверджує факт стрімкого зростання електронної комерції в Індії. Поряд із цим автори відмічають наявність певних ризиків, що притаманні онлайн-шопінгу та онлайн-транзакціям. Результати дослідження свідчать, що організована роздрібна торгівля складає вісім відсотків загального ринку Індії, що забезпечує отримання приблизно 600 мільярдів доларів США прибутку. У рамках даного дослідження автори досліджують систему факторів, що впливають на поведінку споживачів (сільських та міських клієнтів) під час здійснення онлайн-покупок та розвиток інтернет-магазинів. У статті автори аналізують та систематизують основні проблеми сприйняття онлайн-шопінгу потенційними споживачами. У ході дослідження автори визначають найпопулярніші індійські онлайн-платформи для ведення інтернет-бізнесу. Автори проаналізували взаємозалежність між демографічними показниками та розвитком онлайн-шопінгу. Дані для аналізу були зібрані шляхом анкетування випадкової вибірки сільського та міського населення. Автори відмічають різке зростання індійської економіки, порівнюючи з економіками країн Південно-Східної Азії. При цьому, динаміка макроекономічних показників індійської економіки підтверджує прогноз її подальшого економічного зростання. Окрім цього, автори підкреслюють перспективу розвитку роздрібно торгівлі серед сільського населення як стратегічного напрямку. Так, експерти Amazon зазначають, що 70% їх покупок припадає на невеликі міста. Дані результати підтверджують актуальність розвитку онлайн-торгівлі у сільській місцевості шляхом налагодження ефективної комунікації зі споживачами.*

Ключові слова: онлайн, шопінг, Інтернет, розвиток, комерція.

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