ABSTRACT

This paper mainly highlights the current trends of online purchasing in India and also the factors which influence or attracts the consumers to prefer online purchasing rather than choosing the old pattern of retail shopping to buy goods or services especially in the Dakshina Kannada district. To investigate these 525 respondents were interviewed with structured questionnaires among dispersed consumers of online stores in district which randomly selected. Finally test for proportion analysis was used on data in order to test hypotheses of study. This study can be considered as an applied research from purpose perspective and descriptive-survey with regard to the nature and method.

Keywords: Double Swiping, E-Banking, Kirana Stores, Online Purchases, Retail Shops

INTRODUCTION

World today is running highly Dynamic. People’s tastes are changing very often & so are the company’s promotional practices of their products/services. Today we live in a world where have various avenues to shop, various modes to make purchases very effectively. This is become very important because today what we have in abundant is quality resources & what is scarce is our own time limits available despite busy schedules day in & day out. People prefer a place where they can sit in a particular point & make their shopping & see that their needs are met on time. So the new emerging trend has come where people prefer online purchasing which is very easy, safe, less time consuming & highly encouraging.

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‘Online Purchases’ refer to the purchases made by the consumers/customers electronically by making use of recent E-Banking facilities to shop from a particular company’s products/services in order to fulfil their needs on time. Here the products are directly ordered by the customers who are interested in the products & the delivery of the same will be made at their doorsteps. Payment(s) for the same is made by using either internet banking facility or through the usage of debit/credit cards.

Major Rationale behind online purchases is that these are to the much extent viewed as convenient & riskless & most importantly things are delivered at doorsteps of the client. Clients can order anything from anywhere sitting in a particular place. The availability status of the product/service in the market can be very well confirmed in advance & better decisions can be made on purchases. Due to the very existence & rapidity of operations picking up in online purchases the whole world is becoming smaller & smaller & nearer & nearer.

**FACTORS ENCOURAGING ONLINE PURCHASES IN INDIA**

People today desperately look out for a particular place where they can freely shop their requirements without much hassles. People going for online shopping are gifted with the following merits on their purchases:

- **Cashless Purchases:** People in general can go for online purchases using their cards/internet banking facility which helps in swift fund transfer. This method is useful as it can also be used as a record as well as can be a evidence of purchases too;
- **Convenient Purchases:** People can do this anytime, anywhere in the globe just at their fingertips;
- **Paperless Transactions:** Whatever purchases transactions are done can be to the much possible extent paperless which helps in saving our precious trees & most importantly our environment;
- There is no transaction limits fixed for making these types of purchases. We can shop from any company, anytime suitable to our budget;
- Online shopping also helps in saving time & our non-renewable natural resources & also the Manpower;
- Online shopping also reduces billing errors/frauds/ misplacement or missing of the items purchased from a particular portals. This can very well happen in any of our Retail outlets/Malls/Kirana stores;
- Online purchases also helps in getting products/services delivered to our doorsteps, without levying any additional charges to the purchaser, moreover bulk purchases or shopping for a particularly targeted amount will make the customers eligible for a specially given offers given by the both company as well as the shopping destination;
- Various Brand choices are freely available of which the best ones can be freely selected;
- Shopping Online makes shoppers free from agents & the pestering middlemen. Monetary benefits whatever been paid can be given directly to the shoppers in the form of benefits which can bring value additions;
- Online shopping is also comparatively meritorious because today every online customer will enjoy the unique customer identification number which represents hid identity. By using same client id customers can go for many transactions from a single destination.
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