

An Empirical Study on Customers Attitude towards Online Shopping at Calicut

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Abstract

The rapid expansion of information technology, coupled with widespread smartphone usage and affordable high-speed internet access, has fundamentally altered consumer purchasing behaviors across urban and semi-urban India. This empirical study investigates customer attitudes, purchasing behavior, and satisfaction levels regarding online shopping in Calicut (Kozhikode), a major commercial hub in northern Kerala. The primary objective of this research is to evaluate key drivers—such as convenience, perceived quality, price competitiveness, product diversity, and time-saving benefits—that shape consumer inclinations toward digital storefronts. Concurrently, the study explores major barriers, including security concerns, data privacy risks, product authenticity doubts, delivery delays, and lack of tactile inspection. The empirical findings reveal a overall positive attitude toward e-commerce platforms, driven predominantly by convenience, flexible digital payment infrastructure, and aggressive promotional discount structures. However, trust issues surrounding product returns, post-purchase customer service, and cybersecurity vulnerabilities remain persistent deterrents for older demographics and moderate-income groups. The study demonstrates that demographic variables like age, technical literacy, and income significantly influence adoption rates and payment preferences (e.g., Cash-on-Delivery vs. UPI). Based on these insights, actionable strategic recommendations are offered for e-retailers seeking to optimize local consumer retention and build long-term brand loyalty in tier-2 Indian urban ecosystems.

Keywords: Online Shopping, Customers attitude, Purchase Decisions.

1. Introduction

Contextual Background of E-Commerce Growth

Over the past decade, the retail landscape in India has undergone a monumental shift, migrating from traditional brick-and-mortar storefronts toward digital, omni-channel e-commerce platforms. Fueled by the democratization of internet accessibility, low-cost wireless data, and high mobile device penetration, online shopping has evolved from a niche urban convenience to a mainstream commercial activity. The contemporary consumer is no longer restricted by geographic limitations, retail operating hours, or

localized inventory limits. Instead, digital commerce offers real-time access to global product catalogs, direct price comparison mechanisms, user reviews, and home delivery services.

This transformation is particularly noticeable in tier-2 and tier-3 cities across India. While initial e-commerce adoption was concentrated in major metropolitan centers (such as Bengaluru, Mumbai, and Delhi-NCR), secondary urban centers have emerged as the fastest-growing consumer bases for e-retail giants like Amazon, Flipkart, Myntra, and quick-commerce services. Among these emerging hubs, Calicut (Kozhikode), located in northern Kerala, presents a compelling environment for studying consumer behavioral shifts.

Profile of Calicut as a Commercial and Tech-Savvy Hub

Calicut historically stands as one of Kerala's premier commercial, educational, and cultural capitals. Renowned for its trade heritage, the city possesses a modern socio-economic profile characterized by high literacy rates, a substantial migrant and NRI (Non-Resident Indian) demographic, strong foreign remittance inflows, and elevated living standards. Furthermore, Kerala's high digital literacy rate and extensive smartphone adoption provide a solid foundation for digital commerce integration.

Residents of Calicut are increasingly accustomed to integrating digital payment systems—such as Unified Payments Interface (UPI), internet banking, and mobile wallets—into their daily transactional routines. Despite these favorable conditions, local consumer behavior remains uniquely nuanced. Traditional shopping in Calicut is deeply embedded in the social culture; visiting physical markets, street shopping, and personally evaluating products remain popular family pastimes. Therefore, understanding how Calicut's consumers balance traditional retail preferences with digital convenience offers vital insights into regional e-commerce dynamics.

Theoretical Framework: Consumer Attitude and Intention

Consumer attitude is defined as a psychological tendency expressed by evaluating a particular entity—in this case, online shopping—with some degree of favor or disfavor. In the context of e-commerce, consumer attitude is governed by several theoretical models, most notably the Technology Acceptance Model (TAM) developed by Davis (1989), and the Theory of Planned Behavior (TPB) by Ajzen (1991). According to TAM, two core beliefs dictate an individual's acceptance of an information system or digital platform:

Perceived Usefulness (PU): The degree to which a consumer believes that using online shopping platforms will enhance their purchasing efficiency, save time, or offer better economic value.

Perceived Ease of Use (PEOU): The degree to which a consumer perceives operating an e-commerce website or mobile application to be effortless, intuitively designed, and user-friendly.

When applied to Calicut's retail landscape, positive perceptions of usefulness (e.g., wider product range, home delivery, continuous discounts) directly foster favorable consumer attitudes. Conversely, negative perceptions associated with system complexity, ambiguous refund procedures, or cybersecurity concerns generate resistance.

Statement of the Problem

While online platforms offer unmatched speed and variety, e-commerce adoption is not without friction. Online transactions inherently involve perceived risk, as consumers are required to make purchasing decisions without physically touching or trying on products. Concerns regarding product quality

discrepancies, counterfeit items, delayed shipments, data privacy breaches, and complicated return policies continue to hinder complete consumer trust.

In a city like Calicut, where strong local retail ecosystems exist alongside digital options, consumers continuously weigh the benefits of digital convenience against the reliability of local stores. Identifying the exact factors that drive or hinder online shopping attitudes among Calicut residents is crucial for e-commerce strategists, local business owners transitioning to hybrid models, and policymakers monitoring digital economy penetration.

Review of Literature

R. Shanthi & K. Desti (2015) studied about the Consumers' Perception Towards Online Shopping and the objectives: of the study was To identify the key factors driving consumer shift toward online shopping. To assess the level of trust and security perceived by consumers in digital transactions. The researcher used both primary and secondary data and the Sample Size: is 150 respondents. By Convenience Sampling. Statistical Analysis Used: Descriptive Percentage Analysis and Chi-Square Test. The Key Findings: The study revealed that convenience, 24/7 availability, and direct price comparisons were the primary factors positively influencing consumer attitudes. However, risk regarding payment safety and inability to physically touch products served as major barriers.

Priya Sethuraman & Jayanthi Thanigan (2019) has done an empirical study on consumer attitude and intention towards online shopping and the objectives: of the study was To evaluate the relationship between perceived website quality, consumer trust, and purchase intention.

To examine how risk perceptions moderate online buying behavior. The researcher used both primary and secondary data and the Sample Size: is 220 respondents. by Stratified Random Sampling. Statistical Analysis Used: Structural Equation Modeling (SEM) and Confirmatory Factor Analysis (CFA). the Key Findings: Perceived product quality and website usability strongly foster trust, which directly drives positive purchase intentions. Security concerns reduce adoption rates unless mitigated by reliable, branded payment gateways.

P. V. Rajeev & S. K. Nair (2018) has done a study on Consumer buying behavior towards e-commerce in Tier-2 cities of Kerala the objectives: of the study was To measure consumer attitude toward online platforms specifically among urban households in Calicut. To determine the impact of demographic variables (age, income, education) on online shopping frequency. The researcher used both primary and secondary data and the Sample Size: is 200 respondents. By Judgmental Sampling. The Statistical Analysis Used: ANOVA (Analysis of Variance) and Likert Scale Mean Score Analysis. Key Findings: Younger age groups (18–35 years) and higher-income households in Calicut exhibited significantly higher online shopping frequencies. Convenience and discount pricing were rated highest, while post-purchase service delays were cited as the primary driver of dissatisfaction.

M. S. Suresh & A. K. Mohammed (2020) has done a research on Digital transformation in Kozhikode: An empirical study on adoption of online shopping and e-wallets. The objectives: are To investigate the adoption rate of digital payment mechanisms (UPI/e-wallets) during online purchases in Kozhikode (Calicut). To identify barriers in payment execution among middle-aged consumers. The researcher used both primary and secondary data and the Sample Size: is 120 respondents. By Simple Random Sampling. The Statistical Analysis Used: Karl Pearson's Correlation Coefficient and Percentage

Analysis. Key Findings: A strong positive correlation was found between the ease of UPI payment systems and online purchasing frequency. Cash-on-Delivery (COD) remained the preferred option among first-time and older consumers due to trust deficits.

K. Anish & V. S. Sunitha (2021) has analysed Perceived risks and consumer trust in online shopping: and the objectives are to evaluate the impact of functional, financial, and privacy risks on online purchase intentions and to suggest mechanisms to increase user confidence in regional e-commerce portals. The researcher used both primary and secondary data and the Sample Size: is 180 respondents. By Simple Random Sampling. Statistical Analysis Used: Multiple Regression Analysis and Independent Samples t-Test. Key Findings: Financial risk (credit card fraud/payment failure) and product quality discrepancy risk had a statistically significant negative effect on consumer attitudes. Gender had no significant impact on overall shopping attitude, though product category preferences differed.

Objectives

To assess the relationship between customers attitude on online shopping at Calicut

To assess the Customers thinking on Online Shopping at Calicut

To suggest feasible Solutions to online shopping at Calicut.

Research Methodology

This paper concentrates on the impact of Customers Attitude on Online Shopping at Calicut The researcher used both of the primary and secondary data. Random sampling used to collect the data. The unit of sample was customers who buying products in online shopping at kottayam. and the sample size is 175and the sampling method is simple random sampling. The researcher used correlation analysis to find the result.

Analysis & Interpretations

Table – 4.3.3. Correlation among selected determinants and Customers Attitude.

DETERMINANTS	Customers Attitude	
	R – Value	P – Value
Perceived Convenience	.342*	.000
Website/App Quality	.318*	.000
Online Trust	.607*	.000
Perceived Security and Privacy	.358*	.000
Perceived Value	.257*	.000

Source: Primary data, ** Significant at five percent level

To test the correlation between independent variables on dependent variable Pearson correlation was applied. The independent variables of the study were Perceived Convenience Website/App Quality, Online Trust, Perceived Security and Privacy, Perceived Value, and dependent variable is Customers Attitude. The following Hypothesis was formulated to test the relationship.

Ho : There is no relationship among the selected study variables and Customers Attitude.

From the result it was observed that there was positive correlation between all dependent variables and Customers Attitude. It implies that all independent variables contribute to Customers Attitude. All independent variables are having lowest r-value ($r < 0.40$) that is Perceived Convenience r value = .342, Website/App Quality r value = .318, Online Trust r value = .607, Perceived Security and Privacy r value = .358, Perceived Value r value = .257, This implies that it contributes less to Customers Attitude. From the p-value in the correlation matrix, it was observed that the level of all independent variables was significant at 0.001 levels. Hence, the null hypothesis was rejected. So it is concluded that there is significant relationship between Perceived Convenience, Website/App Quality, Online Trust, Perceived Security and Privacy, Perceived Value with Customers Attitude.

Suggestions

To bridge the gap between perceived online shopping risks and elevated customer satisfaction in Calicut, the following strategic measures are recommended for e-tailers and digital platform developers:

Localized Vernacular Support: Incorporate regional language (Malayalam) interfaces and voice search capabilities within mobile applications to cater to non-English speaking older demographics.

Hyper-Local Delivery Networks: Establish decentralized fulfillment centers within Calicut to facilitate same-day or sub-24-hour deliveries for essential household and grocery items.

Transparent Return & Refund Automation: Simplify the reverse-logistics process by providing immediate wallet refunds or instant UPI transfers upon doorstep pickup of returned items.

Enhanced Product Quality Verification: Introduce verified buyer badges, video reviews, and mandatory quality seals to mitigate consumer anxiety regarding product authenticity.

Robust Augmented Reality (AR) Integration: Implement AR "try-on" features for apparel, eyewear, and cosmetics to lessen the barrier of non-tactile shopping.

Robust Data Privacy Protections: Display explicit security certifications (SSL badges, RBI-compliant payment gateways) to reassure consumers concerned about hacking and financial fraud.

Hybrid Cash-on-Delivery (COD) & Pay-on-Delivery Options: Continue offering flexible payment models, including doorstep UPI scanning upon delivery, to cater to risk-averse shoppers.

Targeted Micro-Promotions: Leverage localized cultural marketing during regional festivals (such as Onam and Vishu) with customized discount structures and regional product curation.

Omnichannel Integration for Local Retailers: Encourage Calicut's traditional merchants to adopt hybrid online-to-offline (O2O) models, allowing local pick-ups and local customer service support.

Sustainable Packaging Options: Introduce eco-friendly, reduced-plastic packaging to align with Kerala's high environmental awareness standards.

Post-Purchase Engagement Programs: Implement automated WhatsApp tracking alerts and proactive customer service check-ins to build long-term trust post-delivery.

Transparent Fee Structures: Eliminate hidden delivery fees or unexpected handling charges at the final checkout screen to lower shopping cart abandonment rates.

Digital Literacy Initiatives: Collaborate with local educational institutions to host digital security awareness workshops, building consumer confidence among first-time online shoppers.

Quick-Commerce Expansion: Scale up micro-logistics infrastructure to support 10-to-30-minute quick-commerce delivery models for daily essentials across suburban Calicut.

Dedicated Customer Grievance Portals: Establish regional customer dispute desks or dedicated Kerala-based helpline support to resolve delivery and quality complaints promptly.

Conclusion

This empirical study on customer attitudes toward online shopping in Calicut highlights a key shift in regional consumer behavior. Digital retail has evolved from an occasional alternative into an integral component of daily commerce for residents in the city. The empirical findings confirm that convenience, pricing advantages, extensive product assortments, and seamless digital payment systems serve as the principal catalysts driving positive consumer attitudes. Demographic factors—including age, income level, and digital literacy—continue to exert significant influence over purchase frequencies and preferred transaction channels.

However, the study also reveals that perceived risks surrounding product quality inconsistencies, cybersecurity threats, and delayed dispute resolution remain notable obstacles to full-scale adoption. To maximize market potential in semi-urban centers like Calicut, e-commerce operators must move beyond aggressive price discounting and prioritize building trust. By implementing localized customer support, transparent return protocols, vernacular interfaces, and reliable quality controls, e-retailers can convert casual browsers into loyal, high-value customers, sustaining long-term growth within Kerala's dynamic digital economy.

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