"A Study of Drivers and Barriers for Online Consumer Behavior in Rajasthan"

A Thesis
submitted for the award of Ph.D. degree
in Business Administration

(Faculty of Commerce and Management)

To the

UNIVERSITY OF KOTA

By

Anita Nyati

Under the supervision of

Dr. Kapil Dev Sharma

Department of Business Administration
Govt. Commerce Girls College, Kota

UNIVERSITY OF KOTA, KOTA (RAJASTHAN)
2021

<u>CERTIFICATE</u>

I feel great pleasure in certifying that the thesis entitled "A Study of Drivers and Barriers for Online Consumer Behavior in Rajasthan" is submitted by Anita Nyati under my guidance. She has completed the following requirements as per Ph.D. regulations of the university:

a) Course work as per the university rules.

b) Residential requirements of the university (200).

c) Regularly submitted annual progress report.

d) Presented her work in the departmental committee.

e) Published research papers in a referred research journal.

I recommend the submission of the thesis.

Place: Kota   Supervisor

Date: Dr. Kapil Dev Sharma

ANTI-PLAGIARISM CERTIFICATE

It is certified that Ph.D. thesis titled "A Study of Drivers and Barriers for Online Consumer Behavior in Rajasthan" by Anita Nyati has been examined by us with the following anti-plagiarism tools. We undertake the following:

A. Thesis has significant new work/ knowledge as compared already published or are under consideration to be published elsewhere. No sentence, equation, diagram, table, paragraph or section has been copied verbatim from previous work unless it is placed under quotation marks and duly referenced.

B. The work presented is original and own work for the author (i.e., there is no plagiarism). No ideas, processes, results or words of others have been presented as author's own work.

C. There is no fabrication of data or results which have been compiled and analyzed.

D. There is no falsification by manipulating research materials, equipment or processes, or changing or omitting data or results such that the research is not accurately represented in the research record.

E. The thesis has been checked using plagiarism checker URKUND software and found within limits as per HEC plagiarism policy and instructions issued from time to time.

Anita Nyati	Dr. Kapil Dev Sharma
Research Scholar	Research Supervisor
Place: Kota	Place: Kota
Date:	Date:

<u>ABSTRACT</u>

Business and commercial activities are the backbone of overall growth and economic development of any country. This is a dynamic field which always follow new trends and innovations. Evolution of internet has a significant role in determining the pace of development at all levels of economy and has created a paradigm shift in these activities. With rapidly changing commercial environment and digitalization in all walks of life, business through online platform has emerged as an effective solution for global businesses.

This transformation has led to a shift from bricks and mortar shopping to online shopping with numerous online business platforms developing day by day. Though consumers have also started welcoming and adopting this new phenomenon, it is yet to be in full swing. Consumers are somewhat reluctant to use it fully as they are facing various kinds of obstacles. India is also experiencing this unique phenomenon, creating the perfect environment for niche marketing with the aim of attracting new business, retaining the current business and developing its brand identity. India is a diverse country, having a huge consumer base with different demographics, cultural and social characteristics, thus, it is highly significant to analyse the behavior of online consumers within Indian milieu. It has been observed that consumers who are user friendly with technology or belong to developed area are more curious to use online shopping but consumers residing in Tier II and Tier III cities are still not contented with this shift in shopping.

To unlock the potential of e-Tailing/m-Commerce, to convert innumerable possibilities into reality, to keep pace with global scenario and to capture immense opportunities, it has become imperative to understand various aspects related to consumers making online purchases. The research, "A study of Drivers and Barriers for Online Consumer Behavior in Rajasthan" investigated various factors behind consumers' online shopping behavior. The main objective of this study was to explore major factors which consumers consider while making online purchases and to expose those factors which create hindrance to online shopping. Moreover,

throw light on the satisfiers of online buyer's behavior in selected cities of the state of Rajasthan and to provide road map for e-Tailing/m-Commerce companies to push non online shoppers towards e-shopping.

It attempts to present a clear picture of concerns and issues that exist in the adoption of online shopping across Tier II and Tier III cities (Jaipur, Kota, Bhilwara and Chittorgarh) of Rajasthan State and additionally, make e-retailers realize significance of various behavioral factors. Cumulatively, this study exhibited the ways for smooth flow of online shopping. To discover significant variables and relationship between them exploratory research with analytical approach was used.

The study opts complex random sampling in which multistage sampling techniques have been used. Total sample size of 384 was selected and further divided in ratio of 50:50 between Tier II and Tier III cities. Primary data have been collected through administration of suitably designed questionnaire. A user-friendly, self-structured and comprehensive questionnaire was framed considering various independent and dependent variables so that required primary data could be gathered from the target consumers of selected cities. The questionnaire consisted of five sections.

For the present study, dependent variables explain consumers' online shopping intention, purchase and repurchase shopping behavior of consumers while independent variables are related to online shopping drivers, barriers, satisfiers etc. To find out internal consistency, construct validity, average, percentage, relationship among different variables, a variety of statistical techniques have been applied. To test the reliability of questionnaire, Cronbach's Alpha reliability analysis was conducted which is one of the most recognized reliability tools.

Weighted total and ranking for the respondent's opinion on factors influencing consumer purchase intention was calculated & tabulated and accordingly variables were ranked in descending order to the weights calculated. The respondents scores were compiled to find association between groups and within groups of variables. Data analysis was carried out using one-way analysis of variance (ANOVA) and correlations studies. One-way ANOVA is used to evaluate and examine if there is

any statistically significant association between independent variables and dependent variable. Furthermore, to find the positive or negative correlations of drivers and barriers with respect to consumers' online shopping intention, Pearson's Correlations test was conducted. The correlation coefficient is an arithmetic computation of strength of the relationship between relative movements of two variables.

Additionally, descriptive statistics therefore attained for all the demographic variables under study specifies that an effort has been made to ensure that all the essential factors that may influence the outcome of this study are fairly covered in this research, thereby contribute in achieving the objectives of this study in a just and reliable manner. Inferential analysis of various dimensions of online shopping has been conducted and interpretation of results obtained have been discussed.

The study has been concluded with assessment of findings and illustrates that consumers repurchase intention significantly depends on the experience they get while purchasing online. For improving customer experience and online purchases, it is elucidated that parameters like product quality, detailed information, efficient after sales service, easy mode of payment, safe and secured transactions, timely deliveries, etc., are very essential in reverting consumers back to a website. The present study exposes clear vision on how consumers will act and react while shopping online through e tailing companies. This study thus overcomes the shortcomings of previous studies and helps retailers to incorporate new consumers toward shopping in online mode and also helps in retaining previous consumers.

Part of this work has been published in the following publications:

1. Changing Consumer Behaviour with Online Shopping in Rajasthan. (Remarking an Analisation, Vol.3, Issue 11, February 2019).

2. Online Shopping: An Exploratory Study. (Accent Journal of Economics Ecology and Engineering, Vol.4, Issue 4, April 2019).

CANDIDATE'S DECLARATION

I, hereby, certify that the work, which is being presented in this thesis, entitled "A STUDY OF DRIVERS AND BARRIERS FOR ONLINE CONSUMER BEHAVIOR IN RAJASTHAN" in partial fulfillment of requirement for award of the degree of Doctor of Philosophy, carried out under the supervision of Dr Kapil Dev Sharma and submitted to the University of Kota, Kota, represents my ideas in my own words and where others ideas or words have been included, I have adequately cited and acknowledged the original sources. The work presented in this thesis has not been submitted elsewhere for the award of any other degree or diploma from any institution.

I also declare that I have adhered to all principles of academic honesty and integrity and have not misrepresented or fabricated or falsified any idea/data/fact/source in my submission. I understand that any violation of the above will cause for disciplinary action by the university and can also evoke penal action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.

Date: Anita Nyati

Place: Kota   Research Scholar

This is to certify that the above statement made by Anita Nyati (Reg.no. RS/284/16) is correct to the best of my knowledge.

Date: Dr. Kapil Dev Sharma

Place: Kota   Supervisor

ACKNOWLEDGEMENT

<u>INDEX</u>

CHAPTER 5: RELIABILITY TESTING AND DATA ANALYSIS

CHAPTER 7: FINDINGS, CONCLUSION AND RECOMMENDATIONS

LIST OF TABLES

LIST OF CHARTS

LIST OF FIGURES

Chapter 1

Conceptual Framework

Chapter 1

CONCEPTUAL FRAMEWORK

1.1 INTRODUCTION

"Knowing who your customers are is great, but knowing how they behave is even better".

[Jon Miller, Chief Product Officer, Demandbase]

The trend of online shopping has revolutionized retail and has evolved to meet the changing needs of people. Consumers, due to lack of time and striking offers often tend to adopt electronic channels for purchasing their routine products. Thereby, rising use of internet by the youngsters have created immense opportunities for online retailers. To get through this highly competitive market, most of the companies have begun using online portals with an aim of cutting marketing costs, communicate & disseminate information to sell their products on a larger platform, and take feedbacks by conducting customer satisfaction surveys. Customers not only perceive merits of online shopping in the form of buying a product but also, compare prices, product features and after sale services of a particular shopping portal. Hereafter, retailers can develop constructive marketing approaches to convert potential customers into active ones by understanding the factors affecting consumers' buying behavior, and the associations between these factors.

"Consumer is an individual who decides on the acquisition of a product or a service for personal use, depending on their own preferences, opinions, and requirements or the impact of marketing strategies". Study of the variations in individual consumer decisions constitutes a new branch known as 'Consumer behavior'. Consumer behavior is extremely complex as it involves the individual mindset of a person, personal preferences & attitudes, and different levels of consumption. It is an observational process of examining behavior of the consumers during entire purchasing process.

Study on consumer behavior seeks to analyze the factors that influence a customer's buying decision. For designing better strategies, it is fundamental for a marketer to examine the behavior of purchasers, as detailed information about buyer's likes or dislikes, helps a marketer anticipate the reaction of potential clients towards his contributions. Therefore, considering prior and post buying customer behavior would help in product promotion. Evaluation of consumer behavior is equally important for non-profit oriented organizations, for Government to give customers important merchandise & services, understanding potential future issues, and adopting defensive measures against any exploitation.

1.2 HISTORICAL BACKGROUND

Till 1940s, Motivational Research influenced consumer behavior, then by 1950s 'Classical Schools of Thought' dominated marketing. Online Shopping or e-Shopping refers to purchasing of goods and services via online platforms using internet where, consumers can directly purchase from an online seller without the interference of any intermediaries. Consumers can choose from a wide range of products available on web as well as see images, specifications and prices of all the products. Thus, with technological advancements, consumers find it easy to shop online rather than store walk-ins.

Failure of marketing to incorporate behavioral science was widely criticized by the end of 1940s. Marketers started implementing motivation research techniques like qualitative & quantitative methods, detailed interviews, projective techniques, and thematic apperception tests to understand customers more by shifting the focus from economics to psychology or sociology. Hence, by 1950s a more behavioristic perspective came into existence with an inter-disciplinary nature that adopted the idea of consumer behavior. Yet, marketing was criticized for the non-adoption of mathematical research methods of behavioristic science.

Gradually, marketing incorporated the idea of behavioral sciences such as sociology and anthropology. As a result, consumer became a prominent unit of analytical concern, ideas like branding, reference groups and segmentation emerged as part of marketing process. Marketing thus evolved as a sophisticated science with

theoretical frameworks. To examine consumer behavior, marketing begun utilizing motivation research techniques like thematic appreciation tests, qualitative and quantitative research, projective techniques and depth interviews. Henceforth, consumer behavior transformed as a major sub category of marketing in the present scenario.

1.3 LATEST TRENDS

Technological advancements have benefited customers with a wide range of shopping opportunities. Continuous evaluation of marketing trends and consumer behavior, equips marketers to adopt appropriate strategies to stay ahead of the intense competition. As a matter of fact, it equally helps marketers to monitor challenges with the best approaches. Behavior of a consumer changes as they seek easy ways to shop and according to a survey from ClickZ.com (Chart 1.1), 51% of the customers now prefer modern technologies in purchasing.

Subsequently; data protection, privacy and regulation have been observed as vital elements affecting consumer behavior since it directly influences customer's trust. Data scandals and cyber-attacks simultaneously affect big and small organizations in terms of data security. Data leak is harmful for marketers as it reduces the number of customers and threats business revenue. How a business deals with data threats shape the brand image and consumer trust.

As per Hubspot, from 2008-2017, voice searches have risen by 3400%. A lot of customers use smart phone speakers, voice search options and personal assistants on mobiles for voice searching. The mode of customer interactions with various brands have reformed, therefore brands utilize this opportunity with optimized contents and results for voice search. Currently, most customers use voice search as an easy search tool, businesses have optimized their sites with better responses to voice searches to beat the rising competition. Video and image searches are also preferred searching tools by the customers.

The development of Artificial Intelligence (AI) or Machine Intelligence have enabled machines to reason and work as humans. Machine Learning allows machines to access data with the help of computer programs and utilize it without

human interference or assistance. Thus, businesses get huge amount of customer data that helps formulate appropriate marketing strategies. Creation of a customer journey map with machine learning depicts the interests & dislikes and, holding points of customers helps businesses to improve search and visibility of products. Personalization or strategizing a customer-centric approach ensures that a valuable experience is created that can be channelized to lead consumers from business website to social media to email and furthermore. About 31% of the consumers opine that personalization has affected their purchase behavior (Chart 1.1)
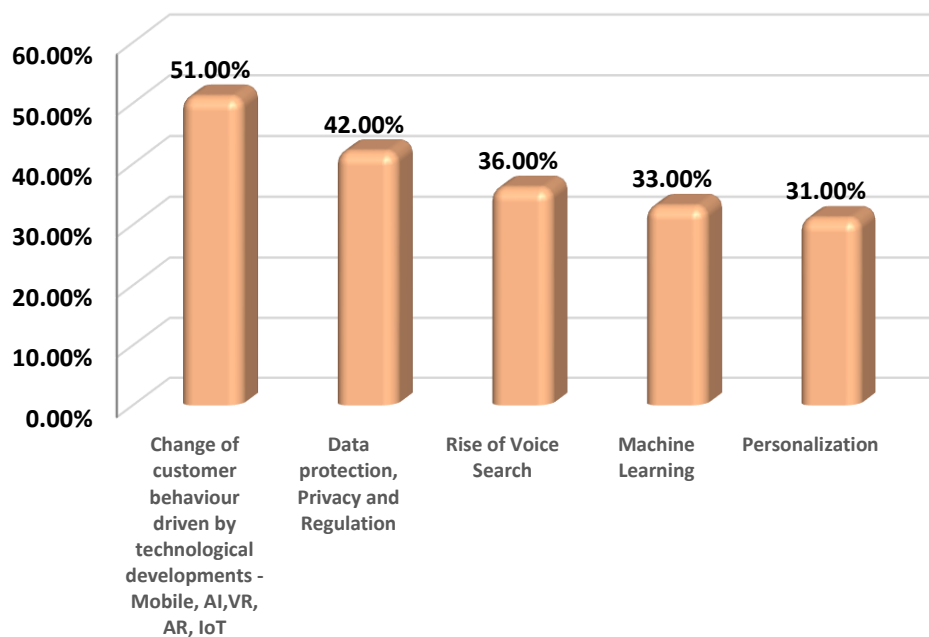
Chart 1.1: Changes in Consumer Behavior
(Source: https://www.smartinsights.com)

Another major development is the introduction of automatic equipment that provides various tools thus saving time and efforts of a customer. Ceteris paribus automation has improved benefit-cost trade off by bringing down the time consumed. Furthermore, unpleasant experiences of customers can be managed efficiently with automation by improving customer interaction with the brand. Mechanization has resolved the issues of holding up a line for long by enabling clients to get assistance they need all the more rapidly and proficiently.

Additionally, Block Chain technology allows business users to access customer data, transactions and patterns of behavior as well as helps drive candor and authenticity. For instance, nobody can change or erase customer's information on the block chain, thus approving legitimacy of the exchanges. This equally keep exchanges straightforward among clients since they are recognizable and unquestionable, which decreases the tradeoff of information precision. Also, outsider threats can be diminished since the trade is decentralized, hence constructing trust among each gathering. This implies that a client can have an improved encounter and be progressively mindful of who approaches their information and for what it is being utilized with better understanding.

Internet based sites or social media provides a platform to purchasers to voice their opinions in an open discussion that can be heard by other similar users. Customers can express their minds to presumed associations and brands, and even replace the item, by reviewing the products on Facebook, Instagram, Twitter or WhatsApp. Social media is a powerful tool that can shift control from large companies & corporations and bestow it to the customers. Consumers positive interaction or responses about a purchase on social media can help a business with remarkable sale of its products and services.

Moreover, marketers can also interact with customers through Chatbots App, where customers can request for product details according to their preference and a rapport can be built between marketer and customer.

1.4 CONSUMER BEHAVIOR: PRE AND POST PURCHASE

The way consumer responds to a product purchase depends on environmental and behavioral factors. Consumers arrive at a conclusion by comparing information available prior to purchase and their experience & reviews about the product after purchase. Once identifying the need, a consumer accordingly searches for necessary information on Brands, Variations, Quality and Alternatives. Age, gender, education level, product price, income, preference and associated risk determine the variations in information searched by different consumers.

Search for information can be classified as Specific, Ongoing and Incidental. Specific information search is related with immediate requirements of the consumers. Ongoing search is a continuous activity in which the consumer analyses information for a period of time before they buy. Information that customers tend to observe incidentally, accidentally or naturally are grouped in as incidental analysis. The data sources identified are of 2 types, Internal Sources and External Sources. Internal sources comprise the buyer himself. Buyer recollects the data that's on hold in his memory and uses various personal experiences. External sources of data embody all types of social communication with the external atmosphere like friends, family, promoting folks, through advertisements, etc.

Post purchase behavior depicts every behavioral exercise and experiences after purchase. More often, in the wake of making a purchase decision, buyers experience post-buy discomfort and at times they lament their choices made. This happens because of countless choices accessible, great execution of choices or attractive quality of options, and so forth. Advertisers occasionally need to guarantee the customer that the decision made by them is right. The promoter can make reference to or even feature significant highlights or properties & advantages of item to address and settle their worries, if any. A serious state of post-buy discomfort is adversely identified with the degree of satisfaction which purchaser draws out of the item after utilization. To reduce this discomfort, shoppers can return or exchange the item.

The buyer decision making process involve different stages according to John Dewey. All buyers pass through these different stages (Fig.1.1), each stage requires some amount of time and effort depending on the nature of purchase.
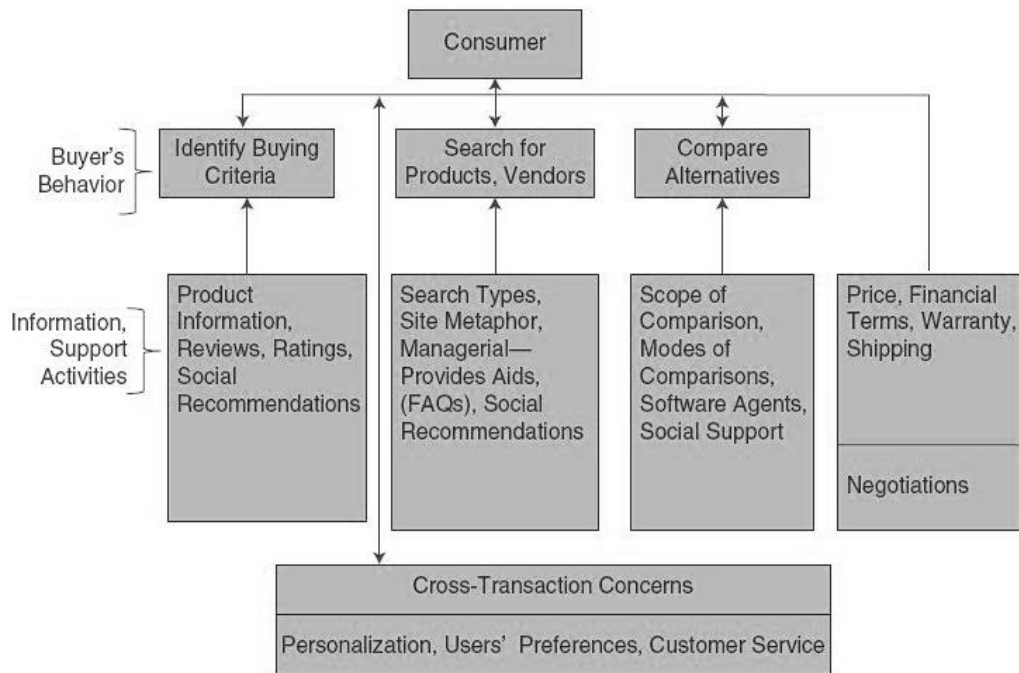
Fig.1.1: Buyer Decision Making Process
(Source: www.slideplayer.com)

1.5 ONLINE SHOPPING/E-SHOPPING, GOOGLE SHOPPING, IN APP SHOPPING, ONLINE RETAILER SHOPPING

Web based shopping is a process whereby buyers directly purchase products or services from an online dealer, without a middle person administration, over the Internet. It is a type of electronic business. Advantages of online shopping involve convenience, competitive price, different choices, easy comparisons, and absence of pressure & crowd. Customers consider online shopping as a boon since it helps in time saving and having a system with good internet connection, they can utilize online shopping facilities with great comfort and ease. The idea of online shopping was discovered by Michael Aldrich in 1979 by connecting a TV and a computer with a telephone line. Web based shopping of goods and services could bring about awful or great results. Past studies have proved that purchase behavior is a multi-dimensional aspect and has been theorized in various ways (Li and Zhang, 2002). Internet Shopping conduct is a person's general perception and evaluation for goods or services during web-based shopping which could result in a terrible or great way (Moshref et al. 2012).

The development of World Wide Web influenced sellers to offer their items to individuals on web. Customers can very conveniently surf web stores from their personal computers and purchase a variety of products or brands from online stores. Web based shopping enables buyers to dodge the hindrances of physical efforts. Buyers only need to sign-in to the Internet, visit desired portals or store's retail site, and order products as per their requirements. A virtual shopping basket, 'cart' holds the items until the customer buys them. Online stores always function with a 24/7 motto.

On the contrary, some people prefer the option of physically heading off to market and enjoy store walk-ins despite the convenience of online shopping; as irrespective of online shopping this allow buyers to touch and feel the product. As well as, product delivery for online orders takes some time against the immediate procurement in physical shopping. Some people may also be uncomfortable in sharing their credit card details as there can be a possibility of fraud in online transactions and no safety assurance is provided in web-based purchases. Furthermore, customers abstain from shopping on web as they doubt that the items available are not precisely depicted on a site's image or it might be of poor quality.

Currently, online shopping has gained popularity due to convenience and easiness to shop from home or office. Motives of interest in online shopping are the spare time & energy, cost comparison, continuous service and quick comparison of products a buyer needs to purchase.
Search engines like Google offers shopping service to customers through 'Google Shopping'. Craig Graham Nevill-Manning invented Google Shopping that not only help buyers to search products online but compare prices of different sellers too. The service is offered through two platforms; Google Merchant Center and AdWords. Sellers can use the paid service via making payment through Merchant Center and can list & advertise different products in AdWords.

Shopping via apps has become eminent among online buyers with enormous number of standalone shopping apps. Mobile shopping habits of consumers induced the emergence of thousands of apps in mobile play store and app store. Fierce competition has forced smaller retailers to evaluate the investment decision in app

development (Chart 1.2). Google play shopping apps have shown a growth rate of 18.1% in 2018 as compared to the previous year. Apple App store depicted a slower trend than Google pay in 2019, Android apps are comparatively easy to develop. Most of the buyers use mobiles as an easy medium to purchase goods and services from various online portals. Prominent online retail players like Amazon, Nordstrom, eBay, Walmart, Etsy, and Kohl witnessed about 70% of mobile shopping through their mobile app.
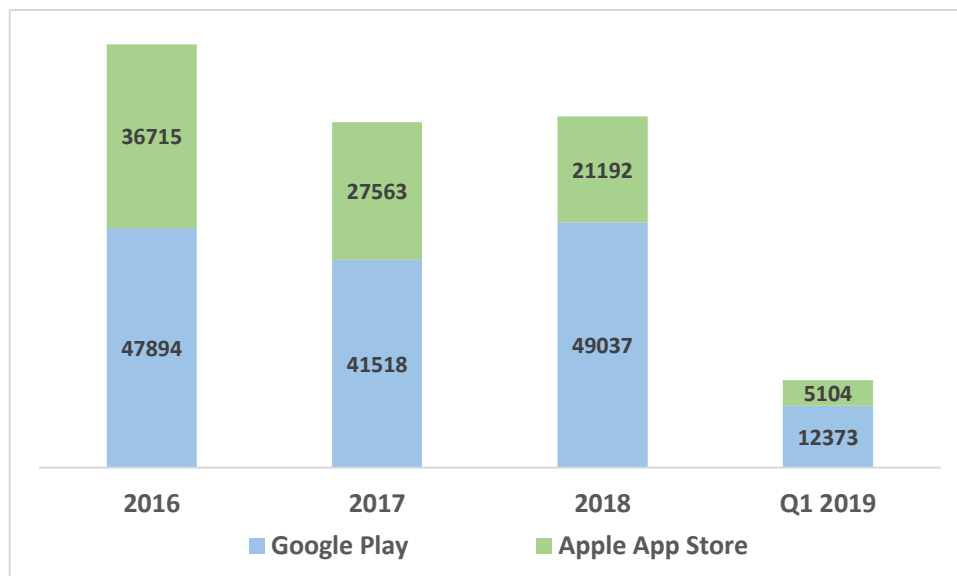
Chart 1.2: Growth of Shopping Apps from 2016-Q1 2019
(Source: Apptopia, May 2019, www.eMarketer.com)

1.6 ONLINE BUYER BEHAVIOR

An individual's outlook or frame of mind towards web-based shopping provocatively affects their conduct. Analysis of customers' behavior and attitude towards web-based shopping has been the fundamental focus of online business; as understanding attitudes would reveal insight into inclinations and practices of people. An attitude is a conviction that arranges the manner in which one handle's circumstances, sort out what is happening and what one ought to do. Normally, frame of mind predetermines an individual's reaction and elucidation of circumstances, consequently this influences their web-based shopping conduct. Numerous past researches have explored the impact of a consumer's attitude on

internet shopping and demonstrated that frame of mind is significant in foreseeing web-based shopping goals or practices.

Additionally, digital and information technology revolutions have contributed largely to online markets. Present day market is a hybrid of older and newer market concepts. Satisfying the online customers is a prominent objective of current marketers. To understand buyer behavior, marketers employ strategies like screening, segmentation and attempts to explore aspects like, browsing aim of a consumer, consumer's preferred channel, desired products, attitudes, habits and factors determining online purchase. Consumer behavior is affected by various factors like income, effect of media, and preference towards technology.

Online behavior is also associated with external and internal features of the customer. Factors on which customers have no direct control are grouped as external factors; socio-economic, demographic, technology and public policy, reference groups, culture, sub- culture and marketing falls under this category. Personal attributes and behaviors constitute internal influential factors. The functional motives are related with time, price, products, place & convenience; and non-functional motives are related with the culture and social values such as brand image of a product.

1.7 TRENDS IN RAJASTHAN

Jukaria and Singhvi (2018), conducted a study on the online buying behavior of youngsters in Udaipur, Rajasthan. They observed that online shopping has created a large number of opportunities to the customers. A survey was conducted among a group of students in Rajasthan, since students are considered as initial adopters of online shopping. The study revealed that factors like product price, quality, personal security & privacy, payment options, sales service & speed of access were the major factors affecting online buying behavior. Stores (2001), opines that internet has turned out to be a huge platform of online shopping activities because it includes numerous online shopping portals. Online business offers the best discount prices and totally bother free shopping environment. The entire idea of web-based shopping has modified as far as buyer's buying or purchasing conduct and

accomplishment of Ecommerce in India has been relying on its prominence, its marking picture, and its interesting policies (Raghunath and Sahay, 2015).

A vast number of researches have been carried out on web-based shopping across the world, there is a need for closer assessments or examinations on the web-based shopping behavior of buyers in nations like India. While an enormous number of organizations like Dell PC, Amazon.com, rediff.com, jobstreet.com, and so forth are currently utilizing web as a mechanism for selling their items and administrations, a large research gap still exists between developed and developing nations across the globe. Dewan and Kraemer (2000), in their investigation illustrated that this research gap confines the generalization of research results from developed nation scenarios to developing nation scenarios. In this way the discoveries of created nations can't be legitimately moved to the creating nations. However, internet shopping in India has expanded quickly over a couple of decades, appropriate research has not been carried out to figure out what impacts shoppers to buy items on the web. Jukaria and Singhvi (2018) in their research conducted in Rajasthan, India; have pointed out some major factors affecting online buyer behavior (Table 1.1)

Table 1.1: Factors Affecting Online Buyer Behavior in Udaipur, Rajasthan

S.No.	Factors	Supporting Percentage of People
1	Transaction security and multiple payment options	100
2	Personal privacy and security	96
3	Product price and quality	95
4	The speed of access	48
5	After – sales service	93
6	Warranty or guarantee on the product	72
7	Convenience and save time	99

8	All time shopping accessibility	62
9	Promotion and advertisement	59
10	Ease of product price and quality Comparison	83
11	Appearance of the website	75
12	Own prior experience with the online agency	95
13	Bumper Discount	97
14	Convenience of use and functionality of the website	85
15	Website provide sufficient product information and explanation	85
16	Customer's review and product rating availability	74
17	Sales Promotion Technique	40
18	Update of information	58
19	Variety of globally available product	72
20	Recommendations of the agency by others	49

(Source:T. Jukariya and R. Singhvi (2018). International Journal of Current Microbiology and Applied Sciences)

In Rajasthan, almost all respondents agreed to the fact that transaction security and multiple payment options are major attractiveness of online buying. 72 percent of the respondents felt that availability of variety of global products is a prominent feature of online shopping. Other than any other mode of shopping, customers can enjoy more convenience and save time was responded by a large section of the sample. At the same time about, 40 percent considered sales promotion techniques as a major driving factor of online shopping.

Vijay et al. (May 2009), examined that consumers, throughout the world, preferred moving from crowded stores to a single click internet shopping facility. Though internet shopping being immensely favored, security and privacy issues still demotivate Indian consumers to practice online shopping. People may or may not prefer online shopping due to various reasons, but privacy and security remains the major concern of buyers. Online buyers always show a positive attitude in gathering pre purchase information from multiple sources that leads to strong inclination towards online buying. Computer skills being a necessity in online shopping, people who do not possess computer knowledge may prefer to shop in the traditional ways since it can be easier for them.

S. Chaturvedi et al (2014), studied the effect of social media on youth in Jaipur city, Rajasthan. This investigation had given a reasonable sign that young purchasing behavior is changing quickly and advertisers need to change their methodologies as required by the situation. Many studies have elucidated that social media is mainly trending among the youth. This trend helps retailers to concentrate on their strategies and techniques. They need to transform themselves according to choices and inclinations of the youth. Consequently, appropriate marketing strategies need an overall understanding of the standard of behavior of youth. Retailers should adopt well planned strategies to increase success of their products in the market.

1.8 BARRIERS IN ONLINE SHOPPING

Chang et al (2004), investigated the causes behind dot-com culture and found that as a result technological advancement, people now prefer shopping online over other modes. While online shopping facilities are far advanced in some nations, there are still some barriers that hinder it in a few countries. A variety of reasons have been cited as mentioned below:

➢ **Knowledge and Access:** Absence of knowledge about online shopping as well as lack of internet access directly affects online shopping behaviors of individuals. People's perception on security and data privacy is another major issue in online shopping. In both rural and urban regions, online monetary exchanges, internet business exercises like computerized installments still lack

extensively, in spite of demonetization and drive to advance computerization in all sectors. Rural areas lag behind in internet usage or internet access for online monetary exchanges due to absence of power supply and poor system quality. Only 16 percent of rural clients use internet for such exchanges, while in urban territories 44 percent clients prefer Internet for the same. Additionally, rural clients are not very online progressive and turns off internet for longer stretches. Absence of power to charge gadgets, poor system quality and reasonableness of internet usage packs are the causes behind such behavior.

➢ **Internet Ability Perception & Education:** Lack of ability, confidence and knowledge in using internet hinders people from shopping online. People with prior experiences & training in online shopping and internet browsing may find it comparatively easy to use, and will possess a positive outlook concerning internet related activities. While others will be hesitant in utilizing internet services with a completely different perception. They are mostly unaware of the advantages of internet usage. People who are insensitive to price variations, and are carefree about time & convenience may have a negative perception regarding internet benefits. People's perception develops from different media forms and word of mouth from family, friends and relatives. All demographic sections do not share same view and attitude on shopping online.

➢ **Reputation:** Consumers' trust and safety concerns are directly associated with the brand reputation. Online buyers generally prefer to shop from well-known brands ensuring them loyalty, privacy and safety. Online retailers mostly do not possess a physical retail shop, and it turns as a major concern of buyers. Offline retailers with an online shop are extremely beneficial, as they manage a more reputable firm other than a 'back room activity' or might have a store which individuals might not have known about however can get a proof of. In different cases clients moreover have the additional choice of having a physical outlet to go to so as to complain about awful experiences.

➢ **Website Payment:** Most of the websites accept debit/credit card, Paytm, PayPal mode of payments. Certain demographic sections do not possess

payment cards or skills to carry out online monetary transactions. In some countries such facilities are not very popular and people are still unaware of these services.

➢ **Navigation, Layout and Ordering:** Web sites should possess basic qualities in terms of ease of use, information on products & services, trust, payment services, information on post purchase assistance & services and details of primary points of contacts. Sites without these features may not be very popular among buyers as it may cause difficulty in access and skepticism. Customer satisfaction and loyalty directly depends on a web site's quality and navigation designs; usage-oriented designs are more popular than subject oriented designs. Customers consider time consuming websites as below average in performance and finds it dicey in terms of safety, therefore, designing becomes equally important as brand image and reputation.

➢ **Product Information:** Customers may explore an item offline prior to online purchase and may inquire on different sites before heading off to the least expensive one. Anyways, it is evident that there is a connection between information and offers available on an item. Descriptions, specifications, reviews (for example, measurements), conveyance costs and even the costs at which it is accessible on different sites, pictures incorporating items and videos can have a major effect on sales as this may guarantee buyers that they are getting precisely what is needed. Clients are free to post a review and upload pictures depicting whether they trust the product to be exact and unprejudiced, thus reviews and criticism from different clients can impart more certainty.

➢ **Offline Advantages:** Advantages of offline shopping involve; *Customer Service, Immediacy, Shopping for Leisure, Delivery Cost, Convenience, Product Types etc.* On line purchasers cannot appreciate such points of interest. Numerous clients lean towards direct cooperation with client assistance instead of support from a site which are typically by means of telephone or texting. Connection with an item pre purchase is equally critical to numerous individuals. Clients may essentially require an item in a split second or would

prefer not to pause, paying little respect to cost and so forth. For this situation internet business stores commonly can't contend except if they offer instant delivery administrations. Shopping at nearby stores is additionally imbedded for certain individuals particularly where they have been utilizing similar stores for quite a while. Moreover, it has been observed that more aged individuals are bound to prefer store walk ins and proceeding to utilize a neighborhood store as opposed to purchasing on the web.

Individuals unquestionably stress over genuine financial conveyance expenses of shopping online, in spite of the fact that web is known for being less expensive. Numerous customers are put off by delivery charges which are normally excluded while comparing prices on websites. Things which are bound to be returned, especially attire and shoes, add to a site's expenses and risk where an enormous number of things might be returned after they have been reordered from a provider.

➤ **Research Online Buy Offline (ROBO):** Internet provides information, review and specifications of enormous number of products which bricks and mortar stores may not provide. Buyers can gather required information from the internet and purchase from a physical store according to convenience and time. In actual terms it can be an advantage of internet but it devalues the purpose in terms of importance of offline stores. ROBO is a common phenomenon in the present time as more buyers tend to buy from shopping malls and streets as a leisure time activity.

➤ **Foreign Websites Cross Border Trade:** Numerous individuals sidestep unfamiliar or foreign sites particularly in the event that it doesn't have an ending domain name they know about. A few nations might be related with having offensive sites either in light of the fact that a nation doesn't have specific standards of operation.

1.9 CONCEPTS OF E-TAILING/M-COMMERCE: TRENDS IN INDIA

Retailers who trade their products through online medium via internet and deliver products at customer's doorstep are often referred to as E-Retailers or e-tail. Typically, online retailers do not possess any physical stores. Besides, m-Commerce is a form of e-Commerce where trading of products & services is carried out via mobile phones and tablets.

Asia-Pacific region is most prominent e-commerce market in the world, where China acquires the top position, and India is all set to become the fastest growing e-commerce market. The worth of e-commerce market in India was about $3.9 billion in 2009, it rose up to $12.6 billion in 2013. Google India depicts that the number of online purchasers in India in 2014 was around 35 million and the country is expected to generate $100 billion online retail revenue by 2020 out of which $35 billion will be through e-commerce. Concerning m-Commerce, for the year 2016, around 49 percent of Indian shoppers expressed that they used a cell phone for online purchases. Around 27 percent of advanced purchasers in the nation expressed making an online buy by means of their cell phones on a month to month premise, and 24 percent expressed acquiring web products and enterprises week after week. Around 71 percent of customers in India likewise said portable wallet is their favored technique for digital payment.

At the point when e-retailers sell merchandise through different merchants, contingent upon dealer understanding and purchaser criticism, venders are pushed up or pulled down on the postings. When clients purchase from one of these venders, there can be further discount/cash back which can be utilized by the platforms to impact choice of merchants to clients. Platforms deal with merchant's assurance that clients get the opportunity to purchase from a dealer who ensures guaranteed items and service quality. And furthermore, affected by the commission rates or push to specific brands where they have selective tie ups. There is a further layer of service, the loyalty program which offers quicker/limited delivery alongside different advantages. These are the top ups to guarantee consistent client experience and consequently quicker selection of the market. It's evident that buyers

love to shop more from anticipated inventory drove model against the uncertain market.

There are specialty item fragments and client groups which are accepting pure market center model which is 20 percent of the general Indian e-tailing business sector. This is the eccentricity of Indian e-tailing business sector not at all like China and US where commercial centers rule in a major manner. By 2023 the e-tailing business sector is relied upon to cross the USD 100 billion GMV mark, however would even now be under 10 percent of the general Indian retail showcase at that point (Fig. 1.2)
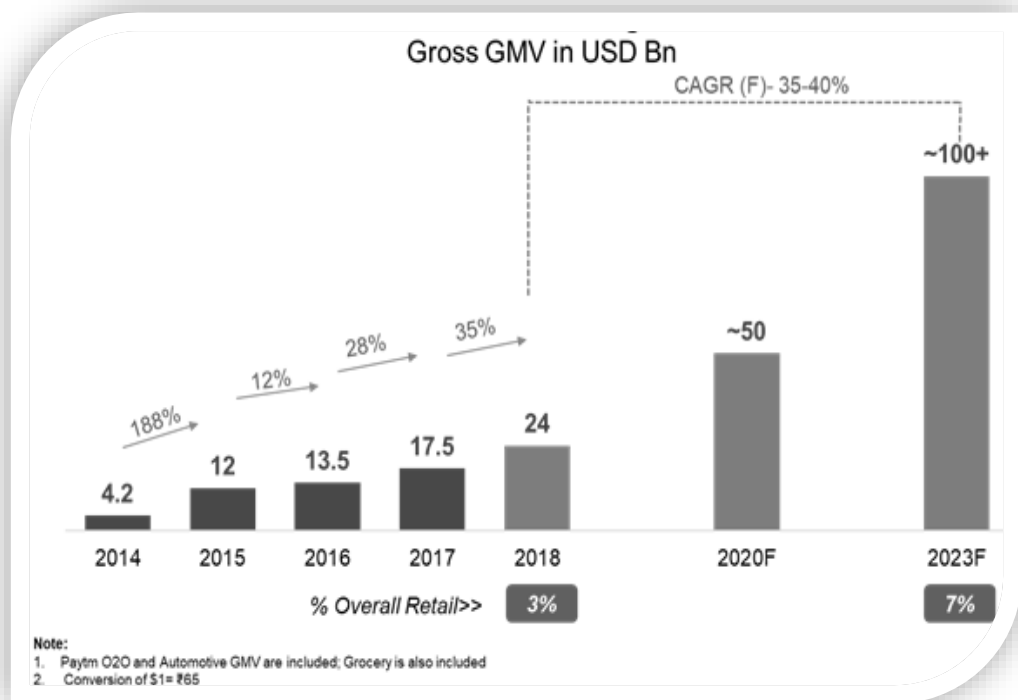
Fig.1.2: E-Tailing Trends in India
(Source: www.retailnetworks.in)

Basically 2023 is required to be scaled up form of 2018, with no structural changes around the arrangement and how business is being done in e-tailing world. Despite the fact that web utilization is as yet a moderately new phenomenon in India, it is making a huge difference in social connections, shopping propensities, and also in cultural standards. India's phenomenal diversity will influence each of the nation's

one billion customers, of whom half will be shopping on web in the nearest future. A study report by BCG's Center for Customer Insight inspected the changing conduct of Indian shoppers over 50 items through surveys and meetings with more than 10,000 buyers in 30 areas across the country. As a component of this study, BCG followed the online movement of a subset of 35 buyers, picked for their diversity in age, area (counting both urban and rural inhabitants), pay and gender. They were examined on their online conducts, including expenses on the web and offline, over numerous categories. They were observed to procure bits of knowledge into role of web in every buyer's life and to completely comprehend the choices each made at different focuses and categories while buying. The objective of this research was to collect research information, buyers' experiences of their online activities to catch precisely what people did, where and when they did it, and the reasons why.

The outcomes presented a detailed depiction about effect of information technology (IT) on Indian shoppers that has been accessible to date. They highlighted experiences that challenged regular perspectives about online conduct and shed light on some vulnerable sides. Findings also suggested new ways that organizations should implement in their advertising methodologies and plans of action (both online and offline) to address the occurring changes.

Since impact of IT is huge and developing, selection of technology in India is happening significantly quicker than the prior innovations, (Fig.1.3). India is expected to have an excess of 850 million online clients by 2025, more than the joined populaces of G7 nations. The digital effect has influenced all customer segments, initially online purchasers primarily included male, millennial, and mostly metro-based but future seems to be altogether different.

By 2020 end, half of web clients base will include rural population, 40 percent will be females, and 33 percent will be 35 or more aged group (BCG article, April 2015). Web penetration has been happening through mobile devices on a higher rate as four out of five clients use internet with cell phones. At present, these gadgets are a blend of cell phones with 4G, 3G or 2G connections. India's 250 million 3G

connections have happened in a span of eight years, while Reliance Jio 4G system included 100 million connections in only seven months.
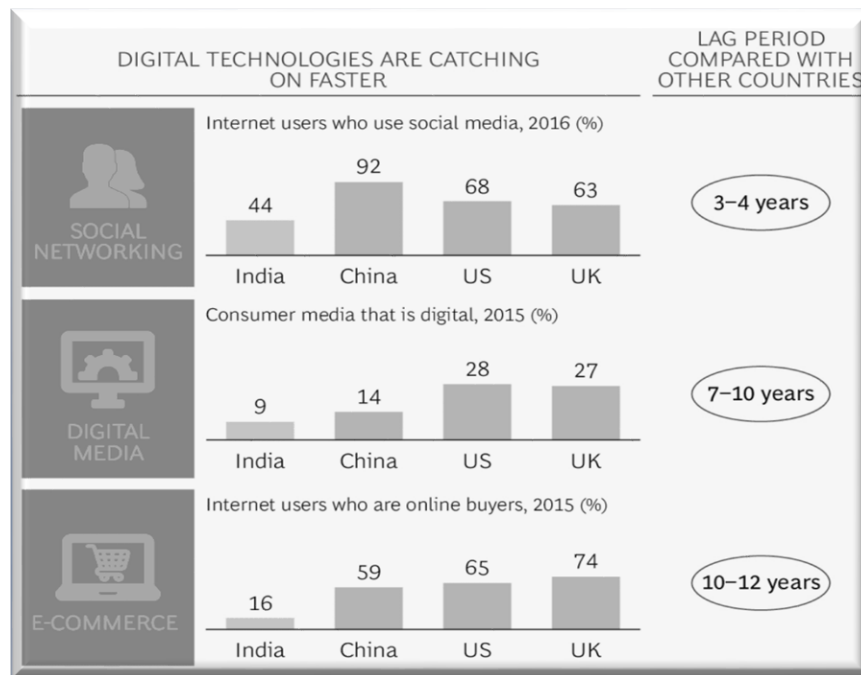
Fig.1.3: India's Rapid Digital Association Rates
(Source: https://www.bcg.com)

The essential determinant of buyer behavior is digital maturity, that is total number of years a client has been on the web. Matured digital users use the web more frequently. From 2014 to 2016, the number of online purchasers climbed sevenfold, between 80 million and 90 million. Digitally impacted spending, at present $45 billion to $50 billion every year, is anticipated to build more than ten times, to between $500 billion and $550 billion—and to represent 30 percent to 35 percent of all retail deals by 2025.

Digitalized information has prompted a commoditized way to deal with purchaser. Most organizations see similar patterns, and they attempt to capitalize in comparative ways by building sites, propelling online business, and building up their web-based social networking presence. Online exercises resist generalizations. One mainstream generalization has been the Indian customer utilizing web to a

great extent for mingling, window-shopping, and remaining side by side of Bollywood.

The "eight S's" of online movement by BCG Research illustrated in Fig.1.4, portrays the Indian buyer in a significantly more complete and explicit way. A lot of Indian customers are using digital technology in their daily shopping activities. Mobile phones are the major devices on which consumer activities are being centered. Consumer usage patterns are not dependent on any social or demographic factor. Each individual customer has their own unique digital behavior and choice. Numerous Indians have incorporated computerized technologies into their daily lives; the telephone is central to a lot of what they do, and they don't differentiate among online and offline actions. It is hard to connect the consumer's usage patterns with any single variable, like age, salary, sex, occupation, or some other social or statistic factor.
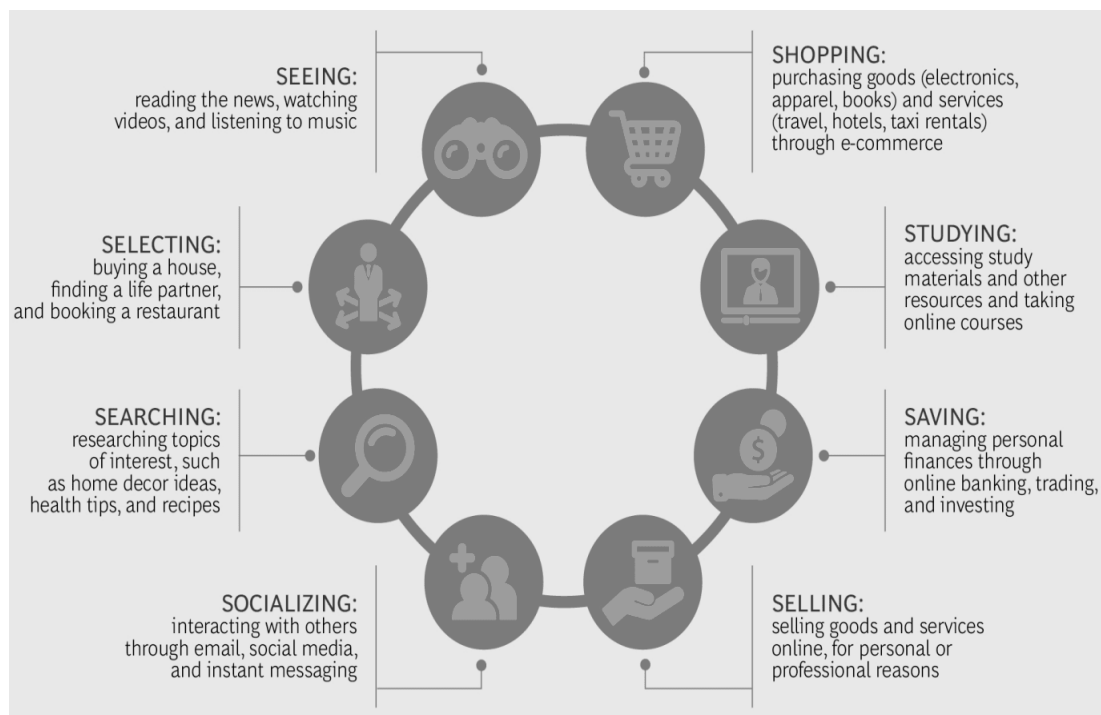
Fig.1.4: 8'S of Online Behavior
(Source: https://www.bcg.com)

1.10 TYPES OF ONLINE BUYERS

Every customer is unique with different digital behaviors. Many Indian buyers are anxious about online exchanges, and the first experience shapes their attitude towards online shopping. A decent initial transaction energizes subsequent exchanges. An awful encounter slows down the buyer's online trade. The classification of products has a prominent effect on buyer behavior. Consumers expect good experience from an online trade and they evaluate their purchase on the basis of product attributes like price and service quality.

The attention span of online buyers is very short and sellers need to hold the interest of buyers with better performance of their online site. Customers obviously communicate with each other through social media or any other connectivity platforms. Visuals influence most of the buyers and they can verify their products in demand with the picture for its features and specifications. Prices and product related charges should be transparent; otherwise it may lead to loss of customer's interest in online shopping.

Influence of different situations like time, place and attributes have identified various groups of online customers like *Adventurous Explorers, Shopping Avoiders, Technology Muddlers, Fun Seekers, Shopping Lovers, Business Users, Suspicious Learners, and Fearful Browsers.* In the event that a client is in a rush or store is crowded can affect the manner in which information is handled. The client might not get opportunity to explore all the brand options, thus impacting what they buy. The ambience of a store influences a buyer's inspiration. Women in general, are expected to buy more when accompanied with friends or family, as the probability of spending depends on the fact that shopping with kids or friends are bound to be impacted by item inclinations of their companions.

Sellers comprehend that the atmospherics or specific ecological variables like smell, lights, music, color, groups, wellbeing and workers can also effect shopping propensities. Atmospherics is the physical control of a store condition (physical or on web) that influences state of mind and comfort level of the client. Adopting a

positive attitude about a store likewise creates steadfast clients and continues shopping visits.

The popularity, progress, choices and innovations in E-shopping has enabled web-based businesses observe a remarkable change in e-buyer conduct. At present, e-customers experience super-simple access to web-based shopping, super-quick computerized devices, most developed registration, and progressively secure frameworks, immensely encouraging customers to shop online. E-retailers incessantly strive to develop ideas or deals targeting the requirements of online customers. Since online shopping has no defined boundaries and is accessible anywhere anytime uninterruptedly, it thereby forces e-retailers cut the mustards.

Not all e-clients are indistinguishable, they accompany diverse shopping needs, different shopping techniques, and distinctive shopping interests. They can be classified as:

- *Adventurous Explorers* comprises a section of 30 percent showing an enormous chance, they require minimal unique consideration by Internet sellers since they enjoy web-based shopping. They are likely the assessment chiefs for everything on web. Retailers should support and encourage them to be online network manufacturers and shopping advocates.

- *Shopping Avoiders* have an engaging salary level, yet they have poor contribution for online retailers. They always feel confused about delivery of an online purchase and believe in seeing product physically before purchasing. They have internet shopping issues that retailers won't effortlessly have to survive.

- *Innovation Muddlers or Technology Muddlers* face enormous computer proficiency obstacles. They invest less energy than other sections on the web and are excited a little about expanding their online solace level. They are not an appealing business sector for online retailers.

- *Fun Seekers* (2 percent of web-based spending) are the least well off and least educated market section. They prefer entertainment on Internet, yet purchasing

things online scares them. In spite of the fact that security and protection issues may be dealt with, spending intensity of the fragment proposes that only a minimal payback would be conceivable by such clients.

- *Shopping Lovers* account for 24 percent of web-based spending, appreciates purchasing on the web and continues their shopping. They are able computer users and like to proceed with their shopping propensities. They additionally spread the news to others about delights of internet shopping in every possible way. They represent a perfect objective for the retailers.

- *Business Users* are among the most PC proficient group among online buyers. They utilize the Internet essentially for business purposes. They take a genuine interest for what it can accomplish for their shopping life. They don't see internet shopping as genuine and aren't normally followers of online buying.

- *Suspicious Learners* comprises a smaller section with development potential. Their hesitance to buy online depends on their incompetency of computer knowledge, however they are open to better approaches for getting things done. As opposed to increasingly dreadful sections, they don't bother giving a PC or Master card number. Proper directions and measures would help urge them into web-based purchasing.

- *Frightful Browsers* are against purchasing on web. They are able Internet and PC clients, investing a decent amount of energy "window shopping." They could be turned into critical purchasers if their fear about Visa security, shipping charges and purchasing items is survived without any inspection.

- *A Newbie or A New-to-Internet* is a purchaser who is new to web-based business world, and endlessly try figuring out how to move around the web. They don't have any desire; however, they may maintain a strategic distance from confounded pages and snap catches. Such clients mostly begin their first-time online buy with little, low-spending plan, and safe items. More intense, quick moving slides, a few stage purchasing procedures may confuse them and rather than picking up a buy, they may stop halfway. A flawless, spotless,

straightforward, and direct interface would satisfy another to-web client just as a web smart client. Ideal portrayals of the items, simple to discover 'Purchase' buttons, simple to-utilize shopping basket, and object free checkout pages may enable the new clients to pick up trust in making another buy at an online store.

- *A Smart Shopping Geek* are early-students who have been surfing web for quite a while. In addition, they are experts of e-shopping and exchanges, also called as e-shopping innovators. They understand who is new to the business and who is experienced. From transportation charges to installment doors, they know everything about online store employments. Unprofessional structures, obsolete instruments, or particular instruction may aggravate such clients, and they may spread negative criticism among their social gatherings. They accompany the most complex shopping systems; in the event that sellers neglect to satisfy, they proceed onward to next site within a moment. Sellers need to direct them to a client input page, to know their perspectives and recommendations. Allowing them to suggest items, register their input, and examine their shopping knowledge in a discussion, is a smart thought. They are the managing power for development of a business; they decide eventual fate of web-based business.

- *A Deal Hunter* is one of the existing patterns of online business which is inclined to the 'Rebate Deals Fever' of clients. A customer who only visits an online store during Festive deals for purchases, is a onetime client. Even if he visits a similar store the subsequent time, he isn't a client. Occasion Sale is only a trap to get a pool of clients. Offering a series of deals after the principal achievement is correct method to discover faithful clients.

  Step by step instructions to change one-time-bargains season client into a loyal client is somewhat challenging. Deal searchers consistently anticipate getting bulletins from each site they made a purchase and are a spot hand at discount bargains. *Arrangement trackers* are buyers who constantly search for a best incentive for the item they buy, unquestionably not the best value. Advertisers should include appropriate portrayals about the item highlights to make them more valuable.

- *A Brand Buff* is a customer who searches for premium quality items that are marked by popular organization names. They are more of shrewd customers who set a precedent in internet shopping. They search for merely the best brands, and are also referred as Best Product Pickers. These customers are not truly value delicate; they choose to shop the best products available.

- *A Save-it-for-Later* customer doesn't do genuine shopping. They continue adding the items they like to their wish list. They fantasize about purchasing an item they like, yet defer making a purchase for different reasons. They are fun customers who couldn't imagine anything better than to see the total cost of items they added to their shopping cart and moving them to wish list without performing out any ideal activity.

- *A Reward Points Lover* is the loyal client. They may not shift to another online store for petty reasons except if they encounter an awful experience at a particular online shopping portal. Nothing energizes them more than 'added reward points'. They are increasingly excited about the points they gain than the genuine cost of an item. They love adding more items to increases reward points and this directly indicates clearance of items a retailer wishes to sell.

A successful business should strive to be honest and prompt in services to their current clients contrasted with getting new clients. An organization needs to comprehend the diverse qualities of buyers & their online conduct, and find suitable measures to support them, at the same time focusing on the profitability of their own businesses.

1.11 PROBLEM STATEMENT

Worldwide, recent years have witnessed a considerable shift in the shopping patterns of people especially youngsters. Many researches have shed light on online buying behavior of people across the globe. Since India has become a fast growing consumer market, proposed study aims to examine the context of consumers' online shopping behavior in India. An organization's survival, benefit, and development in a profoundly competitive condition lies in its capacity to distinguish & accomplish

unfulfilled needs of buyer sooner and better than their competitors thereby, achieving organizational goals. Information of buyer conduct is helpful for agents and sales persons to perform their responsibilities effectively accounting to a buyer's need. The main objective of this study is to explore major factors which consumers consider while making online purchases and to highlight the factors which act as a barrier to online shopping.

Indian market has experienced a rudimentary change with the new technological advancements. India has currently 153 million social media users and 1.01 billion mobile connections. Internet and Mobile Association of India (IAMAI), reported that about 66 percent of the rural internet users have been using social media sites very often. Social media can therefore be an effective tool in marketing products online. The research further tends to examine factors affecting online shopping, trends in online shopping and various groups of online buyers in Indian online market system. Additionally, this study also analyzes the marketing & promotional strategies of retailers in popularizing e-shopping in various Indian cities, discuss emerging trends in online shopping and impact of social media on online shopping in Indian market.

1.12 REFERENCES

1. Chaturvedi, D., Gupta, D., & Singh Hada, D. (2014). An Effect of Social Media on the Youth Buyer Behaviour for Apparels in Jaipur City: A Study.

2. Dewan, S. and Kraemer, K. L. (2000). Information technology and productivity: preliminary evidence from country-level data. *Management Science*, 46(4), 548-562.

3. Ernst, Y. (2001). Consumer trends in online shopping. Global Online Retailing: An Ernst and Young Special Report. *Stores*, 83(1), 5-9.

4. Goswami, R. (2015) Emerging Trends in Indian Consumer's Buying Behaviour. *International Research Journal of Management Sociology and Humanity*, 6(10).

5. Hanke, M. (2015). How Luxury Fashion Brands Utilize YouTube to Engage Consumers and Promote Brand Identity. *The Elon Journal of Undergraduate Research in Communications,* 6(1), 69-77.

6. Javadi, M. H. M., Dolatabadi, H. R., Nourbakhsh, M., Poursaeedi, A., & Asadollahi, A. R. (2012). An analysis of factors affecting on online shopping behavior of consumers. *International Journal of Marketing Studies*, 4(5), 81.

7. Li Na & Ping Zhang (2002). Consumer online shopping attitudes and behavior: an assessment of research, *Proceedings of the Americas Conference on Information Systems* (AMCIS' 2002), Dallas.

8. Pani, A., & Sharma, M. (2011). Innovation in Social Networking Media and their impact on the Buying Behavior of Gennext Consumers in India: A new face of Viral Marketing. *Review Process*, 202.

9. Raghunath, C. and Sahay M. (2015). Consumer Behaviour in Online Retail in India. *Journal of Business and Management*, 3, 16-19.

10. T. Jukariya and R. Singhvi (2018). *International Journal of Current Microbiology and Applied* Sciences, 7(01).

11. The Changing Connected Consumer in India, *BCG article*, April 2015, and The Rising Connected Consumer in Rural India, BCG Focus, July 2016.

12. Vijay, Sai. T. and Balaji, M. S. (2009). Online Shopping in India: Findings from a Consumer. *Journal of Arts, Science & Commerce.*

Chapter 2

Review of Literature

Chapter 2

REVIEW OF LITERATURE

2.1 INTRODUCTION

Review of relevant literature is very essential in understanding the research problem. It is an assessment of information & knowledge found in various literatures and provides an insight into the previous research exploration which have been done by others thus avoiding replication of research work. It guides the research scholars for future work with innovative concepts. The sources of available literature regarding selected areas of research such as books, magazine, journals, newspapers, online articles, published research papers bulletin, and reports of organizations should be analyzed thoroughly and carefully for making the theoretical framework and identifying methodological issues related to the study for conducting a research effectively. A brief explanation of different studies carried out on this subject has been given as follows:

2.2 THEORETICAL ASPECTS

Hereby, mentioning a brief review of researches made in the past on various aspects of consumer behavior, e-commerce & e-tailing, m-commerce and online consumer behavior:

2.2.1 THE CONCEPT OF CONSUMER BEHAVIOR

Bert Vandecasteele et al., (2010), conducted a study on *Motivated Consumer Innovativeness and Indicated Four Types of Motivations: Functional, Hedonic, Social and Cognitive.* The goal of this paper was to consolidate various inspirations into a multi-dimensional inventiveness scale to more readily represent the shopper item relationship. A broad writing audit and five investigations (with around 2600 respondents altogether) demonstrated that four sorts of inspiration underlie purchaser imaginativeness: useful, epicurean, social, and subjective. The proposed 20-thing four-dimensional Motivated Consumer Innovativeness (MCI) scale

demonstrated to be solid and inside substantial, and did not appear to experience the ill effects of social allure inclination. In addition, aftereffects of examinations demonstrated the prescient legitimacy of each MCI measurement. This new scale demonstrated to quantify more than existing customer creativity scales; the diverse MCI measurements anticipated imaginative buy expectations superior to both customary and as of late created ingenuity scales, and they refuted the general agreement that more seasoned individuals are in every case fundamentally less innovative than more youthful individuals. This MCI scale can fill in as an instrument for future research on proficiently and adequately sectioning and focusing on (propelled creative) buyers.

Marieke de Mooij et al., (2011), researched on *Cross-Cultural Consumer Behaviour: A Review of Research Findings* and discussed that Most parts of purchaser conduct are culture-bound. This study audited the social associations with oneself, character, and mentality, which are the premise of buyer conduct models & marking and publicizing procedures. The Hofstede model was applied to clarify fluctuation. Other shopper conduct viewpoints explored were inspiration and feelings, subjective procedures, for example, unique versus solid reasoning, classification and data handling, just as purchaser conduct areas, for example, item proprietorship, basic leadership, and the selection and dispersion of developments. Suggestions for worldwide marking and publicizing were also incorporated.

Andrew R. Walls. Et al., (2011), studied *An Epistemological View of Consumer Experiences* and discussed about the hypothetical underpinnings of purchaser experience and logical idea of buyer encounters. The proposed system expressed multidimensional features of a buyer's experience. This survey recognized three streams of experimental research. The paper also projected that view of buyer experience has various basic beginnings that have confounded its development as a feasible and esteemed idea. This investigation proposed various pertinent subjects that provide confidence and guidance to the idea of buyer encounters.

Sameer Hosany et al., (2012), carried out a research on *Self-Image Congruence in Consumer Behaviour* and discussed a model that incorporates mental self-portrait coinciding, voyage dispatch travelers' encounters, fulfilment, and social aim.

Results depicted that mental self-portrait harmoniousness (real and perfect) influences travelers' encounters yet in a roundabout way impacts fulfilment level. Fulfilment emphatically identifies with respondents' affinity to prescribe. Generally, this exploration progressed the comprehension of journey delivers travelers' encounters and practices offering significant administrative ramifications.

Americus Reed II et al., (2012), researched on *Identity-Based Consumer Behavior* and proposed five essential rules that can enable specialists to demonstrate the procedure of personality arrangement and articulation: (1) Identity Salience: quality of being particularly noticeable or important; when the character is a functioning part of oneself; (2) Identity Association: non-cognizant relationship with a constructive and striking character improves an individual's reaction to the upgrades; (3) Identity Relevance: deliberative assessment of personality related improvements relies upon how symptomatic character is in the applicable area; (4) Identity Verification: people screen their very own practices to oversee and strengthen their personalities; and (5) Identity Conflict: character linked practices help buyers deal with general distinctive quality of different characters. To delineate the potential suitability of these standards for managing personality, the researchers highlighted new roads for character and clarified how these standards could help control examinations concerning these regions.

Asiegbu Ikechukwu F et al., (2012), in their study, *Consumer Attitude: Some Reflections on Its Concept, Trilogy, Relationship with Consumer Behavior, and Marketing Implications* aimed to give a few reflections on buyer attitude. They discussed the idea of shopper mentalities toward promoting endeavors of organizations. Besides, the paper recognized set of three shopper mentalities, including tests of their estimation scales; and how attitude is associated with the practices of purchasers, however also considered an organization experience issues affecting the acquiring practices of their shoppers legitimately. Findings proposed that organizations should give valid proof of their item benefits, correct their client's misinterpretations, offer free examples, connect new advances, and acquire new developments in worth characterizing, creating, and conveying forms. In

particular, this paper suggested that the practices of buyers can be favorably changed by modifying the tri-segments of a shopper's frame of mind.

Alexandra Aguirre-Rodriguez et al., (2012), conducted a study on *Moderators of the Self-Congruity Effect on Consumer Decision-Making: A Meta-Analysis,* and revealed that the success of value expressive brands comes to a great extent from self-congruity between their brand traits and target customers' self-concepts. More than 100 calculated and experimental articles have been presented self-congruity's impact on buyer's decision making. Findings of meta-analysis depicted major theoretical and managerial issues of the self-congruity effect. Furthermore, results suggested that self-congruity impacts are an outcome of fundamental self-motive "socialness," level of self-improvement required, the brand personality feature, judgment entity's abstraction level, cognitive elaboration, and basic impression development process. These findings portrayed methodological and theoretical suggestions for future self-congruity studies, as well as recommendations for marketing experts.

Roderick J. Brodie et al., (2013), in their research paper, *Consumer Engagement in A Virtual Brand Community: An Exploratory Analysis*, discussed that in spite of considerable use of the word "engagement" with regards to brand companies, its conceptual and basic importance remain underexplored in literatures to-date. This investigation embraces netnographic strategy to investigate the nature and extent of buyer's engagement in online brand networks. The study depicts complex multidimensional and dynamic nature of buyer engagement, which may appear at various degrees of intensity, thus reflecting unique engagement states. In addition, the research provided evidence that customer engagement is a multi-faceted concept comprising intellectual, emotional and behavioral dimensions. The findings revealed that key customer engagement consequences include buyer faithfulness and satisfaction, buyer empowerment, connection and emotional connection, trust and commitment with the brand community.

G. Muruganantham et al., (2013), researched on, *A Review of Impulse Buying Behavior,* giving a detailed record of motivation behind purchasing conduct. A wide range of databases and books were referred to audit the work of different analysts.

The investigation and findings of different researchers gave an insight of various elements affecting motivation for purchasing and further advancement of research system. The paper aims at providing professionals and scientists with an in depth understanding of a customer's lack of attention.

Banwari Mittal et al., (2015), worked on the topic, *Self-Concept Clarity: Exploring its Role in Consumer Behavior* and discussed that even after two decades since Self-Concept Clarity (SCC) first rose in the psychology literature, this significant idea has been considerably ignored by purchaser clinicians. A review of 301 customers practices revealed that SCC adds to buyers' general fulfilment with life and its nonappearance prompts such purchaser practices as defenselessness to relational impact, realism, post buy question, shopping as getaway, and utilization of items as personality reinforces. Furthermore, results demonstrated that low SCC purchasers, who by definition are delivered with self-perplexity and attendant tension, utilize the commercial center as an adapting asset. These outcomes proposed the idea's utility in expanding an individual's comprehension of certain significant shopper practices.

2.2.2 THE CONCEPT OF E-COMMERCE AND E- TAILING

Chun-Che Huang et al., (2010), studied the *Agent-Based Negotiation Process for B2C E-Commerce* and discussed that in present circumstance, price is the main criterion by which agents are created, which can be easily measured and computerized. Nevertheless, the criteria for cutting-edge exchanges should be explained, for instance, particulars of giveback and dividend. This paper, presented numerous characteristics arrangement model for B2C e-commerce, which arranges smart agents to encourage self-sufficient and programmed on-line purchasing and selling by keen specialists while rapidly reacting to buyers. These incorporated a 4-stage model, data accumulation, search, arrangement, and assessment; additionally, applied vague theories and procedures to build up framework interface to encourage the client inputs.

Sameer Kumar et al., (2010), worked on the topic, *Reflective Practice Consumer Purchase Process Improvements in E-Tailing Operations: A Case Study,* and

explained that presence of web has significantly changed the retail scene. Web purchasing have been expanding every year for quite a long while, yet represent 6 percent of absolute buys. With the potential for development being generally boundless, numerous online portals are created, while regular stores are uncertain whether their physical business model will continue to be fruitful. The operational procedures of online organizations are difficult to explain, is a prove of their high disappointment rates. The motivation behind this paper was to inspect web business, Bellacor, to decide if there were operational efficiencies to be picked up, that mistakes can be diminished and whether they were working according to clients' desires. Structure/technique/approach utilized included an assessment of Bellacor's administration plan, executing the Six Sigma DMAIC cycle, creating circumstances and logical results outlines and making poka-yoke to change the current administration diagram to improve the operational process.

Findings illustrated that, "improve" period of the DMAIC cycle delivered a few poka-yokes to survive various disappointments in the present administration outline. It is the creators' sentiments that actualizes new proposed outline that would probably bring about improved client administration, improved conveyance following, less blunders and a superior generally speaking knowledge for the client. Investigation endeavors to lay the preparation for what is effective and required by present shopper. Exercises and strategies illustrated in the paper can be meaningful to any organization with a comparative business.

Yixiang Zhang et al., (2011), conducted a study on *Repurchase Intention in B2C E-Commerce* suggesting that relationship quality perspective and information system experts must focus on online client maintenance. Drawing on relationship advertising literature, they prepared and tested a model to clarify B2C client repurchase intention from viewpoint of relationship quality. The model was tested through a survey in Northern Ireland. Results demonstrated that online relationship quality and apparent website usability positively influenced client repurchase intentions. Also, online relationship quality was positively impacted by a seller's expertise in order fulfillment, seller's reputation, and web usability, while doubt in merchant conduct contrarily affected online relationship quality.

Elizabeth. E et al., (2011), in their research on *Comparing Theories to Explain E-Commerce Adoption*, discussed that e-commerce is a technique for fast development, particularly by small and medium measured organizations (SMEs). However, the selection pace of online business by SMEs in Latin America is as yet undersized. Researchers analyzed the hypothesis of arranged conduct (TPB) and contemplated activity (TRA) utilizing auxiliary condition demonstrating to figure out which is better at foreseeing web-based business selection expectations among 210 SME directors/proprietors in Chile. As opposed to past research with American respondents, the investigation does not discover significant contrasts between the two hypotheses. Subsequently, scholars should choose stingier model (TRA) to examine web-based business adoption issues in developing nations.

Süleyman, Barutçu et al., (2012), studied *the Impacts of E-SCM on the E-Tailing Industry: An Analysis from Porter's Five Force Perspectives.* The development of e-tailing industry energies e-tailers and e-suppliers to look for completely better approaches for doing a business as they need to deal with all exercises from acquirement to conveyance in their e-tailing production network efficiently. presently, E-SCM (Electronic Supply Chain Management, or Internet-Based Supply Chain Management) is a significant device wherein client needs are all the while associated with the acquisition of basic materials or segments, item production or assembling, logistics, product transportation and support administrations to accomplish higher business benefit. This paper highlights the role of E-SCM and its impact on e-tailing industry as far as e-suppliers' and e-tailers are concerned. The effects of E-SCM on e-tailing business structure are evaluated with five forces (competitive rivalry, supplier power, buyer power, the threat of substitution and the threat of potential new entry) called as Porter's Five Force Analysis. Additionally, the study examined positive and negative effects of E-SCM on e-tailing industry, and gave a few recommendations for e-tailing supply chain partners.

Shomnath, Dutta (2012), carried out a research on *E-Tailing- A Digital Make-over of Traditional Retailing of India - Issues & Challenges* and aimed to identify how retail, dawn area of Indian economy, has begun outfitting the intensity of "Going

Digital" through E-following course. This study evolves around the spearheading pretended by web and remote innovation in scaling up twin witticisms of "user-friendliness" and "customer convenience" to guarantee awesome store, less shopping knowledge to the clients. The paper attempts to solidify key drivers that bait the esteem observation for clients to be digital and what prompts retail houses to get computerized course either by means of web or WAP. The article also, discusses current and future obstacles distressing the operations of computerized business in retail. Finally, paper arrives at a visionary purpose in view of client adroit business system of conveying 24x7 – "Store less shopping" experience within the structure of developing economy of India.

Zhao Huang et al., (2013), in their study, *From E-Commerce to Social Commerce: A Close Look at Design Features,* discussed that E-commerce has experienced a progress through the selection of Web 2.0 capacities to upgrade client cooperation and accomplish more prominent financial worth. This new marvel was typically alluded to as social trade, but has not yet been completely comprehended. Nevertheless, absence of an established definition, there is little question about social commerce and not much researches have devoted to the plan of social trade platforms. This investigation offers literature revies to clarify the idea of social commerce, traces its emerging state of the art, and discusses appropriate plans related to e-commerce and Web 2.0. The findings exhibited that, for any social commerce internet site, it is vital to attain a least collection of social commerce strategy features. These features must include all the sections of a proposed model, including the individual, discussion, community and business levels.

Estrella Gomez-Herrera et al., (2014), conducted a research on *The Drivers and Impediments for Cross-Border E-Commerce in the EU* and examined that ascent of web was frequently related with the "death of distance" or possibly the diminishing pertinence of geographical distance in the supply of data. They investigated whether distance still makes a difference for online exchange physical products. They gathered information from an online purchaser survey board on online cross-border exchanges in products in EU market. The investigation affirmed that distance related exchange expenses were extraordinarily lowered in contrast to offline

exchange of similar merchandise. Also, online exchange brings about new wellsprings of trade costs, for example, product distribution and online payments. Equally, there are no signs that online exchange is less prejudiced for domestic items than offline exchange. The findings illustrated 1% expansion in the utilization of proficient and adaptable cross-border payment gateways could expand cross-border e-commerce by as much as 7%. Study demonstrated that online trade gives a favorable benefit to English-language exporting nations.

Melody Y Kiang (2014), researched on *Online Purchase Decision and Its Implication on E-Tailing Strategies* and proposed a classification strategy to sort goods/services being sold on internet based on features, like tangibility and cost from the purchaser's point of view. For goods/services belonging to various sets, the business manager is required to develop distinctive e-tailing techniques so as to enhance channel functions thus increasing the actual value of products with limited resources.

Nikunj Kumar Jain et al., (2017), in their research on *E-Fulfilment Dimensions and its Influence on Customers in E-Tailing: A Critical Review*, discussed that motivation behind this paper was to comprehend the dimensions of e-fulfilment procedure and its impact on clients in pure e-tailing; to portray appropriate literature that has over a period of time mentioned administrative issues; and to find the gaps between the practices prevalent in the e-fulfilment and those proposed by academicians to create deeper understanding for future research. Design/methodology/approach was used for the study with quantitative and qualitative analysis, thereby identified seven dimensions of e-fulfillment: e-business quality, product quality, pricing, availability, timeliness, condition & ease of return and discovered its connections with shopping contentment and repurchase intent of buyers in e-tailing.

However, the study had certain limitations as it slanted toward an empirical approach and did not include many of the logical models. Furthermore, this research was the first compilation of standalone studies presented in the literature to deliver e-tailers and academicians' meaningful insights into e-fulfillment in the pure e-tailing setting.

2.2.3 THE CONCEPT AND PROSPECTS OF M-COMMERCE

Sulabh, Sharma et al., (2010), conducted a research on *An Evaluation Framework for Viable Business Models for M-Commerce in the Information Technology Sector* proposing a feasible business model assessment structure, referring to VISOR model, that helped in identifying sustainable competencies of a business model. The four individual cases conducted at various IT sectors dealt with mobile businesses, primary data was gathered through semi structured interviews supported by a widespread range of secondary data. A comparative analysis was utilized to survey the examples of various practical business segments over the four cases.

Md Aminul Islam et al., (2010), in their study *Adoption of M-Commerce Services: The Case of Bangladesh* meant to explore the high and low adoption use of M-Commerce service classes (recreation, dealings, communiqué, and knowledge). The analysis centered on whether or not awareness and information, ease of Mobile gadgets and WAP/GPRS enabled phones, evaluation and price, security and privacy, rich and quick data and perceived quality have any effect on the intent to utilize M-commerce services among utilized Mobile clients in Dhaka and Chittagong City of Bangladesh. Findings revealed that in contrast to recreation, dealing and knowledge; communiqué class in M-commerce services have higher usage frequency. Three variables were found to have noteworthy positive impact towards the adoption of M-commerce services, evaluating and cost, rich and quick data, and security and privacy. Further, it was fascinating to take note of that there was no important gender distinction in M-commerce adoption level. Clients under 30 years old have a higher propensity to receive M-commerce services compared to more older age clients in Bangladesh.

A. H. M. Saifullah Sadi et al., (2011), carried out a research on *Factors Influencing the Adoption of M-Commerce: An Exploratory Analysis* and discussed that Mobile Commerce, abbreviated as M-commerce is believed to be the next big segment in this innovatively reliant society after E-commerce period. However, its adoption and usage in Malaysia was found to be lower than others countries viz. Korea, Singapore, and Japan. This investigation tends to distinguish a few factors that influence the selection of M-commerce in Malaysia dependent on conventional

technology models, for example, Theory of Reason Action (TRA), Theory of planned Behavior (TPB), Technology Acceptance Model (TAM) and Diffusion Innovation hypothesis (DOI). Exploratory factor analysis was applied to various measures in order to evaluate the underlying variables impacting adoption of m-commerce, thus revealing that all the 13 variables considered had a significant impact on the adoption of m-commerce.

Mohamed Khalifa et al., (2012), in their research on *Adoption of Mobile Commerce: A Confidence Model* identified three underlying motives for the study. Firstly, the gap between high penetration rate of cell phones and comparatively low adoption rate of m-commerce. Second, to resolve the varying discoveries in previous IT adoption research with respect to the consistency of relationship between attitude and purposes. Thirdly, researchers intended to give a theoretical support to diverse interferences to enhance m-commerce adoption. Furthermore, by the theory of planned behavior (TPB), they identified that trial, communication and observation were the bases of confidence with m-commerce and their impacts could be facilitated through exposure.

Niranjanamurthy et al., (2013), worked on a research titled *Analysis of E-Commerce and M-Commerce: Advantages, Limitations and Security Issues.* The study reviewed e-commerce as largely considered for purchasing and selling of items over web, yet any exchange that is done exclusively through electronic measures can be viewed as internet business. E-commerce was subcategorized as, business to business or B2B (Cisco), business to buyer or B2C (Amazon), and shopper to customer or C2C (eBay), also called as electronic commerce. M-commerce is referred to rising practices of carrying out fiscal and promotional activities using wireless gadgets, like PDAs, mobile phones, other hand-held gadgets through internet access. Online business security is explicitly connected to the segments that influence e-commerce that incorporate computer security, information security and other more extensive domains of the information Security system. E-commerce security has its own specific distinctions and is one of the most noteworthy security parts that influence end client through their day by day payment transactions with business.

Moutusy Maity et al., (2014), studied *Consumer Decision-Making Across Modern and Traditional Channels: E-Commerce, M-Commerce, In-Store* and discussed the impact of media richness on buyer's decision making and channel selections, and based their investigation on media richness theory, task-media fit hypothesis and cognitive cost (behavioral decision theory). Findings revealed that purchasers favored networks with medium (e.g., e-commerce) and high (e.g., in store) media productivity for completing major decision-making. Discoveries uncover that shoppers are probably going to attempt basic leadership undertakings on channels that join low (e.g., m-commerce) levels of media lavishness. Furthermore, buyers favored easy decision-making tasks on mediums that incorporated low levels of media richness, e.g. m-commerce. These bits of knowledge ought to demonstrate accommodating to administrators in overseeing content crosswise over various channels. Additionally, study illustrated that product type regulates the impact of media richness on perceived channel task fit, post purchase estimation and channel choices. The findings aimed to provide a deeper insight to managers in handling content across various channels.

Yogesh K et al., (2014), in their research on *Adoption of M-Commerce: Examining Factors Affecting Intention and Behavior of Indian Consumers*, aimed to analyze variables affecting buyer's adoption of m-commerce in Indian context. They developed a conceptual model that was an extension of technology acceptance model (TAM) with further factors, like satisfaction, trust, cost and self-adequacy alongside convenience and usability as the predicators of shopper's genuine usage through behavioral intent. The sample for data collection constituted of 186 respondents of m-commerce in Mumbai, India. Results revealed that apparent satisfaction was observed to be the most significant predicator in deciding buyer behavioral intention towards acceptance of m-commerce applications. Additionally, noteworthy determinants were usefulness and observed self-efficacy. The inferences of this research on different players within m-commerce system alongside some suggestions for future analysis associated with this subject were also mentioned.

Zoran Kalinic et al., (2016), researched on *Determinants of Users' Intention to Adopt M-Commerce: An Empirical Analysis* and attempted to discuss all possible factors that may influence a buyer's intention to choose m-commerce. They established a conceptual user adoption model supported by technology acceptance model variables based on explicit factors like social inspiration, self-innovativeness, customization and personal mobility. Findings illustrated that social inspiration and customization had a considerable impact on perceived usefulness; mobility, customization and self-innovativeness effected perceived ease of use, and perceived usefulness and ease of use significantly influences the behavioral intentions of a buyer.

Jörg Heinze et al., (2017), conducted a study on *Ladders to M-Commerce Resistance: A Qualitative Means-End Approach* and discussed that though m-commerce is trending among buyers still some businesses face notable consumer resistance. This study tried to identify various sources of resistance towards mobile insurance by exposing relationship between consumer values and contradictory features of mobile channels. The data was collected through laddering technique of interview with well-informed consumers about mobile insurance but with inherent resistance; revealing series of attitude, outcomes and value relations. The findings gave an insight of consumer cognitions by understanding the sources of resistance and mainly portrayed inefficiency of service, and system mechanisms as the major barriers.

Abdul R Ashraf et al., (2017), in their study, *The Role of M-Commerce Readiness in Emerging and Developed Markets,* compared m-commerce consumers behavioral intentions and actual behaviors by gathering data from 812 m-commerce buyers across four countries viz. Australia, India, U.S and Pakistan, thus providing an in-depth understanding of m-commerce users behavior across diverse national markets. The study was based on a framework of linking m-commerce users' behavior to its key drivers, ubiquity and habits. Findings depicted ubiquity as compared to habits, had a significant influence on consumers at initial m-commerce readiness phase; whereas the reverse was applicable for users at advanced m-commerce readiness phase.

2.2.4 THE CONCEPT OF ONLINE CONSUMER BEHAVIOR

Zhou L et al., (2007), carried out *A Critical Survey of Consumer Factors in Online Shopping*. The researchers compiled the findings of related studies and proposed a new model "OSAM- Online Shopping Acceptance Model". Focusing on mobile commerce they found that rapid growth of m-Commerce was associated with an increasing level of consumer experience with mobile device. As m-Commerce has been cited as new way overtaking e-commerce, the study of buyer factors in OSAM may change accordingly.

William K Darley et al., (2010), in their study, *An Integrated Framework for Online Consumer Behavior and Decision-Making Process: A Review*, presented an inclusive analysis of recent experimental studies dealing with online purchaser behavior and decision-making processes. The study primarily examined the association between external factors and one or more components of the decision-making process. The findings revealed a scarcity of research on several factors of decision making, as well as discrepancies in classification of online settings. Additionally, the results depicted that student samples were predominant among the researches recognized and the research technique was prejudiced toward the survey method as opposed to empirical.

Shuk Ying Ho et al., (2010), conducted a research on *Timing of Adaptive Web Personalization and Its Effects on Online Consumer Behavior*. They suggested that though the capability to offer adaptive website content in real time to captivate the existing preferences of online clients have brought new business prospects for online dealers, 'timings' still remains in question; when to offer personalized stuff to customers. Buyers generally favor early exhibition for effortless selection, adaptive systems can offer better personalized stuff by gathering more shoppers' clicks over time. The study aimed at fulfilling this gap and established that quality improves through the span of an online session however the likelihood of considering and enduring a given suggestion decreases throughout the session. These impacts were also revealed to interact with user proficiency, providing understandings on the relationship between different design elements of a personalization approach.

Marie-Odile Richard et al., (2010), researched on the topic, *A Proposed Model of Online Consumer Behavior: Assessing the Role of Gender,* and discussed the impact of internet practices and web environment on buyer's online conduct. To test the relationships, it established a model of web steering conduct where these precursor factors directed website exploratory behavior & website involvement, which sequentially, directed site attitudes and pre-purchase assessments referring to a pharmaceutical site. Further, it was observed that males and females varied in internet navigation behavior, where males were found engaged in less exploratory conduct showing less website involvement than women. Though, across the two genders, the main drivers of website attitudes observed were amusement, challenge, and usefulness of data. The findings further provided numerous strategies for online communication approach.

Ebrahim Mazaheri et al., (2011), studied *Online Consumer Behavior: Comparing Canadian And Chinese Website Visitors* and discussed that their model inspected the effects of three kinds of feelings (delight, excitement, and predominance) on view of site atmospherics (instruction, viability, and stimulation). Thus, the relationship of site atmospherics on location dispositions, site association, administration mentalities, and buy goals were researched. The model focused among Canadian and Chinese client's dependent on social worth measurements. The discoveries upheld the model and uncovered a few non-invariant ways between the gatherings. Especially, effect of joy (strength) on the other conduct factors was higher for Canadian (Chinese) contrasted with Chinese (Canadian) clients. In addition, the effects of low (high) task significant prompts were more grounded for Chinese (Canadian) clients contrasted with their Canadian (Chinese) partners.

Gideon Vinitzky et al., (2011), researched on, *The Effects of Cognitive Thinking Style and Ambient Scent on Online Consumer Approach Behavior, Experience Approach Behavior, and Search Motivation*. This study assessed the impact of communication between psychological factors and nearness of scent on online search motivation, buy attributes, and telepresence. A cooperation between customers' kind of manner of thinking and nearness of scent was distinguished as affecting hunt inspiration (consideration centre and challenge) and telepresence

experience. Surrounding aroma affected the pursuit inspiration of buyers having systematic cognitive thinking style (SCTS) and the telepresence experience of buyers with intuitive cognitive thinking style (ICTS). Moreover, much similarly surrounding fragrance influenced buyer conduct in conventional stores, in online settings shoppers presented to aroma were found to exhibit a higher level of methodology conduct. The outcomes recommended expanding the S-O-R model by highlighting psychological intuition style as a negotiator of ecological enhancements.

Javadi M., et al., (2012), conducted a study on *An Analysis of Factors Affecting on Online Shopping Behavior of Consumers* in Iran and proposed a model to investigate the effect of apparent risks, fundamental factors and return strategy on mindset toward online purchase conduct and independent standards, apparent behavioral power, as research hypotheses. A sample of 200 respondents constituted online stores customers in Iran. The results depicted that monetary threats and non-conveyance risk undesirably impacted behavior toward online shopping. Results also specified that area specific creativity and personal standards certainly impact online spending conduct. Additionally, behavior toward online purchase positively impacted online shopping behavior of customers.

Annie Couture et al., (2013), in their study, *The Influence of Tourism Innovativeness on Online Consumer Behavior* discussed the effect of precisely tourism customer ingeniousness (area specific) on their data exploration, buying, and communiqué actions on tourism sites. The study conducted on a sample of 207 consumers depicted that tourism ingeniousness was completely linked to the occurrence and density of website surfing, downloading of data leaflets, access of online buying platform, and the intensity of online acquisitions as well as user chatting and e-mailing. Findings revealed that these customers sustained dynamic and supportive communiqué with the industry.

Simona Vinerean et al., (2013) studied *The Effects of Social Media Marketing on Online Consumer Behavior* and illustrated that social media permitted clients and prospects to connect straight to their brand agents or about their brand with their networks. This study comprised of 236 social media users, and was examined by

recognizing various types of users, a division of these users and a linear model to inspect how diverse forecasters linked to social networking sites have a positive effect on the respondents' insight of online ads. Findings helped discover how to absorb with diverse types of viewers so as to widen the outcome of online marketing approach.

Lingling Gao et al., (2014), conducted a study on, *Online Consumer Behavior and Its Relationship to Website Atmospheric Induced Flow: Insights into Online Travel Agencies in China* applying a stimulus–organism–response framework (S–O–R framework) as the hypothetical base, and discussed that the investigation focused on the effect of consumer behavior of a site's environmental signs (instruction, viability and excitement) on the improvement of stream and its ensuing effect on buying expectation and fulfilment. A self-managed online overview was utilized for information gathering through a web statistical surveying firm which arbitrarily chose people from its online board. Study outcomes bolster legitimacy of the S–O–R structure with regards to online travel industry and demonstrated that stream completely intervenes three webpage environmental prompts concerning buy goal and fulfilment with movement site. This examination upgrades the comprehension on determinants of online buying intention and fulfilment as how a legitimate web climatic plan adjusts purchaser shopping knowledge which tempts good buy aim and produces fulfilment.

2.3 RESEARCH ASPECTS

2.3.1 STUDIES CONDUCTED AT INTERNATIONAL LEVEL

Susan Rose et al., (2011), carried out a research on, *Online Customer Experience: A Review of the Business-to-Consumer Online Purchase Context* and discussed that customer interaction with companies' site open doors for positive encounters that can prompt long-term relationship building. The scope of potential cooperation's is currently very diverse, including item data search, buy exchange or potentially administration conveyance. The space of consumer experience (CE) is very much created in the vis-a-vis setting, yet little consideration has been given to investigating the idea in the online setting. This research aimed to give an audit of

the online shopper writing so as to illuminate comprehension regarding the precursors and results of online consumer experience (OCE) in the buy setting. The paper offered four significant commitments for two scholastics and specialists. In the first place, it added to understanding of OCE in the buying context and, second, explicitly perceived and examined the precursors of OCE by drawing on existing writing identifying with online buyer buy. Third, it proposed the potential results of OCE and gave a system to future analysis.

Penz E et al., (2011), in their study, *The Role of Mixed Emotions in Consumer Behaviour Investigating Ambivalence in Consumers' Experiences of Approach-Avoidance Conflicts in Online and Offline Settings,* suggested that mixed emotions (i.e. customer unsureness) has a vital role in approach-avoidance conflicts in trading. To evaluate how customer uncertainty influences purchase conduct, the paper attempted to theorize and examine the multi-faceted backgrounds of approach-avoidance conflicts, confronted by buyers in shifting retail surroundings, and the significance of approach-avoidance conflicts for customers' choice to remain and accomplish their buying in that specific shopping network. Findings revealed that some dissimilarities were observed between online and offline settings when investigating the effect of market-related, product-related and social factors on customers' choice to buy, but no strong difference was drawn between online and offline networks related to interceding impacts of mixed emotions. The study further suggested that sellers should minimize the effect of customers' emotional responses to the trade background where mixed emotions were expected to lead to clients exiting the stores.

Bianchi, C. and Andrews, L. (2012), conducted a research on, *Risk, Trust, and Consumer Online Purchasing Behaviour: A Chilean Perspective.* The study aimed to investigate Chilean customers' online buying conduct with a precise emphasis on the effect of apparent risk and belief, thus examined a model of the impact insights of risk and belief on customers' behavior and purpose to continue buying online. The data of 176 respondents analyzed using structural equation modelling revealed that apparent risk online had an opposite association with customers' attitude and that attitude has a constructive impact on intends to continue buying.

The findings not only affixed value to literature on the Latin American people's e-commerce conduct, but also managerial implications for local and worldwide businesses a foreseeing online retailing for customers in the region where internet usage rates are very high, but domestic e-trading accessibility was low.

Swilley, E. and Goldsmith, R. (2013), carried out a very interesting study on *Black Friday And Cyber Monday: Understanding Consumer Intentions on Two Major Shopping Days*, i.e. two major holiday shopping days. In U.S., Black Friday and Cyber Monday are considered as profitable days by consumers due to heavy discounts and offers. The study compared consumers' preference and attitude between mall shopping i.e. on Black Friday and online shopping i.e. on Cyber Monday. The results demonstrated that consumers prefer online shopping on Cyber Monday due to its convenience.

Pappas, O. et al., (2014), in their study, *Moderating Effects of Online Shopping Experience on Customer Satisfaction and Repurchase Intentions,* aimed to confirm the moderating effect of experience on two types of associations: the association of certain precursors with satisfaction, and the association of satisfaction with intent to repurchase. A sample of 393 people were analyzed using Structural Equation Modelling and multi-group analysis to study the regulating role of experience in a theoretical model approximating the intent to repurchase. The research demonstrated that experience has moderating impacts on the associations between performance anticipation and fulfillment and satisfaction and intention to repurchase. Additionally, the study demonstrated that previous client understanding builds up the association between performance expectancy and satisfaction, while it weakens the association of satisfaction with intent to repurchase.

Afshan Azam et al., (2014), studied the *Online Consumer Behaviour: Extension of Decomposed Theory of Planned Behaviour with Consumers' Perception of Online Retailing Ethics* and discussed various issues related to online platforms that are still a serious challenge to the development of e-commerce thus effecting buyer's conduct to buy online. This study was based on the concept of behavioral study (decomposed theory of planned behavior, DTPB) and online retailer ethics (consumers' perception of online retailing ethics, CPEOR) in a combined

theoretical context of online buyer conduct. An experimental study conducted in China, examined effect of attitude, personal norms, perceived behavioral control and CPEOR on online customer's intent to buy online and real buying conduct. The findings supported most of the hypotheses under study.

Riquelme, I. and Roman, S. (2014), studied *The Influence of Consumers' Cognitive and Psychographic Traits on Perceived Deception: A Comparison Between Online and Offline Retailing Contexts* and conducted a comparative study between online and offline contexts to identify the influence of consumers' cognitive and psychographic traits. The authors did the study regarding technological products using confirmatory factory analysis and linear structural relations. The results suggested that the effects of consumers' cognitive factors and risk aversion on perceived deception are more relevant when consumers shop online than offline shopping.

2.3.2 STUDIES CONDUCTED IN INDIA

Khare, A. and Rakesh, S., (2011), researched on *Antecedents of Online Shopping Behavior in India: An Examination,* to comprehend Indian students' intent to buy through online shopping portals. A sample constituted of 325 students enrolled with various Indian universities. The findings depicted that Indian students' intent to buy online was impacted by realistic value, mindset toward online buying, access to information, and hedonic standards. Additionally, it was observed that male scholars had a more constructive attitude toward online purchasing compared to female scholars.

Richa, D., (2012), in her study on *Impact of Demographic Factors of Consumers on Online Shopping Behaviour: A Study of Consumers in India,* discussed that online shopping is an on-going wonder in the field of E-Business and is unquestionably going to be the eventual fate of shopping. Majority of organizations are running their online entries to sell their goods online. In spite of the fact that web-based shopping is exceptionally regular outside India, its development in Indian Market, which is a huge and key buyer showcase, is as yet not in accordance with the worldwide market. The potential development of online shopping has set

off directing an investigation on-line shopping in India. The research paper utilized qualitative and quantitative research strategies to consider the effect of demographic components of buyers online shopping parameters like contentment with on-line shopping, future buy goal, recurrence of online shopping, quantities of things obtained, and expenditure on-line shopping. The information was gathered through questionnaires distributed to 580 respondents from Delhi, Mumbai, Chennai, Hyderabad and Bangalore. The outcomes of study portrayed that on-line shopping in India was fundamentally influenced by different demographic elements like age, sexual orientation, conjugal status, family size and pay. Furthermore, findings of this research could be additionally utilized by the specialists and experts for directing future investigations in comparative territory.

Nagra, G. and Gopal, R., (2013), conducted a research on, *A Study of Factors Affecting on Online Shopping Behaviour of Consumers* and discussed that on-line shopping is a new trend of E-Business and it defines the fate & success of shopping around the globe with many firms selling their products through on-line channels. Despite the fact that online shopping is exceptionally normal outside India, its development in Indian market, which constitutes a large purchaser market, is still incompetent with worldwide market. The probable development of online shopping prompted the researchers to undertake a study on online buying in India. The study focused on both qualitative and quantitative methods to examine the effect of demographic variables of customers on online shopping framework like satisfaction, future buying intent, rate of online purchasing, numbers of products bought, and overall expenses. The findings revealed that online shopping in India was majorly impacted by several demographic variables like age, gender, marital status, family size and income, that could be further recommended to researchers and practitioners for conducting future studies in the similar area.

Zabkar, V. and Hosta, M., (2013), researched on the topic, *Willingness to Act and Environmentally Conscious Consumer Behaviour: Can Prosocial Status Perceptions Help Overcome the Gap?* They suggested that consumer behavior in green marketing has a vital role in bringing about desirable changes in products and market structures, but promoters of consumer conduct are yet to be analyzed. Thus,

this study proposed a broader concept of environmentally aware consumer conduct in which the gap between readiness to act and real environmentally friendly utilization was highlighted by the role of 'prosocial status' insights. It was observed that concern was certainly associated to readiness/willingness and both willingness & knowledge were positively associated to conduct, while 'prosocial status' insights moderated conduct/behavior. A sample of 319 respondents from a Central European country were examined, depicting that prosocial status insights rises the positive relation between readiness & conduct which can be combined into green products and marketing to indicate personality characters like gentleness and intellect.

Bhandari N. and Kaushal P. (2013), in their research on online consumer behavior, conducted an exploratory Tier II study to find out factors that a consumer considers while choosing to shop online. The authors adopted factor analysis as research methodology and concluded that the major reasons that prompted customers to shop online were trust, information, convenience, experience, effortless shopping and bargaining.

Thamizhvanan, A. and Xavier, J.M., (2013), studied on, *Determinants of Customers' Online Purchase Intention: An Empirical Study in India* and discussed that as per Associated Chambers of Commerce and Industry of India (ASSOCHAM), the size of the Indian online retail industry is INR 2000 crore and the business is anticipated a relentless yearly development pace of 35 percent to arrive at INR 7000 crore by 2015. Given the developing significance of the online retail industry in India, it stays basic for web retailers and web advertisers to comprehend the factors of online clients' buy intent to interpret what is critical to the Indian online client. This paper endeavored to recognize the determinants of online buy expectation among youth in the Indian setting. In light of a point by point writing survey, client online buy expectation shopping direction factors, for example, drive buy direction, brand direction and quality direction were considered alongside online trust and earlier online buy understanding. The outcomes were based on 95 substantial reactions from the online study. The examination built up

that motivation buy direction, earlier online buy understanding and online trust have huge effect on the client buy aim.

Men were found to have more expectation to shop online than females. A greater and increasingly agent test which incorporates respondents from varying backgrounds would have been proper however the web keen understudies contribute the significant portion of online purchasers. The examination provided suggestions for web-retailers, showcasing directors, web advertisers, online sellers and web-shoppers in India. Indian online customers generally look for offers and incredible worth value bargains rather than brand or quality. Online retailers may focus on the drive buy direction nature of Indian buyers and concentrate on expanding on the web trust. In the Indian setting, for the first-time shopping directions have been examined with clients' online behaviour.

Arulkumar S. and Kannaiah D. (2015), in their study on *Predicting Purchase Intention of Online Consumers Using Discriminant Analysis Approach*, aimed to determine the relationship among different variables of online shopping intention. The authors used discriminant analysis approach to identify online shopping intention based on shopping experience. The results illustrated that occurrence of purchasing on internet has strongest association with discriminate function; new product purchasing frequency has weaker association and preferable method of payment had negative association.

Upadhyay P. and Kaur J. (2015), conducted a research on, *Analysis of Online Shopping Behavior of Customer in Kota City* and discussed online shopping behavior of consumers in Kota city. The authors identified factors affecting online shopping behavior and satisfaction level of online shoppers in this exploratory study. Further they concluded that the most preferred online product was travelling ticket and least being apparels, additionally, the safest mode of payment was considered to be cash on delivery. Online consumers also looked forward to precise and complete information about the products rather than attractive offers. Results also revealed that majority of the consumers were satisfied with online shopping experience.

2.4 GAP IN THE LITERATURE

Numerous studies have been conducted to get insight of consumers' online shopping behavior. Researchers presented multifarious aspects of this socio technical phenomenon worldwide. The literature on consumer behaviour spanning across decades discuss from multi-dimensional features of buyer's experience to shopper mentality towards promoting endeavors of organizations. Some other literature depicts consumers motivation behind purchasing conduct while some explain arrangement model for e-commerce, web-based purchasing and impact of internet practices and web environment on buyer's online conduct.

There is an abundance of literature on Indian consumer behavior. Since, India is a diverse country, having a huge consumer base with different demographics, cultural and social characteristics, it is highly significant to analyze the behavior of online consumers within Indian milieu. But all these are in context of metro settings. Online shopping has become synonymous to urban culture. There have been few researches discussing impact of demographic factors of consumers on online shopping behavior of metro cities of India. An important gap in the literature available on consumers' online shopping behavior in non-metro cities. Studies by Khare, A. And Rakesh, S. (2011) and Thamizhvanan A (2013) investigate the determinants of customer's online purchase intention of youth and students but not on other age group people.

Further, while there is considerable literature on the factors affecting online shopping behavior. Bhandari N. and Kaushal P. (2013), analyzed the factors that a consumer considers while doing online shopping in Tier II city. Upadhyay P. and Kaur J. (2015), have done a similar study to identify factors affecting online shopping behavior and satisfaction level of online shoppers in Kota city. This thesis follows closely on the heels of the above mentioned studies and makes an attempt to fill the literature gap concerning those selected cities of Rajasthan where there is a lack of research on this subject. The thesis aims to expose a clear vision on how consumers of Tier II and Tier III cities act and react, and will uncover the factors which insist or resist them while shopping online.

2.5 REFERENCES

1. Abdul, R., Ashraf, N., Thongpapanl, B. & Menguc, G.(2017). The Role of M-Commerce Readiness in Emerging and Developed Markets. *Journal International Marketing,* 25(2), 25-51.

2. Afshan, A., & Fu, Qiang (2014). Online Consumer Behaviour: Extension of Decomposed Theory of Planned Behaviour with Consumers' Perception of Online Retailing Ethics. *International Journal of Electronic Business*, 11(3), 199-219.

3. Alexandra, Aguirre, R., Michael, B.M. & Joseph, S. (2012). Moderators of The Self-Motivating Effect on Consumer Decision-Making: A Meta-Analysis. *Journal of Business Research*, 65(8), 1179-1188.

4. Alfredo, V., Paulo, J. G., Lisboa & Karon, M. (2000). Quantitative Characterization and Prediction of On-Line Purchasing Behaviour: A Latent Variable Approach. *International Journal of Electronic Commerce*, 1(1), 83.

5. Americus, R., II., Mark, R., Forehand, Stefano, P., & Luk, W. (2012). Identity-Based Consumer Behavior. *International Journal of Research in Marketing*, 29(4), 310-321.

6. Andrew, R.W., Fevzi, O., Youcheng, W., David & Joon-Wuk, K. (2011). An Epistemological View of Consumer Experiences. *International Journal of Hospitality Management*, 30(1), 10-21.

7. Annie, Couture, M., Arcand, S., Sénécal, J. & Ouellet (2013). The Influence of Tourism Innovativeness on Online Consumer Behavior. *Journal of Travel Research*, 54(1), 67-79.

8. Asiegbu, Ikechukwu, Powei, F., Daubry, M., Iruka, & Chijindu, H. (2012). Consumer Attitude: Some Reflections on Its Concept, Trilogy, Relationship with Consumer Behavior, and Marketing Implications. *European Journal of Business and Management*, 4(13), 38-50.

9. Arulkumar, S. & Kannaiah, D. (2015). Predicting Purchase Intention of Online Consumers Using Discriminant Analysis Approach. *European Journal of Business and Management*, 4(7), 319-323.

10. Bhandari, N. & Kaushal, P. (2013). Online Consumer Behaviour: An Exploratory Study. *Global Journal of Commerce and Management Perspective*, 2(4), 98-107.

11. Bianchi, C., & Andrews, L. (2012). Risk, Trust, and Consumer Online Purchasing Behaviour: A Chilean Perspective. *International Marketing Review*, 29(3), 253-275.

12. Clemes, M.D., Gan, C. & Zhang, J. (2014). An Empirical Analysis of Online Shopping Adoption in Beijing, China. *Journal of Retailing and Consumer Services,* 21(3), 364-375.

13. Cheung, C.M.K., Chan, G.W.W. & Limayem, M. (2005). A Critical Review of Online Consumer Behavior: Empirical Research. *Journal of Electronic Commerce in Organizations,* 3(4).

14. Choi, J. & Geistfeld, L. V. (2004). A Cross-Cultural Investigation of Consumer E-Shopping Adoption. *Journal of Economic Psychology,* 25, 821-838.

15. Chun-Che, H., Wen-Yau, L., Yu-Hsin, L. & Yin-Chen, L. (2010). The Agent-Based Negotiation Process for B2C E-Commerce. *Journal of Expert Systems of Applications,* 37(1), 348-359.

16. Ebrahim, M., Marie-Odile, R. & Michel, L. (2011). Online Consumer Behavior: Comparing Canadian and Chinese Website Visitors. *Journal of Business Research*, 64(9), 958-965.

17. Elizabeth, E., Grandón, S., Nasco, A., Peter, P., & Mykytyn, Jr. (2011). Comparing Theories to Explain E-Commerce Adoption. *Journal of Business Research*, 64(3), 292-298.

18. Estrella, G., H., Bertin, M. & Geomina, T. (2014). The Drivers and Impediments for Cross-Border E-Commerce in the EU. *Journal on Information Economics and Policy*, 28, 83-96.

19. Gideon, V. & David, M. (2011). The Effects of Cognitive Thinking Style and Ambient Scent on Online Consumer Approach Behavior, Experience Approach Behavior, and Search Motivation. *Journal of Psychology and Marketing*, 28(5), 496-519.

20. Gefen, D. & Straub, D. (2000). The Relative Importance of Perceived Ease of Use in Internet Shopping Adoption: A Study of E-Commerce Adoption. *Journal of the Association for Information Systems*, 1(8), 18.

21. Haubl, G. & Trifts, V. (2000). Consumer Decision Making in Online Shopping Environment: The Effects of Interactive Decision Aids. *Marketing Science*, 19 (1),19.

22. Harn, A.C.P., Ali, K. & Ismail, H.B. (2006). E-Commerce: A Study on Online Shopping in Malaysia. *Journal of Social. Science.,* 13(3), 231-242.

23. Hsu, C.L, Wo, C.C. & Chen, M. C. (2012). An Empirical Analysis of Antecedents of E- Satisfaction and E-Loyalty: Focusing on The Role of Flow and Its Antecedents. *Springer-Verlag.*

24. Islam, M.A., Tunku, Salha, Binti, Ahmad, M., Khan, A.M. & Ali, H. (2010). Adoption of M-Commerce Services: The Case of Bangladesh. *World Journal of Management*, 2(1), 37-54.

25. Javadi, M.H.M. et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Marketing Studies.* 4 (5), 81-94.

26. Jörg, H., Matthias, T. & Peter, F. (2017). Ladders to M-Commerce Resistance: A Qualitative Means-End Approach. *Computers in Human Behavior Journal*, 73, 362-374.

27. Khare, A., & Rakesh, S. (2011). Antecedents of Online Shopping Behavior in India: An Examination. *Journal of Internet Commerce*, 10(4), 227-244.

28. Lian, J.W. & Yen, D.C. (2014). Online Shopping Drivers and Barriers for Older Adults: Age and Gender Differences. *Computers in Human Behavior,* 37, 133-143.

29. Lingling, G. & Xuesong, B. (2014). Online Consumer Behaviour and Its Relationship to Website Atmospheric Induced Flow: Insights into Online Travel Agencies in China. *Journal of Retailing and Consumer Services*, 21(4), 653-665.

30. Martin, G., Helander & Khalid, M. (2000). Modelling the Customer in Electronic Commerce. *Applied Ergonomics*, 31,613.

31. Marieke, M. & Geert, H. (2011). Cross-Cultural Consumer Behavior: A Review of Research Findings. *Journal of International Consumer Marketing*, 23(3,4), 181-192.

32. Melody, Y. K. & Kevin, H. S. (2014). Online Purchase Decision and Its Implication on E-Tailing Strategies. *New Meanings for Marketing in a New Millennium*, 212-217.

33. Mittal, B. (2015). Self-Concept Clarity: Exploring Its Role in Consumer Behavior. *Journal of Economic Psychology*, 46, 98-110.

34. Mohamed, K., Sammi, K.N., Cheng, K. & Ning, S. (2012). Adoption of Mobile Commerce: A Confidence Model. *Journal of Computer Information System,* 53(1), 14-22.

35. Mohammad, H., Moshref, J., Hossein, R., Dolatabadi, M., Nourbakhsh, A., Poursaeedi, A. & Reza, A. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Marketing Studies*, 4(5): 81-98

36. Moutusy, M. & Mayukh, D. (2014). Consumer Decision-Making Across Modern and Traditional Channels: E-Commerce, M-Commerce, In-Store. *Journal of Decision Support System*, 41, 34-46.

37. Muruganantham, G., Ravi, Shankar & Bhakat (2013). A Review of Impulse Buying Behavior. *International Journal of Marketing Studies*, 5(3), 149-160.

38. Nagra, G., & Gopal, R. (2013). A Study of Factors Affecting on Online Shopping Behavior of Consumers. *International Journal of Scientific and Research Publications,* 3(6), 1-4.

39. Nikunj, K.J., Hasmukh, G., Bhavin, J.S. & Ashish, S. (2017). E-Fulfillment Dimensions and Its Influence on Customers in E-Tailing: A Critical Review, *Asia Pacific Journal of Marketing and Logistics*, 29 (2), 347-369.

40. Niranjanamurthy, M., Kavyashree, N., Jagannath, S. & Dharmendra, C. (2013). Analysis of E-Commerce and M-Commerce: Advantages, Limitations and Security Issues. *International Journal of Advanced Research in Computer and Communication Engineering*, 2(6), 2360-2370.

41. Pappas, I.O., Pateli, A.G., Giannakos, M.N. & Chrissikopoulos, V. (2014). Moderating Effects of Online Shopping Experience on Customer Satisfaction and Repurchase Intentions. *International Journal of Retail & Distribution Management,* 42(3), 187-204.

42. Penz, E., & Hogg, M. K. (2011). The Role of Mixed Emotions in Consumer Behaviour: Investigating Ambivalence in Consumers' Experiences of Approach-Avoidance Conflicts in Online and Offline Settings. *European Journal of Marketing*, 45(1/2), 104-132.

43. Richa, D. (2012). Impact of Demographic Factors of Consumers on Online Shopping Behaviour: A Study of Consumers in India. *International Journal of Engineering and Management Sciences,* 3(1), 43-52.

44. Richard, M.O., Chebat, C. J., Zhiyong, Y. & Putrevu, S. (2010). A Proposed Model of Online Consumer Behavior: Assessing the Role of Gender. *Journal of Business Research,* 64(9,10), 926-934.

45. Roderick, J.B., Ana, I., Biljana, J. & Linda, H. (2013). Consumer Engagement in A Virtual Brand Community: An Exploratory Analysis. *Journal of Business Research,* 66(1), 105-114.

46. Sameer, H. & Drew, M. (2012). Self-Image Congruence in Consumer Behavior. *Journal of Business Research*, 65 (5), 685-691.

47. Sameer, K., Brett, H. & Josie, L. (2010). Reflective Practice Consumer Purchase Process Improvements in E-Tailing Operations A Case Study, *International Journal Productivity and Performance*, 59(4), 388-403.

48. Shomnath, D. (2012). E-Tailing- A Digital Make-over of Traditional Retailing of India - Issues & Challenges. *SIT Journal of Management*, 1(1), 207-217.

49. Saifullah, A.H.M., Sadi, M., Fauzan & Noordin (2011). Factors influencing the adoption of M-commerce: An exploratory Analysis. *International Conference on Industrial Engineering and Operations Management,* 492-499.

50. Shuk, Y.H., David, B. & Kar, Y.T.(2010). Timing of Adaptive Web Personalization and Its Effects on Online Consumer Behavior. *Journal of Information System Research*, 22(3).

51. Simona, V., Iuliana, C., Luigi, D. & Mihai, T. (2010). The Effects of Social Media Marketing on Online Consumer Behavior. *International Journal of Business and Management*, 8(14), 66-79.

52. Singh, P. (2014). Consumer's Buying Behavior Towards Online Shopping: A Case Study of Flipkart.Com in Lucknow City. *Abhinav National Monthly Refereed Journal of Research in Commerce & Management*, III, 27-34.

53. Sulabh, S. & Jairo, A. G. (2010). An Evaluation Framework for Viable Business Models for M-Commerce in the Information Technology Sector. *International Journal on Networked Business,* 20(1), 33-52.

54. Süleyman, B. & Mustafa, Z.T. (2012). The Impacts of E-SCM on the E-Tailing Industry: An Analysis from Porter's Five Force Perspectives. *Procedia- Social and Behavioural Sciences*, 58(12), 1047-1056.

55. Susan, R., Neil, H. & Moira, C. (2011). Online Customer Experience: A Review of the Business-to-Consumer Online Purchase Context. *International Journal of Management Review,* 13, 24-39.

56. Swilley, E. & Goldsmith, R. E. (2013). Black Friday And Cyber Monday: Understanding Consumer Intentions on Two Major Shopping Days. *Journal of Retailing and Consumer Services,* 20(1), 43-50. Retrieved from http://krex.ksu.edu

57. Thamizhvanan, A., & Xavier, M. J. (2013). Determinants of Customers' Online Purchase Intention: An Empirical Study in India. *Journal of Indian Business Research,* 5(1), 17-32.

58. Upadhyay, P. & Kaur, J. (2015). Analysis of Online Shopping Behaviour of Customer in Kota City. *International Journal in Multidisciplinary and Academic Research,* 2(1), 1-28.

59. Vandecasteele, B. & Maggie, G. (2010). Motivated Consumer Innovativeness: Concept, Measurement, and Validation. *International Journal of Research in Marketing*, 27(4), 308-318.

60. William, K.D., Charles, B.D., & Luethge, J. (2010). Toward an Integrated Framework for Online Consumer Behavior and Decision-Making Process: A Review. *Psychology and Marketing*, 27(2), 94-116.

61. Yixiang, Z., Yulin, F., Kwok, K.W., Elaine, R., Patrick, M. & Huaping, C. (2011). Repurchase Intention in B2C E-Commerce—A Relationship Quality Perspective. *Journal of Information and Management*, 48(6), 192-200.

62. Yogesh, K.D., Kuttimani, T., Michael, D.W. & Lal, B. (2014). Adoption of M-Commerce: Examining Factors Affecting Intention and Behaviour of Indian Consumers. *International Journal of Indian Culture and Business Management*, 8(3), 346-357.

63. Zabkar, V., & Hosta, M. (2013). Willingness to Act and Environmentally Conscious Consumer Behaviour: Can Prosocial Status Perceptions Help Overcome the Gap? *International Journal of Consumer Studies*, 37(3), 257-264.

64. Zhao, H. & Morad, B. (2013). From E-Commerce to Social Commerce: A Close Look at Design Features. *Journal of Electronic Commerce Research and Applications,* 12(4), 246-259.

65. Zhou, L., Dai, L., & Zhang, D. (2010). Online Shopping Acceptance Model: A Critical Survey of Consumer Factors in Online Shopping. *Journal of Electronic Commerce Research*, 8(1), 41-62.

66. Zoran, K. & Veljko, M. (2016). Determinants of Users' Intention to Adopt M-Commerce: An Empirical Analysis. *Information System and E-Business Management*, 14(2), 367-387.

Chapter 3

An Overview of Online Shopping

Chapter 3

AN OVERVIEW OF ONLINE SHOPPING

3.1 INTRODUCTION

Marketing in general, refers to planning, executing, pricing, promoting and selling ideas for goods & services; to build markets that meets an individual and organizational objective. Marketing provides an insight to market dynamics where a buyer's shopping experience implicitly advertises the goods and services procured, as customers are considered to be most important component of this system. As stated by Philip Kotler, "marketing is about fulfilling needs and desires via an exchange mechanism"; the aim of online marketing firms is to gain new clients by offering value services as well as retain existing ones by providing customer loyalty, thus ensuring future growth in their clientele. The Chartered Institute of Marketing describes marketing as the sales mechanism responsible for profitably defining, predicting and meeting consumer requirements.

Online shopping enables customers to purchase products or services directly from a retailer over the web via a web browser. Consumers can find a product of relevance by accessing retailer's website directly or by browsing for alternate sellers, offering best prices and varied product selection. An online store that allow companies to buy from other companies, is termed as Business-to-Business (B2B) online shopping. A standard web shop assists a user to search the branded collection of goods and services, display photographs or videos of items, as well as details about product descriptions, apps and costs. Online portals usually require shoppers to use "search" option to locate different styles, products or objects. Digital consumers are required to have internet connection and a legal means of payment to make a purchase, such as a credit card, an Interact Debit Card or a website such as PayPal.

As of July 2017, India had been reported to reach an internet user base of about 450 million, around 40 percent of entire nation. While becoming second largest

customer base in the world, behind China alone (650 million, 48 percent of total population), e-commerce penetration is still less relative to markets like United States (266 million, 84 percent) or France (54 million, 81 percent), but has been rising at an unparalleled pace, attracting about 6 million new entrants per month with demand being at an inflection point. Throughout India, cash on delivery is the most favored form of payment, accounting for 75 percent of e-retail operations. Demand for foreign consumer goods has risen even faster than domestic supply from approved retailers and e-commerce providers.

Digital marketing, or internet marketing, relates to advertisement & promotion campaigns that utilize internet and e-mail to boost direct purchases via mobile transactions, in addition to purchase leads from blogs or e-mails. Furthermore, digital marketing is a type of direct marketing that connects buyers and sellers electronically utilizing interactive technology such as blogs, websites, online forums & newsgroups, interactive media, mobile communications, etc. (Kotler and Armstrong, 2009). It encourages many-to-many interactions due to its high degree of networking and advertises goods or services in a prompt, appropriate, personal and cost-effective manner, thus being considered to be an effective marketing tool. It also enabled businesses to reach their future clients more directly, understand their needs and offer services to provide customer satisfaction. Online orders and transactions have become integral part of the lives of millions. Digital shops enable customers to buy without the hassle of a sales agent from comfort of their homes, and online marketplaces also offer the location where virtually all sorts of products & services can be traded.

In his research, Kuester, S. (2012), considered consumer behavior as an outcome of people, associations, mechanisms, organizations preferred, pick & merge information, goods, resources, events, or ideas to please the customer and community. It combines social, administrative & economic elements, that seeks to understand both individual and group decision making processes of customers. In order to know customers' preferences, it stressed upon individual consumers and their role, such as demographic and comfortability variables; as well as analyze the influence of families, colleagues, communities and society.

According to Shun & Yunjie (2006), there are various types of goods that can be marketed on-line, mainly the ones where specifications of items can be easily defined, like cell phone products. A recent consumer behaviour analysis identified four separate user classes with various goals and motives. A strong degree of quality consistency within this class proved to be advantageous to online product proof-research. Also, Petrovic Dejan (2006), clarified that the most effective behavioural experiences of online consumers and their type of search, relates & approximates product knowledge. This not only gives an insight of various consumer community specific problems but also, provides with a series of implementation practices at strategic and technological levels, thus building stronger consumer tolerance.

3.2   MAJOR DRIVERS OF ONLINE SHOPPING INTENTION

Online shopping behavior has been associated mainly to demographic, psychographics and personality characteristics. As per Burke (2002), four applicable statistic factors; age, gender, training, and salary have a huge & direct impact on buyers' mentality towards internet shopping. Considering age, it was observed that youngsters were keener on utilizing new internet developments to search most of the available products (Wood, 2002). Contrarily, it was found that youths earned lesser salary, thus the more a person's income and age, had greater possibility to purchase on web (Bellman et al., 1999; Liao and Cheung, 2001). It was illustrated by Blake et al., 2003, innovativeness of shopping portals not only impacts the purchase frequency but also encourages consumers to visit that site for product information. Thus, innovativeness may have a significant effect on the occurrence and quality of web-based shopping. Certain atmospherics like ambience of a shop or work environment have a major influence on its customers. Managers tend to increase visit time of their customers, to encourage them avail the services provided. Evidence indicates that "strategic scent" results in shoppers spending longer time in shops, purchasing more and feeling a greater sense of appreciation towards their facilities and goods.

Firms endlessly attempt to deal with adverse environmental factors to retain and attract more customers. For example, many online portals offer discounts to sell the

off-season products. The major drivers to online shopping intention of a customer can be classified as:

➢ **Product:** Internet contributes to quicker exploration of consumer requirements, better adjustment of goods to consumer preferences, easier product development and shorter product life cycles. Providing detailed and appropriate product information is crucial so as to give an accurate picture of a product and make it more striking.

➢ **Price:** Price is the most versatile factor, as it can be easily tailored to market demands. Prices on web have always been very attractive; firstly, because of pricing transparency on web, rates are often discounted and faster to compare when accessing company websites or using product search apps; and secondly its ability to reduce expenses related to store space and employee costs. The online payment methods mostly by debit cards has been found to be efficient, convenient & flexible for both companies and customers.

➢ **Place:** Generally, place of marketing is referred to a place where the commodity is actually sold to consumers. Internet has a major effect on the marketing environment as it has a wide market area. Companies benefit from low promotional prices even overseas without the need to fund distribution networks in various countries.

➢ **Promotion:** Promotion refers to the marketing & communication strategies to inform customers about an organization and its products. By means of online advertising tools such as discount or other offers, regularly updated information and reminders through direct e-mail or messages, businesses can encourage clienteles to surf their portals.

➢ **Situational Factors:** These are variables that influence essentially the decision between various retail store formats, like online/offline retailing and customers selection for a format (Gehrt and Yan, 2004). Additionally, important attributes of internet shopping are accommodation, ease of accessibility and time. Low portability and geographical separation have furthermore encouraged online

shopping as this offers a justified reason to beat these obstructions (Monsuwé et al., 2004). Crowding/gathering is another situational factor as customers feel stimulated towards companies seeking to avoid overcrowding in their shops. However, some researches have demonstrated that to a certain degree, crowding may have a significant effect on a person's shopping experience. The trend is sometimes referred to as "herd behavior"; i.e. how people respond to gathering depends on their specific level of tolerance.

➢ **Commodity Type:** This is yet another aspect that affects online shopping. Studies have revealed that more than 50 percent of people use online portals for different purposes, viz., concert/play tickets services (74.9%), travel arrangement (72.1%), online books/journals (66.0%), online magazines/newspapers (62.9%), and online videos/movies/music (62.8%). Equally, there were also some products found unlikely to be purchased online by the buyers, like, generic grocery items (95.9%), soft drinks, wines, cigarettes (93.8%), vegetables (96.9%), precious metals (75.3%), home electronics/appliances (79.4%), jewelry (86.6%), and stereo systems (78.4%).

Based on cost and accessibility, low-cost goods are not expected to be bought digitally because of its availability in local markets at affordable rates. Consumers, for example, are more likely to purchase beverages from convenience outlets than from online channels. As well as high cost and intangible products too are often not purchased digitally because of high monetary values and a need of visual analysis. On the contrary, standardized and natural items are those in which quality uncertainty is practically missing and doesn't require physical help or pre-trail. These items such as groceries, books, CDs, tapes have a high potential to be viewed when shopping online.

➢ **Impulse Buying:** This signifies the urge to buy promptly when a purchaser encounters an unexpected, regularly amazing and productive purchase. Impulse buying frequently results from a particular improvement during a shopping experience, however, motivation for purchasing is affected by a range of monetary positions, characteristics, time pressure, area, and even cultural

factors. From a psychological view, impulse buying is generally referred as a mental drive ordinarily happening immediately or all of a sudden. In other words, impulse is an unintended and abrupt buying choice decision, driven from explicit natural upgrades/prompts on the spot, and are linked to a strong sentiment of delight and fervor.

Interestingly, planned behavior is driven by the development of perception of organized goals, and is probably associated to frame of mind/goal models like Technology Acceptance Model (TAM) or Theory of Planned Behavior. A 'hedonistic' online shopping experience can fulfill the needs of consumers who have a more self-indulgent orientation to shopping, by stimulating search, curiosity and entertainment. The continuity between offline and online shopping experience is highly necessary not just in 'hedonic' terminology, but also to maintain quality in the brand.

There are four types of drives in purchasing, *pure purchase drive* is a development that comes as a purchasing behavior. Second, *motivation purchase* happens when customers find that their stock of a particular item is low, or reviews a commercial or other information about the products. Third, *intriguing motivation purchase* arises when an individual sees a product and envisions a requirement for it. Lastly, *arranged motivation purchasing* occurs when customers settle on explicit buy choices for items of extraordinary cost coupled with offers and so forth.

Furthermore, trust is fundamentally observed as a system for decreasing social intricacy and perceived risk of exchanges. The association between trust and purchase has been widely accepted in online setting, as trust impacts the purchasing conduct and further, directly affects intention to buy online. In an online setting, shoppers believe that e-sellers ought to be ready to help satisfy their needs. Shopping loyalty rises when customers perceive online retailers offering better range of product choices, fulfilling their requirements and increasing their curiosity to explore.

3.3 MAJOR BARRIERS TO ONLINE SHOPPING INTENTION

This section tends to summarize the barriers that affect customer's online purchasing behavior. An examination of such concerns may not only be beneficial for academic scholars, but can also help managers to increase efficacy of their online strategies. Appropriate internet strategies and techniques of retailers are further key factors to internet usage for ordering rather than just browsing, and how efficiently overall online shopping experience is measured. Owing to exponential development in technology in recent years, market entities have shifted from conventional method to electronic method of selling products that paves the way for development of many online stores. Business entities have started using internet as key tool for financial benefits through the websites. Internet shopping has several merits like saving time, energy & money, offering home shopping comfort, selection of a wide variety of items, discounts / lower rates, comprehensive product details, opportunity to compare different models / brands, lack of anxiety when shopping, 24/7 availability of online shop and online tracking facility.

Yet there are a few barriers to online shopping which can be broadly classified as; *factors related to company*, viz. impact of brand name, and, *factors related to customers*. While the literature discusses these two variables from several different viewpoints, there is a general sense of their significance in recognizing and guiding customer online shopping behavior. Furthermore, these barriers may be divided into physical obstacles and psychological obstacles. Physical barriers include barriers to usage, interest barriers and risk barriers whereas, tradition and individual perceptions have been related to psychological obstacles.
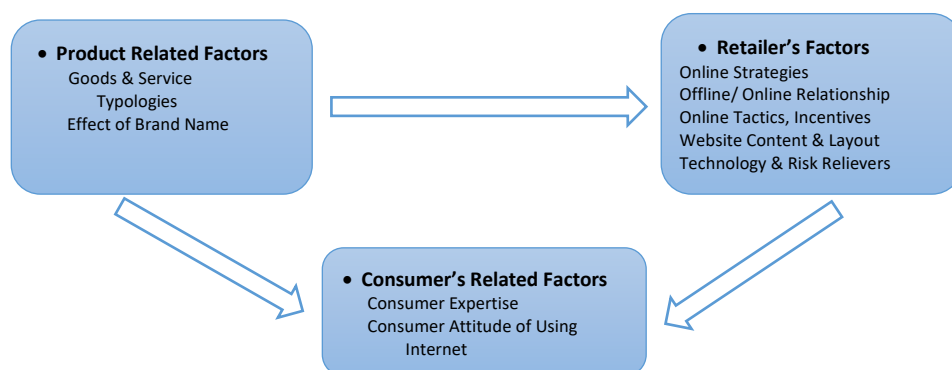
Fig. 3.1: Barriers to Online Shopping Behavior

Though online consumers enjoy various benefits, they may also fall prey to online fraud in certain circumstances. Key drawbacks in online shopping are absence of physical verification of quality of products and delivery time of product ordered. Sometimes delayed deliveries may force a buyer to purchase a different product instantly than keep waiting for an item to arrive. It was illustrated in a study by Bright Local that 88 percent of U.S. consumers reviewed web feedbacks to decide if a local company is a successful business and at least 39 per cent did so on a daily basis. Interestingly, 72 per cent reported that good feedback leads them to trust a company more, while 88 per cent agreed that under right circumstances, they trusted online reviews as much as personal recommendations. While scammers are gradually taking advantage of the probability of social media to fall into fraudulent behavior, astute risk management and their insurance providers are still seeking ways to exploit social networking knowledge as a method to prevent insurance fraud.

Value barriers are approaches towards the use of technology that influence propensity to shop online and perceived benefits of online shopping. Consumers' exposure to technology is the single most significant determinant in purchasing a personal device and internet shopping. Level of technical distress has also been observed to affect overall degree of happiness, ability to re-use the product, and probability of positive expression. External effect is another noteworthy determinant of buying decision of internet users and their attitude towards online transactions.

Risk barriers implies behaviors towards technology that affect customer expectations for risks associated with online shopping. The expected product and service loss rates is expected to be higher for online shopping than for in-store shopping. Risk biases are suggested by various analysts as a major hindrance to online shopping. Specifically, four forms of perceived threats that deter users from becoming shoppers are, financial danger, time-convenience risk, product efficiency risk and privacy concerns. Many threats connected with internet include credit card theft, physically visualizing a product and issues related to returning the products that fail to meet expectations. Additionally, difficulties in building trust in an online

site may affect customers' willingness to purchase or repurchase on that site. A money return policy can also be the most effective stress mitigation, accompanied by a well-known brand product and a price drop.

Image barriers are visual elements of web that play a critical role in providing perceptible messages to consumers, helping them to overcome the need to touch and view a product or to communicate face-to-face with the service provider. 'Digital experience' of a good can be created with technologies such as 'visual model' option found on online platforms. In case of rarely bought goods or fresh items, videos may be used to display the product, showing its features, attributes and application. For utilities, videos may offer a simulated view of face-to-face experiences and demonstrate the distribution cycle. Explanation of features of a product, like a holiday destination or home insurance, can also be illustrated more effectively by a combination of video images and text, rather than just by text or still pictures. Additionally, video streams and music can also enhance the apparent hedonic worth of a website.

3.4 EFFECT OF AGE AND GENDER ON ONLINE SHOPPING INTENTION

Over the past few years, it has been observed that usage of internet by older age groups has increased at a substantial pace and they have become enormously valuable audience for online commerce. Though previous studies have mainly focused primarily on the youths, giving less weightage to concerns relevant to the online actions of older section of customers; purpose of this study is to strengthen the awareness of drivers and obstacles that influence the desire of older consumers to buy online. The research incorporates Common Theory of Invention Adoption and Usage (UTAUT) and Theory of Innovation Resistance. By contrasting younger customers with their older peers, it was depicted that the key factors encouraging older customers for online shopping were success standards and social pressures alike younger customers. On the other hand, main difficulties that prevent older people from shopping online include convenience, risk, and tradition. It is also

noteworthy that older people do not exhibit demographic gaps in terms of drivers and barriers.

Additionally, gender has been an important aspect to sponsors and advertisers for decades, as sites tend to focus on one or both genders, attempting to comprehend various ways that motivates males and females for web-based shopping. Gender differences in internet shopping are believed to impact, or moderates, the degree and pattern of interest in web activities. According to Rodgers and Harris (2003), it was observed that as compared to females, a larger number of males participated in internet shopping and made online purchases. Gender difference in online shopping have been analysed from different perspectives like perceived risk of web-based purchasing (Garbarino and Strahilevitze, 2004), website usability and structure (Cyr and Bonanni, 2005), and innovation acknowledgment (Chen, Gillenson, and Sherrell, 2002; Porter and Donthu, 2006; Sanchez-Franco, 2006).

Van Slyke et al. (2002), explained gender differences in reference to internet shopping attributes, like, compatibility, complexity, result demonstrability, and relative advantage. Whereas, Cyr and Bonanni (2005), explored these differences in contrast to online exchange security, web architecture, site trust, site accomplishment, and e-loyalty, with males having more ideal observations than females. Online shoppers' intentions and attitudes are linked primarily with the ways in which they process information acquired from online shopping websites.

Furthermore, it was illustrated that for men, just the hours spent on internet made a huge difference in their web-based shopping. Mostly, males and females respond in a different way to alternative consuming tasks and stimuli (for example pictures versus words). Unlike men, females respond more to non-verbal stimuli that provides more associative, image-linked meanings and more detailed explanations. This recommended that gender comparisons may help understand online behavior and intentions of a customer, since web-based products undergo various improvements and representation bound changes versus items exhibited in a physical store. Also, females were found to be more tactful in decision making towards relevant online data than males (Meyers-Levy and Sternthal, 1991), causing a difference in frame of minds and intentions to buy among the two genders.

Gender difference reflects equally in buyers' internet shopping practices and internet usage. Males being frequent buyers in web-based shopping, have a more positive attitude towards online portals than females. Also, males are believed to be more enthusiastic and satisfied with their online shopping experience. Males tend to buy any item of their choice while females are concerned about buying already reviewed items (Van Slyke et al.; Zhou et al., 2007). In any case, online purchase of apparels is fast growing. Risk avoidance and relationship building may clarify the leading impact of gender differences. Online shopping also specified that during a web purchase, women were more uncertain than men and usually spend lesser money (Allen, 2001). Kwak et al. (2002) noted that on occasions, men were more probable than ladies to shop online, whereas, Dholakia and Chiang (2003) depicted that men were almost certain to take part in online shopping than women because of improved quality of internet shopping related with PC innovation.

Unlike males, females are bound to be dependent on and responsive to feedbacks provided by others as they are more socially connected. According to Garbarino and Strahilevitz, suggestion from companions about a specific item strangely affected females thus decreasing apparent danger of internet shopping and enhancing their ability to purchase on internet. Consequently, it is expected that females have higher tendencies of referring to other shoppers' opinions about items before making a purchase. Additionally, females are more concerned about privacy and risks associated with internet transactions. Findings of various researches portray that females enjoy shopping, are more influenced by ease of shopping and are less practical than men. Whereas, men usually enjoy shopping during holidays or festive offers.

In an investigation of web users' addressing gender contrasts related to trust and skepticism toward web-based shopping, probably, both males and females have been found to express changed degrees of trust in web related activities. Men are more likely to utilize the online platform for reasonable and utilitarian purposes (Jupiter Research, 1999; Wells and Chen, 1999) however, females were more probable than men to utilize the web for social purposes. Therefore, females are ever more oriented to utilize web for non-shopping purposes. Attitudinal contrasts

may to some extent clarify why females continue to be the chief purchasers of families, as unlike men, females find shopping and purchasing all the more fulfilling, pleasurable, potentially less disappointing or less disturbing.

3.5 GEN X & Y EFFECT ON ONLINE SHOPPING INTENTION

Internet connectivity and usage have risen considerably in the past few decades, contributing to easier access to information, engaging in economic & social interactions, social events and online groups. Online shopping is observed to be most popular internet activity and about 80 percent of U. S. population buys online, from electronics to tourism (flights, travel, hotels), the leading categories for online shopping (MasterCard, 2012). Age has been found to be a deciding factor for a user to adopt online shopping and their desire to buy. As compared to age, generational cohorts' segmentation was found to be more effective approach towards classifying markets as it gives a wider picture of customer engagement perspectives derived from shared principles and convictions. However, not much work has been dedicated to identify gaps between generational groups in online shopping. It is important to recognize basic attributes of individuals from different age groups, as generations are frequently described as factors that have been created from shared progressive educational experience. For instance, generation X individuals are wary about the thought processes of organizations and their representatives.

Individuals from generation Y are self-learners and they can process a great deal of information from available resources. They are constantly updated about innovations and advancements. Generation Y maintain relationships and partnerships as they are concerned about wide-reaching impact of their straightforward leadership. It is essential that retailers make their items accessible to all ages in best way possible and assemble every information that meets the requirement of each generation. The brands available should be adjusted in such a way that it targets the choices of every age group.

Considering the age demographic of ICT consumers, Gen X and Gen Y, are distinguished by higher internet penetration rates compared to older generations. Gen X, refers to those raised between 1961 and 1979, are considered to be highly

trained groups in history and are distinguished by their technical & media abilities, doubt & practicality. Gen Y, which includes those raised between 1980 and 1999 are often identified as Millennials, and believed to be first high-tech generation that is consumer-oriented and sophisticated in terms of shopping. These generational cohorts have different experiences, values, attitudes and preferences that significantly influence their purchase patterns and buying behavior.

Since no comparative research examining a huge population from both cohorts has been conducted that explores trends in the influence of socio-demographic factors on online purchasing over the past decade, the key goal of current research is to monitor patterns in online acceptance and online buying activity in Gen X & Gen Y over the decade of 2003 to 2012 and to define socio-demographic characteristics that promote internet access and online shopping.

Generational contrasts, particularly between Gen X & Gen Y had been significant subjects for scholastic research in customer conduct for a considerable length of time (Acar, 2014; Shaw and Fair Hurst, 2008), however not many researches were related to web-based shopping. As buyers, Gen X seeks for client comfort, network relations, and designs. They have a notoriety of being inconceivably backstabbing to brands and organizations (Williams, 2005). Main quality of Gen X is that they care about assessments by others; they can be uncertain of themselves and frequently need consolation that their decisions are sound. Also, in light of the fact that they have numerous necessities and more prominent money related restrictions, they regularly shop at esteemed retailers. They read a larger number of reviews and visit more appraised platforms than other age groups (Peralta, 2015). It had been proposed that Gen Y is observed to be intensely engaged with person to person communication while Gen X increasingly depend on emails.

Gen X is also referred to the "middle child" generation due to its reputation of frequently being noticed by promoting leaders. Unlike other generations, Gen X has been recognized to be more brand loyal. Gen X prefers clarifications about product operation and trusts client linked approaches that take into account their own propensities. When exhibiting to Gen X, it's elementary to make products and services predominantly unique and exposed online by operating systems to display

an affable and valid brand picture. Additionally, email is one of best channels for contacting this age as Gen X check messages regularly and are bound to react well to customized offers subject to their past purchases.

Gen Y belongs to the era where shopping is no more just an act of buying. The growth of retail & product selection has led to a marketing environment where shopping has shifted to new recreational or experiential aspects (Lehtonen and Maenpaa, 1997). Therefore, Gen Y is probably expected to have completely different shopping patterns than prior generations (Bakewell and Vincent-Wayne, 2003). Gen Y is believed to be associated with larger social links thus they are more inclined towards exhibiting their monetary and buying powers by using products that signify a status symbol. Comprising the highly educated segment of society, unlike Gen X, Gen Y is more informed about the marketing strategies that enables them to make quick decisions and more frequent and spontaneous purchases.

Immense and impulsive purchasing power of Gen Y has led to high value for global youth market (Esmaeilpour, 2015; Belleau et al., 2007). Gen Y people have been brought up in a society with modern business trends and an endless stock of choices and opportunities. They are aware of their privileges and consider brands to be an integrated part of consumption and status seeking. For instance, Gen Y users browse online shopping for reasons like connecting with others and sharing their travel experience (Moscardo and Benckendorff, 2010). Therefore, online shopping should create display methods that help include Gen Y users in online social relations and long-term connections. Gen Y clients are possibly bound to consider perceived risks and usages before their commitment with the web-based shopping.

Furthermore, Gen Y is extremely knowledgeable and updated about renowned brands (Lazarevic, 2012), as they have grown up in a period that is brand conscious and more concerned in making brand-related choices (Bakewell and Vincent Wayne, 2003). However, Gen Y's brand loyalty is found to be uncertain and fluctuating as this millennial generation frequently follow the latest trend and brand prominence. They also give more weightage to style and quality as compared to price (Raisenwitz and Iyer, 2009).

3.6 FACTORS RELATED TO ONLINE RE-PURCHASE AND POST-PURCHASE

Online consumers possess dual identities of both buyers as well as computer users; therefore, the motivating factors for online consumers repurchase behavior are very complex and different from traditional purchasing activities. Thus, it is imperative to understand both information system (IS) and electronic commerce, so as to increase consumers' incessant use of an electronic commerce website. The Technology Acceptance Model (TAM) is widely used to explain and predict consumers' behavior in information technology (IT) acceptance and continuance. Additionally, the Expectation-Confirmation Model (ECM), based on Expectation Confirmation Theory (ECT) predicts the continuous use of IT. Therefore, online shopping behavior can be somehow explained by TAM and ECM.

However, web usage and online purchasing differ with regards to repurchasing. So, extra factors are important to adjust for both TAM & ECM to enhance their descriptive influences regarding online shopping context. With the development of internet, online shopping has emerged at a faster pace. It has transformed peoples' buying behavior and consumers gradually got used to purchasing products & services from internet instead of visiting a physical store. Compared to old-style commercial system, online shopping offers a great number of opportunities, such as extensive choices, suitable product data and above all "one stop" shopping; with no hinderances of place, time and conveyance, etc. At the same time, a wide range of prospects have been designed by online retailers in order to create and continue their relations with consumers.

Therefore, consumer retention becomes a principal concern for online retailers, wanting to gain competitive advantage over the competitors. A study by Mainspring, Bain & Company suggested that an average consumer must have shopped at least four times at an online store before the store starts making profit from that consumer. According to Lee et al., growth rate of 5 percent rise in consumers' retention may possibly increase profit from 25 percent to 75 percent. The adverse sign from this technological advancement is that customers become

prone to repurchase and post purchase. Since customers cannot physically examine the product ordered online; there is a high probability that item delivered may not meet his expectations. In other words that, consumer might regret the purchase of that item due to barely any particular reasons. Thus, factors related with online shopping intention are important to be comprehended by online shoppers.

Repurchase can be defined as an individual's decision about buying again a selected product or service from the same establishment, considering existing circumstances. Online repurchase intention signifies the consumer's self- informed probability of involving in further repurchase conduct. Repurchase intention is "*a consumer's readiness to make one more purchase from the same firm, on the basis of prior purchases and understandings*". Consumers' repurchase is vital to the success and productivity of online shopping. Several studies have focused on determining basic precursor variables to repurchase. However, IT continuance intention with reference to online shopping context is somewhat different from online repurchase intention. IT continuance gives emphasis to continuous use of online shopping web sites for transactions instead of visiting physical stores; whereas, online repurchase emphasizes specifically on consumer behavior.

The factor online repurchase intention have also been associated to IS theory and marketing theory. In an online shopping environment, consumers evaluate their online repurchase intention in terms of insights regarding enjoyment, satisfaction, trust, ease to use, usefulness, navigation, service offered, and validation. The goal of this study is to understand the relative importance and differences among critical or functional factors which influence consumers' continuous usage of online shopping web site to purchase products or services. Repurchase intent is a positive approach of consumers towards online shopping as it leads to repeat purchase. According to Zhou et.al. (2009) and Kim et.al. (2012), repurchase intention illustrates that shoppers are keen to repeat a purchase using online shopping platforms. The individual's judgment about purchasing again a given service from same organization, is impacted by client's impression of equity, value, quality, consumer loyalty and brand preference.

Customer satisfaction is extent of overall pleasure or fulfillment experienced by the customer, resulting from competence of services provided to satisfy customers' desires and requirements related to that service. Satisfaction remarkably impacts customers' intention to repeat their online purchase. Also, experience positively influences the users' attitude and subsequently their satisfaction. Experienced customers appreciate internet shopping and have a constructive approach towards it. As indicated by Kotler and Keller (2012), satisfaction is derived from comparison of goods or services execution perceived by purchaser and customer's desire for the same. Kotler further proposed that if customers are satisfied, they will tend to repurchases, increase the want to make purchases on web and feel happy with their decisions to buy online.
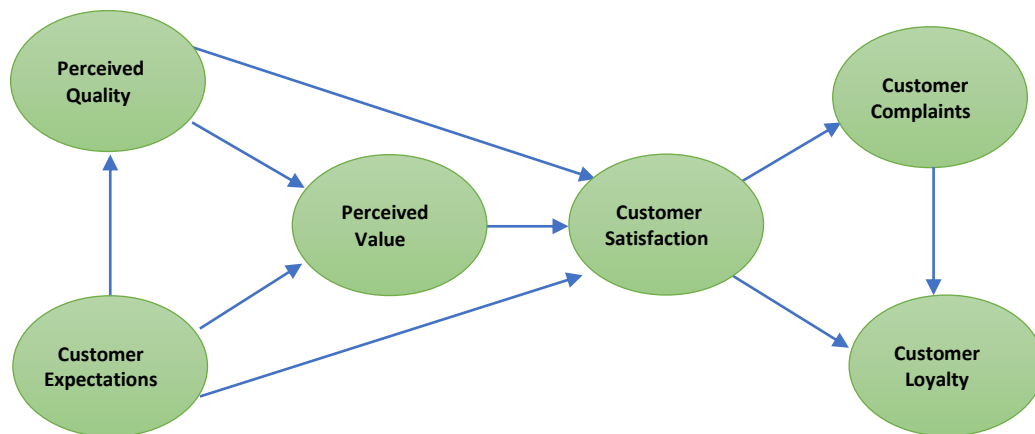
Fig. 3.2: Model of Customer Satisfaction

A customer's loyalty is defined by repurchase behavior over few years with a specific organizational service as well as the total expenditure on that particular product or service. Customer loyalty can be examined over behavioral and psychological loyalty; behavioral loyalty is customer's eagerness to proceed with an association and repurchase of an item, whereas, psychological loyalty is the degree of customer's attitudinal support and psychological connection with a particular organization. Loyal customers spread positive impression about their past experience consequently leading to potential word of mouth promotion without additional expenses incurred by that particular organization. Since loyal customers

have close association with the service provider, it requires less effort to verify trust and accountability of customers. Customer loyalty can be explained in below six steps:

- Awareness: customer is aware of the firm and its proposals,
- Research: customer starts considering a purchase, visits a website and download resources, etc.,
- Buy: customer purchases a product or service,
- Use: customer utilizes the goods/service purchased,
- Repeat: customer purchases from the same company again,
- Refer: customer refers that brand to friends or family.

Brand preference is an extent to which a client supports or appreciates the assigned help provided by their present organization, as compared to services provided by different organizations in online shopping. Brand experience is characterized as buyers' personal and behavioral reactions, both immediate and indirect, induced at various degrees of connection with brand-related stimuli (Brakus et al., 2009). The consequences of these communications are the experiential reactions reserved in consumer's memory, thus implying another job for the brand as an experience provider instead of as an identifier (Schmitt, Brakus, and Zarantonello, 2009).

Perceived quality has been characterized as the purchaser's judgment about an item's overall excellence or predominance. Perceived quality varies with target quality and is a worldwide appraisal described by a high fondness level and refers to an explicit usage situation. Perceived quality acts as a mediator between extraneous signals and perceived customer value, while it has been argued that value is one of the most important external prompt of item quality. Perceived quality adds to customer's perceived esteem and firm's worth. Chen (2007), stated that perceived quality was essentially contributed by utilizing approved merchants.

Post purchase intention is a tendency that consumers will purchase the goods or services from a similar shop and convey their experiences to friends and family. In other words, good assistance quality can encourage positive post-buy probability of purchasers. In an examination of a site on web stores, Kuo (2003), portrayed that

administration & service quality of an online network is distinctly identified with its uninterrupted use, referrals, devotion as well as post purchase intention of existing consumers.

Mostly, e-commerce researches have emphasized on product quality, whereas, on-time delivery and shipment handling are very significant factors in forecasting consumer loyalty. According to previous studies, delivering goods to customer's place accurately, dealing with returned goods proficiently and logistic specifications were reported to influence satisfaction level of shoppers in e-business. Post-purchase logistic operations such as delivery, monitoring and return facilities are depicted to be directly related to consumer loyalty. Most of the studies have focused on experiences & customer satisfaction with e-business and have examined relationship between customer satisfaction & purchase intention, moreover, service quality & customer satisfaction are significantly related to customer purchase intentions as this could result in repeat purchase and recommendation of a store to friends and family.
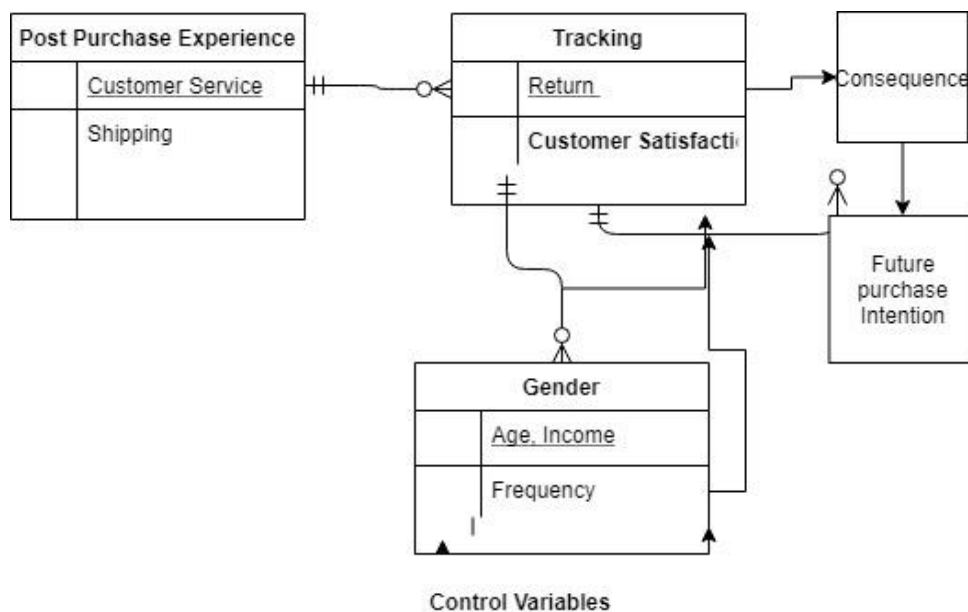
Fig. 3.3: Post Purchase Logistics & Customer Satisfaction

Customer service is the support that sellers offer their customers both before and after sale as well as during products or services usage, thus helping customers to have an easy and pleasing experience with their seller. Offering remarkable

customer service is imperative if seller aims to retain customers and flourish the business. Presently, customer service drives far beyond the conventional telephone support representatives as it can be available through email, web, text, and social media. Some businesses now offer self-service help where consumers may search their solutions at any time of day or night. Customer service is not just answering the queries, it is an integral aspect of a brand's commitment to its consumers. Customer support is extensively used to incorporate services viz., purchase choice & support, problem solving, credit & payment exchange completion, and strategic exercises like handling of returns.

Norizan and Abdullah (2010), illustrated that perceived customer service quality significantly affects satisfaction, which further influences customers' future purchase expectancy. The post purchase customer service is a key factor to customer satisfaction which comprises reverting to customers inquires & complaints, access to administration, and awareness of service quality received. There are eight ways to deliver excellent customer service:

- Work as a team,
- Listen and share,
- Friendly and empathetic support,
- Be honest,
- Improve empathy,
- Deep product knowledge,
- Timeliness and,
- Identify ways to improve processes.

Furthermore, shipping refers to actual transport of products from one terminus to another, such as transferring items from the factory to consumer. The shipping method involves manufacturing and packaging of products which is managed by a shipping company or a logistics firm. Different from traditional block, customers who make online purchase have the comfort to receive an item without leaving their homes. Under some conditions, they may get free shipping, but sometimes, need to pay for the service. Customers develop an impression about the brands based on their purchase experience, which can be reaffirmed or destroyed by the

understanding they gain through shipping procedures. Customers are twice as sensitive to changes in shipping charges as they are to price of goods. Becerril-Arreola et al., (2013), suggested that shipping policies can be divided into two types; *unrestricted free shipping*, where the online retailer bears transportation costs for all orders and *edge free dispatching* (TFS), where retailer bears the expense of shipping for orders equivalent to or bigger than a predetermined amount i.e., a threshold value, but charges a fixed expense in any case.

A mechanism is also provided for tracking and facilitating pre-shopping/post-purchase activity. The existing developments track individual consignments through electronic systems. Whenever a product or service is planned & provided for sale, advertisers strive to develop customer's need for that product by observing and analyzing customer experience, and later makes changes according to past expectations of consumer behavior. At the point when a customer effectively places an order, satisfaction level is impacted by:

- Pick up and packaging of the order
- Utilization of preferred transport programs to create the shipping label of a brand.
- Send the package ordered.
- Email the customer to notify or update them about delivery of their order.

The location or link on a shopping portal incorporates a unique identifier that is solely connected to an individual and the orders placed. Customers track and deal with their purchases, for example, enabling users to monitor items purchased from various traders and total cost incurred, and whether the products have been dispatched, delivered, cancelled, etc.

Product returns have gradually become an important part of present customer experience and firmly impact purchase choices. 97 percent of consumers probably prefer to shop with a brand that delivers a positive return experience. Flexible return policies give customers the option to return products purchased, permits Buy Online Return In-Store (BORIS), offer home pick up and initiate returns without a receipt if bought within a period of 365 days. Top Retailers with flexible return policies

include; Zappos, Nordstrom, Anthropologie, Atheleta, Costco, Kohl's, Eddie Bauer, Target, Land's End and Bloomingdale's. Businesses and merchants also issue refunds to customers in exchange for the return of purchased goods, when services are unsatisfactory or unfulfilled. Consumers appreciate how refunds are paid and the average time it takes to complete. Sellers permit customers to check status of their refunds and also consider giving a full refund instead of store credit.

When purchasing online, a consumer is believed to be affected by various factors like price, trust and convenience. Prices are often lower on internet stores compared to physical stores, purchasing digitally is of tremendous value to customers in terms of comfort of shopping from home and saving money. Trust is evidently required since the consumers share detailed personal and financial information when purchasing online like full name, delivery address and credit/debit card number. Internet can be an incredible tool for shoppers seeking to extend their purchase choices, as well as save money. Digital stores are extremely competitive, not only with other internet shops, but also with brick and mortar rivals. There are some advantages and disadvantages of online shopping summarized in Table 3.1 below:

Table 3.1: Advantages and Disadvantages of Online Shopping

Advantages	Disadvantages
- Shops are almost never locked. - Shoppers can shop anywhere and anytime. - Digital consumers can save on petrol. - There are no parking problems. - Internet shoppers never have to contend with rude salesmen. - There are no huge crowds.	- Digital buyers may not have the right to physically test or try products offered for buying. - Digital customers often lack the ability to discuss rates and payment conditions that might occur in retail shops. - Items purchased electronically could be shown delivered, but shoppers may not find out until days later. This

• Digital customers don't have to wait a long time to log out. • Most online retailers require shoppers to post feedback of the items they have bought. • There are more options to purchase remodeled items. • Online selling agents also undergo more rigorous retail preparation than in physical shops. • Internet distribution managers also have the freedom to make choices.	is particularly troublesome when purchasing gifts. • Internet shoppers do not often realize if the platform is a real retail store and if it is secure to buy. • Restocking and delivery charges are also charged for returns. • Online shoppers sometimes don't have a human (or the same individual) to speak to while coping with an issue. • It is often simpler to have money refunded locally when the item bought comes under the agreed price limit. • Internet customers would not be eligible to take advantage of local nationwide tax-free retail events.

Source: Donna L. Montaldo

3.7 ONLINE SHOPPING SCENARIO IN INDIA

Consumers all over the world have gradually shifted from in-store to digital shopping and this depicts the most noticeable developments technology has brought into people's lives. Progressive developments in internet infrastructure, electronic payment encryption and quick distribution networks have rendered internet shopping a booming global industry. Improving logistics, growing customer trust and satisfaction towards e-commerce platforms are some of the major reasons behind this development. India too has been growing its online shopping rate, with some major platforms being frequently used by Indian buyers. According to a report by Indian Institute of E-Commerce, by 2021 India is projected to produce $100 billion in online retail sales, of which $35 billion would come from e-commerce

apparel segment as well as online retail purchases are expected to rise considerably over the coming years. As of 2018, the major e-commerce firms of India are Amazon India, Flipkart, Walmart, Snapdeal, Paytm, Jabong, Ebay, Shopclues, MakeMyTrip, HomeShop18, BookMyShow, Zomato and Digital India.

- **Amazon India**: It's a globally leading business for e-commerce and has now become India's largest e-commerce operator. In comparison, Amazon has concentrated on shipping options across a wide range of goods being offered to its consumers within a day. Amazon has spent more than 8,500 crores globally on Amazon India to combat its rivals.

- **Flipkart:** Sachin Bansal and Binny Bansal established Flipkart in 2007 and at present is one of India's largest e-commerce firms. From simple goods to beautiful and luxury, feasible items, Flipkart stocks all sorts of products. Flipkart's market cap reportedly stands at US$ 15bn. A major portion of Flipkart, Indian e-commerce company, was acquired by Walmart, one of the biggest supermarket firms in the world.

- **Snapdeal:** Was launched in 2010 and rated third of the top ten e-commerce firms. It was started by two students, Kunal Bahl and Rohit Bansal. Snapdeal, headquartered in New Delhi, provides a broad variety of its brands, as well as enticing local regular deals such as restaurants, spas, travel services, etc.

- **PayTM:** Help buyers to pay electronically via e-wallet, allowing 'business payment through smartphone.' This e-commerce company in Delhi was introduced in 2010 but boomed in 2016. During the last two years it has generated more than 300 per cent growth year-over-year due to demonetization and government funding for Digital India.

- **Jabong:** An e-commerce company mainly centered on apparel items, and was introduced in 2012. It offers a wide range of selection of approximately 300 products for all genders and generations, keeping in mind the current trends.

- **EBay:** Essentially a US MNC, eBay is now one of the world's largest e-commerce firms. It has an extensive variety of items and one of the add-on features is that it offers purchase of product at highly discounted rates.

- **Shopclues:** This e-commerce business was started by Sandeep and Radhika Agarwal, rendering entertaining and jaw-dropping offers. Shopclues has connected over 5 lakh vendors with the sale of goods to over 3000 pin codes.

- **MakeMyTrip:** Located in Gurgaon, MakeMytrip is primarily a voyage platform that offers bus, train and air fares, vacation packages and enticing deals.

- **HOMESHOP18:** An e-commerce portal that provides a vast range of housewares with gazettes such as cameras, cell phones, laptops and many more. It was introduced as India's first 24-hour home shopping site.

- **BookMyShow:** BookMyShow is the first choice for people while booking film tickets online. Headquartered in Mumbai, Bookmyshow is the pioneer site for booking entertainment tickets, such as films, exhibitions, sports activities, etc.

- **Zomato:** A website that allows buying food online. Zomato has noticeably grown with a huge customer base and has already begun membership of gold in India which implies to Delhi, Bangalore and Mumbai's top restaurants.

- **Digital India:** It is a government-led initiative to deliver government services to people online by improved on-line technology and web access or digital empowerment in technical sector. Digital India project aims to link remote areas to high-speed internet networks. Digital India has three key components; (a) safe and reliable digital infrastructure growth, (b) digital distribution of government services, and (c) digital literacy universal.

Henceforth, online shopping has proven to be highly beneficial to consumers as this can be done with utter ease by contrasting costs & product characteristics among

available varieties and labels of online retail sites. Convenience, expenses, choice, security and time, are additional benefits to online shoppers. Shopping on the internet is a resourceful way to improve an economy by rising competition, growing usage and encouraging employment. It has strengthened its market by increasing the procedure of online documents and bookkeeping. Indian customers feel very comfortable and enthusiastic with e-commerce. Internet shopping is a preferred option for the wealthier and metropolitan middle class for a wide variety of products, whereas, other segments buy less online products. Nevertheless, the majority of customers are still not ready or willing to buy online. The conventional forms of buying are then employed. Since several e-retail platforms are in English, the primary explanation for discontinuity of internet shopping by most of the consumers from lower income groups was language barrier. This may become more complex when India begins to urbanize, develop digital systems, access the Internet, and increase consumer confidence in digital platforms.

Additionally, considering land use policy, it is evident that online shopping will reduce retail room demand, illustrating that shopping malls, book stores, pet shops and online retailers are major competitors. On the other hand, business property has developed into major industry and is immensely required for specific warehousing goods. Referring to transportation, e-commerce does not encourage road journeys rather freight traffic is on the rise. Indian township roads are not built satisfactorily for this modern outbreak of e-commerce. New towns aim to build more parks, rail bridges, roadside curbs and road designs to satisfy rising e-commerce needs.

Another problem related to e-commerce is to manage the packaging waste generated in environment. Packaging in e-commerce includes plastic, ink, bubble wrap, air bags, cartons, tapes and cardboard. Although majority of such packaging content can be recycled, sometimes solid wastes lead to blockage in city drains and landfills. The issues with unnecessary packaging have been compounded by the increase of customer care that brings ultra-fast shipping prices that do not require integrated packaging distribution. In addition, waste disposal obligations need to spread among businesses and recycling plants should be coordinated more efficiently, so as to reduce environmental harm. Moreover, there would definitely

be major loss to forests due to the rising increase of over-the-counter packaging, as wood pulp is still the key raw material for cart-card packaging. Finally, another big concern is the safety of household and residential communities as due to numerous orders placed, too many delivery agents may visit them at quite odd hours. Most of the luxury apartments have not yet responded to the arrival of deliveries and others have struggled sensitively. Thus, it becomes important to pre plan the hours of service.

Internet shopping is developing at an astonishing pace with rising customer base, thus to emerge as successful businesses, online portals need to evaluate the benefits and drawbacks associated with the industry. Therefore, understanding of customer experiences and expectations in e-commerce portals is very evident. A rise in internet access, ease of transaction, wide range of products & customized offers, get over the constraint of visiting a store & physical interaction has made online shopping popular and much desirable to consumers.

3.8 REFERENCES

1. Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., & Wood, S. (1997). In India, Shopping Takes on A Whole New Meaning. *Wall Street Journal.*

2. Athiyaman, A. (2002). Internet Users' Intention to Purchase Air Travel Online: An Empirical Investigation. *Marketing Intelligence and Planning*, 20(4), pp.234-242.

3. Alreck, P. & Settle, R. B. (2002). Gender Effects on Internet, Catalogue and Store Shopping. *Journal of Database Marketing & Customer Strategy Management*, 9(2), pp.150-162.

4. Allen, D. (2001). E-Marketer: Women on The Web. Retrieved from http://www.ebusinessforum.com/analysis/ecommerce_b2c20010228_b2c.html.

5. Babin, B.J., Darden, W.R. & Griffin, M. (1994). Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value. *Journal of Consumer Research*, 20, pp.644-656.

6. Beldona, S., Nusair, K. & Demicco, F. (2009). Online Travel Purchase Behavior of Generational Cohorts: A Longitudinal Study. *Journal of Hospitality Marketing & Management,* 18, pp. 406-20.

7. Brakus, J. J., Schmitt, B. H. & Zarantonello, L. (2009). Brand Experience: What Is It? How Is It Measured? Does It Affect Loyalty? *Journal of Marketing,* 73(3), pp.52–68. Retrieved from http://doi:10.1509/jmkg.73.3.52.

8. Becerril, A., R., Leng, M. & Parlar, M. (2013). Online Retailers' Promotional Pricing, Free-Shipping Threshold, And Inventory Decisions: A Simulation-Based Analysis. *European Journal of Operational Research*, 230(2).

9. Chiu, H. C., Hsieh, Y. C., & Kao, C. Y. (2005). Website Quality and Customer's Behavioural Intention: An Exploratory Study of The Role of Information Asymmetry. *Total Quality Management and Business Excellence*, 16(2), pp.185-197.

10. Chapman, C.S. & Kihn, L.A. (2009). Information System Integration, Enabling Control and Performance. *Accounting, Organizations and Society*, 34(2), pp. 151-169.

11. Chauhan, V. & Rambabu, A. (2017). An Exploratory Study on Consumer Attitude Towards Buying on Shopping. *International Journal & Mangazine of Engineering, Technology, Management and Research*, 4(3), pp. 408-413.

12. Chen, S. and Chang, T. (2003). A Descriptive Model of Online Shopping Process: Some Empirical Results. *International Journal of Service Industry Management,* 14(5), pp. 556-569. Retrieved from http://doi.org/ 10.1108/09564230310500228.

13. Chiang, K.P. & Dholakia, R.R. (2003). Factors Driving Consumer Intention to Shop Online: An Empirical Investigation. J*ournal of Consumer Psychology*, 13(1-2), pp.177-183, Retrieved from http://doi:10.1207/S15327663JCP13-1&2_16.

14. Chaudhuri, A. & Holbrook, M. B. (2001). The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty. *Journal of Marketing*, 65(2), pp.81-93, Retrieved from http:// doi:101.1509/jmkg.65.2.1.18255.

15. Cao, Yingxia, Ajjan, H. & Hong, P. (2018). Post-Purchase Shipping and Customer Service Experiences in Online Shopping and Their Impact on Customer Satisfaction: An Empirical Study with Comparison. *Asia Pacific Journal of Marketing and Logistics*.

16. Dholakia, R.R. & Chiang, K.P. (2003). Shoppers in Cyberspace: Are They from Venus Or Mars and Does It Matter? *Journal of Consumer Psychology*, 13, pp.171-176.

17. eMarketer (2016). Worldwide Retail Ecommerce Sales Will Reach $1.915 Trillion This Year. *eMarketer*. Retrieved from www.emarketer.com/Article/Worldwide-Retail-Ecommerce-Sales-Will-Reach-1915-Trillion-This-Year/1014369.

18. Esper, T.L., Jensen, T.D., Turnipseed, F.L. & Burton, S. (2003). The Last Mile: An Examination of Effects of Online Retail Delivery Strategies on Customers. *Journal of Business Logistics*, 24(2), pp.177-203.

19. Fischer, E. & Arnold, S.J. (1994). Sex, Gender Identity, Gender Role Attitudes, and Consumer Behavior. *Psychology & Marketing* 11 (2), pp.163-183.

20. Gentile, C., Spiller, N. & Noci, G. (2007). How to Sustain Customer Experience: An Overview of Experience Components That Create Value with The Customer. *European Management Journal*, 25(5), pp.395-410.

21. Garbarino, E. & Strahilevitz, M. (2004). Gender Differences in The Perceived Risk of Buying Online and The Effects of Receiving a Site Recommendation. *Journal of Business Research,* 57(7), pp. 768-775.

22. Gefen, D. & Straub, D.W. (2005). A Practical Guide to Factorial Validity Using PLS-Graph: Tutorial and Annotated Example. *Communications of the AIS*, 16(5), pp. 91-109.

23. Gefen, D., Straub, D.W. & Boudreau, M.C. (2000). Structural Equation Modeling and Regression: Guidelines for Research Practice. *Communications of the Association for Information Systems*, 4(7), pp. 2-77.

24. Hellier, P., Geursen, G., Carr, R. & Rickard, J. (2003). Customer Repurchase Intention: A General Structural Equation Model. *European Journal of Marketing,* 37(11/12), pp. 1762-1800.

25. https://www.researchgate.net/publication/327720539_The_Consumer_Behaviour_towards_Online_Shopping_in_Coimbatore_city-An_Exploratory_study.

26. https://www.academia.edu/31243438/Exploring_the_Factors_of_Consumer_Repurchase_Intention_in_Online_Shopping.

27. https://ecommerce-platforms.com/glossary/shipping.

28. https://www.mybanktracker.com/news/flexible-return-policies-retailers.

29. Interactive Home Shopping: Consumer, retailer, and Manufacturer Incentives to Participate in Electronic Marketplaces. *Journal of Marketing,* 61, pp.38-53.

30. *Jarvenpaa Journal of Electronic Commerce Research (2018),6(2).* Retrieved from http://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/number-of-online-shoppers-to-surpass-120-million-in-2018/647290833.

31. Jiyeon, K. (2012). Factors Affecting Indian Consumers Online Buying Behavior.

32. Kotler, P. & Keller, K.L. (2017). Marketing Management 15e (with free Indian Cases Book) by Consumer Behaviour. *Third Edition Zubin Sethna - Regent's University London Jim Blythe - University of Plymouth, UK.*

33. Kuester, S. (2012). Strategic Marketing & Marketing in Specific Industry Contexts. *University of Mannheim*, p.110.

34. Kuo, Y. F., Wu, C. M. & Deng, W. J. (2009). The Relationships Among Service Quality, Perceived Value, Customer Satisfaction, and Post-Purchase Intention in Mobile Value-Added Services. *Computers in Human Behavior*, 25(4), pp.887-896.

35. Lima, Y.J., Osmanb, A., Salahuddinc, N.S., Romled, A.R. & Abdullahe, S. (2015). Factors Influencing Online Shopping Behavior: The Mediating Role of Purchase Intention. *7th International Economics & Business Management Conference*, pp.401-410.

36. Lian, J. W., & Yen, D. C. (2014). Online Shopping Drivers and Barriers for Older Adults: Age and Gender Differences. *Computers in Human Behavior*, 37, pp.133-143.

37. Lissitsa, S. & Kol, O. (2016). Generation X vs. Generation Y: A Decade of Online Shopping. *Journal of Retailing and Consumer Services*, 31, pp.304-312.

38. Lehtonen, T. K. & Mäenpää, P. (1997). Shopping in The East Centre Mall. *In Shopping experience, Sage,* pp. 136-165.

39. Moscardo, G. & Benckendorff, P. (2010). Mythbusting: Gen Y and Travel. Tourism and Gen Y 16.

40. Myers, C. A. (2003). Managing Brand Equity: A Look at The Impact of Attributes. *Journal of Product & Brand Management,* 12(1), pp.39-51. Retrieved from http://doi:10.1108/10610420310463126.

41. Norizan, K. & Abdullah, N.A. (2010). The Effect of Perceived Service Quality Dimensions on Customer Satisfaction, Trust, and Loyalty in E-Commerce Settings: A Cross Cultural Analysis. *Asia Pacific Journal of Marketing and Logistics.*

42. Na li & Zhang, P. (1998). Syracuse University Consumer Online Shopping Attitudes and Behavior: An Assessment of Research 2002 Ó Eighth Americas Conference on Information Systems.

43. Petrovic, D. (2010). Analysis of Consumer Behavior Online. Retrieved from http://analogik.com/articles/227/analysis-of-consumer-behaviour-online

44. Recent Trends in Consumers Online Buying Behaviour in Chennai (2018). *International Journal of Pure and Applied Mathematics,* 119(7). Retrieved from http://www.ijpam.eu Special Issue 2.

45. Reisenwitz, T.H. & Iyer, R. (2009). Differences in Generation X and Generation Y: Implications for The Organization and Marketers. *Marketing Management Journal*, 19(2), pp.91-103.

46. Rauyenruan, P. & Miller, K. E. (2007). Relationship Quality as A Predictor of B2B Customer Loyalty. *Journal of Business Research*, 60(1), pp.21-31.

47. Shun, C., & Yunjie, X. (2006). Effects of Outcome, Process and Shopping Enjoyment on Online Consumer Behavior. *Electronic Commerce Research and Applications* 5(4), pp.272–281.

48. Singh, S. (2016). Perceived Factors Affecting On-Line Shopping: A Study of Indian On-Line Customers.

49. Slyke, C. V., Comunale, C. L., & Belanger, F. (2002). Gender Differences in Perceptions of Web-Based Shopping. *Communication of the ACM*, 45(8), pp.82-86.

50. Schewe, C.D., Meredith, G.E. & Noble, S.M. (2000). Defining Moments Segmenting by Cohorts. *Marketing Management,* 9(3), pp. 48-53.

51. Tsiotsou, R. (2006). The Role of Perceived Product Quality and Overall Satisfaction on Purchase Intentions. *International Journal of Consumer Studies,* 30(2), pp.207-217.

52. Venkatesh, V. & Morris, M.G. (2000). Why Don't Men Ever Stop to Ask for Directions? Gender, Social Influence, And Their Role in Technology Acceptance and Usage Behavior. *MIS Quarterly*, 24(1), pp. 115-39.

53. Zeithaml, V.A., Parasuraman, A. & Malhotra, A. (2002). Service Quality Delivery Through Web Sites: A Critical Review of Extant Knowledge. *Journal of the Academy of Marketing Science,* 30(4), pp. 362-375.

54. Zappos Nordstrom Anthropologie Atheleta Costco Eddie Bauer Target Land's End Bloomingdale's Innovative Marketing, 8(2).

Chapter 4

Research Methodology and Descriptive Analysis

Chapter **4**

RESEARCH METHODOLOGY
AND DESCRIPTIVE ANALYSIS

4.1 INTRODUCTION

Research methodology is an outline or framework designed to conduct a research study and find solutions to a research problem. It is a systematic & continuous process which begins with exploring & understanding an existing unrecognized problem, analyzing various factors associated with the problem, investigating relevant issues and finding out suitable answers/conclusions to that problem and henceforth, recommend future research areas as well. Research methodology works within a framework of a set of approaches and is designed to be unbiased and objective. The procedures, methods and techniques that are used in research methodology are tested for their validity and reliability.

Research methodology is applicable to all disciplines but the procedures and outcomes may vary. Research methodology ensures the study is judiciously planned and systematically arranged. The study based on comprehensive research principles produce more meaningful findings. Among various disciplines, study of consumers' online shopping behavior is one of the important areas which needs to be investigated thoroughly.

This chapter aims to outline the research methodology used for present study including research design, data collection, data analysis and statistical techniques, in order to achieve defined research objectives. The study is focused to investigate various motivating and obstructing factors of consumers' online shopping behavior. Unique uncommon cities were chosen for the study to develop a better understanding of online shoppers.

4.2 RESEARCH PROBLEM

Evolution of internet has a significant role in determining the pace of development at all levels of economy. With rapidly changing business environment and digitalization in all walks of life, business through online platform has emerged as an effective solution for global business activities. This transformation has led to a shift from bricks and mortar shopping to online shopping with numerous online business platforms developing every day. Though consumers have also started welcoming and adopting this new phenomenon, still it is yet to be in full swing. Consumers are somewhat reluctant to use it fully as they are facing various kinds of obstacles. It has been observed that consumers who are user friendly with technology or belong to developed area are more curious to use online shopping but consumers residing in Tier II and Tier III cities are still not contented with this culture of shopping.

The research, "A study of Drivers and Barriers for Online Consumer Behavior in Rajasthan" investigated various factors behind consumers' online shopping behavior. It attempts to present a clear picture of concerns and issues that exist in the adoption of online shopping across Tier II and Tier III cities of Rajasthan State and additionally, make e-retailers realize significance of various behavioral factors. Cumulatively, this study exhibited the ways for smooth flow of online shopping.

4.3 RESEARCH DESIGN

Research Design is a plan, structure, strategy or blueprint for conducting research. It represents the procedure of gathering information and analyzing the data to solve a research problem (Malhotra, 1999 as cited in Suan 2009). This tends to provide a framework to achieve research objectives. Research design comprises a well-defined research problem, techniques to gather information, the population under study and methods for data analysis (Kothari, C. R)

4.3.1 ELEMENTS OF RESEARCH DESIGN

The following are the elements of a research design:
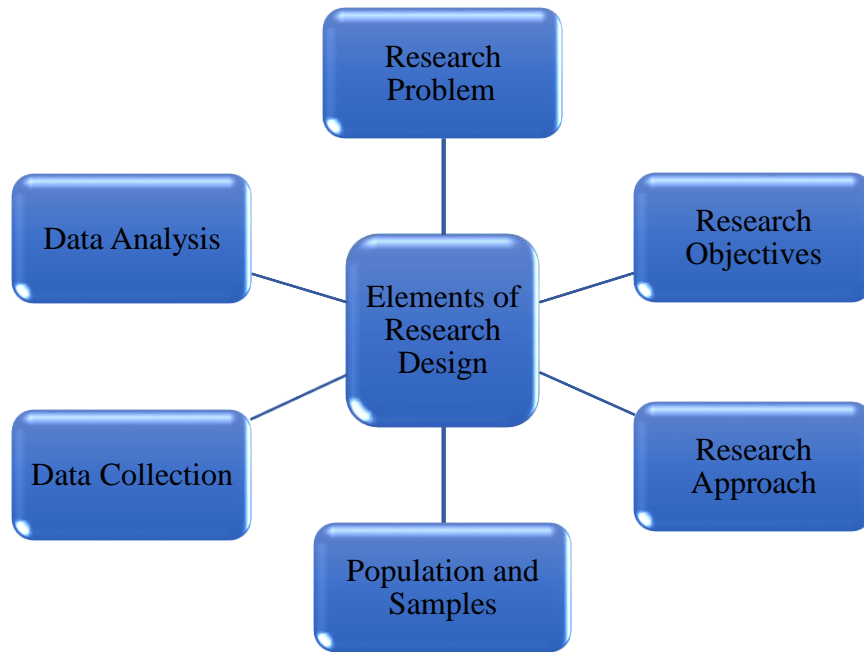
Fig. 4.1: Elements of a Research Design

4.3.2 RESEARCH APPROACH

There are two basic approaches to research viz. *Quantitative Approach and Qualitative Approach* (Kothari, C.R.). Quantitative research is based on the measurement of quantity or amount while qualitative research is concerned with qualitative phenomenon. The qualitative research discovers underlying motives and desires of human being. It plays a significant role in study of behavioral science which helps in assessing attitudes, opinions, likes and dislikes of people.

This study, based on both quantitative & qualitative research approach, analyses various factors that motivate consumers to do online shopping and also restrict them from online shopping platforms. Exploratory in nature, this research explores information about online shopping behavior of consumers and particularly those who are resident of the state of Rajasthan. Analytical approach was used to collect qualitative data through administration of suitable designed questionnaire. The main idea behind conducting this type of research was to discover significant variables and relationship between them. Study follows the guidelines of

exploratory research in terms of reviewing literature, supervising consumers and analyzing insight and stimulations of consumers.

4.4 RESEARCH OBJECTIVES

An exploratory study of various factors affecting consumer behavior in online shopping is a research study that intends to analyze issues related to consumers behavior in online market segment. In the present scenario, with new technological advancements Indian markets have experienced an elementary change. Present study examines how an online buyer behaves from a base level to understand organizations' strategies by utilizing social networking sites and online platforms to establish better connection with their customers.

The study aims to examine context of consumers' online shopping behavior in India. The main objective of this study was to explore major factors which consumers consider while making online purchases and to expose those factors which create hindrance to online shopping. Moreover, throw light on the factors determining online buyer behavior in India by analyzing online buying trends in cities of the state of Rajasthan.

Specifically, objectives for the study being undertaken are listed below:

- ➢ **Objective 1:**

   To increase a better understanding of buying behavior of online consumers with special reference to selected cities of Rajasthan.

- ➢ **Objective 2:**

   To investigate the major drivers of online shopping behavior of consumers.

- ➢ **Objective 3:**

   To expose the major barriers in online shopping behavior of consumers.

- ➢ **Objective 4:**

   To study factors related to post purchase and repurchase behavior of online consumers.

➤ **Objective 5:**

To provide road map for e-Tailing/m-Commerce companies to push non online shoppers to go for e-shopping.

4.5 HYPOTHESES DEVELOPMENT

Rigorous review of literature and selection of various variables create a base for developing hypothesis. Hypothesis is a tentative assumption which may prove to be correct or incorrect. Null hypothesis assumes no significant difference between the variables concerned while alternative hypothesis establishes certain relationship. Hypothesis is an educational guess, a preposition not yet tested. Following list of hypotheses has been developed to identify relationship among variables considered for the present study:

- **Hypothesis 1(H1):**

  Online shopping drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions, etc.) will have positive effect on consumers' online shopping intention.

- **Hypothesis 2(H2):**

  Online shopping barriers (Usage, Value, Risk, Tradition etc.) will have effect on consumers' online shopping intention.

- **Hypothesis 3(H3):**

  The effect of online shopping drivers and barriers of online shopping intention will be moderated by gender.

- **Hypothesis 4(H4):**

  The effect of online shopping drivers and barriers of online shopping intention will be different on Gen X and Gen Y Consumers.

- **Hypothesis 5(H5):**

  Good product quality, satisfactory after-sale services, easy return policy and design of web site will have positive effect on consumer's online repurchase intention.

4.6 POPULATION AND SAMPLING

Population refers to "whole" or "entire universe". It is aggregation of all components under study having one or more common characteristics. Main objective of this study was to explore major factors which consumers consider while making online purchase and to expose those factors which create hindrances to online shoppers, residing in the state of Rajasthan. Rajasthan is the largest state (area wise) of India and on 8th rank in terms of population. But internet subscribers were only 26.46 million till 2018.

The statistical data presents a clear picture that in spite of huge area and population, online shopping has not gained a complete momentum in Rajasthan. Hence a need for research to investigate the factors responsible to motivate or stop the consumers of Rajasthan to do online shopping was identified. To study the entire population is surely impractical for a solitary analyst because of complexities associated with huge information. Consequently, it gets fundamental to discover some strategies to select a modest number of units which represent the whole population as well as provide adequate and accurate information. The study is mainly confined to a sample of 384 consumers of selected cities of Rajasthan. The focus was on non-metro Tier II and Tier III cities of Rajasthan to examine various dimensions of online shopping behavior of consumers having diversity of age, gender, income earned, profession etc.

4.6.1 SAMPLING TECHNIQUE

A combination of probability and non-probability sampling procedures in selecting a sample is called 'mixed sampling design' or 'complex random sampling design' (Kothari, C.R). The study opts *complex random sampling* in which multistage sampling techniques have been used. To investigate consumers' online shopping behavior in the state of Rajasthan, first step was to select large primary sampling unit i.e., Rajasthan, then to select 4 different cities. Cluster sampling technique with the help of judgmental sampling methods have been adopted. Since study focus on consumers of Tier II and Tier II cities, the following cities have been selected:

Table 4.1: Selection of Cities

TYPE	CITIES	JUDGMENTAL CRITERIA
Tier II	Jaipur	Capital of Rajasthan
	Kota	Educational Hub
Tier III	Bhilwara	Industrial and Business Activity Centre
	Chittorgarh	Historical Identification

Tier II cities are the cities having population more than 1 million and Tier III cities are the cities having population less than 1 million. In next stage of multistage random sampling, stratified sampling method has been used with the help of proportional allocation. 50 percent of sample constituted of Tier II cities and rest 50 percent comprised of Tier III cities. Additionally, samples from each city were kept proportional to population of the cities.

4.6.2 SAMPLE SIZE

To determine the sample size, researcher applied following sample size calculator formula:

$$S = Z^2 * P * (1-P) / m^2$$

The result obtained was 384 sample units for the population with confidence interval of 95% and expected error of 5%. Further, according to the sampling method, 384 units were segregated as follows:
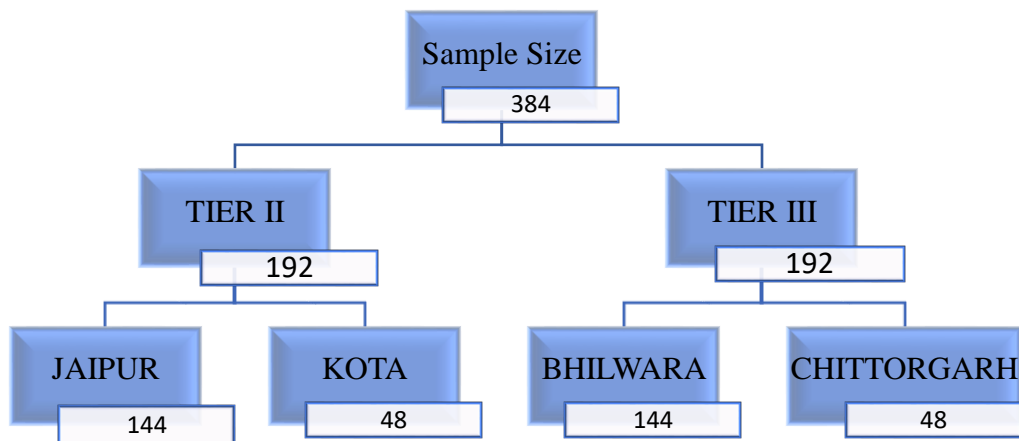
Fig.4.2: Distribution of Sample Size

Total sample size of 384 was selected and further divided in ratio of 50:50 between Tier II and Tier III cities. 192 samples were dedicated to each Tier. Under each Tier, samples were decided according to the proportion of population as follows:

Table 4.2: Sample Size

	Sample Size (384)			
	Tier II (192)		Tier III (192)	
	JAIPUR	KOTA	BHILWARA	CHITTORGARH
Population (Approx.)	30 lacs	10 lacs	3 lacs	1 lac
Ratio	3	1	3	1
Samples	144	48	144	48

4.7 DATA COLLECTION

In order to achieve the objectives of research both primary and secondary data has been gathered to ensure reliability of results obtained.

4.7.1 PRIMARY DATA

Primary data is a raw data that has been newly or first time collected for the research purpose. It is basically the information that has not been gathered or published previously by any researcher or author. For present study, since respondents belonged to different cities, they had diverse characteristics & dimensions, thus suitability design and structured questionnaire method was adopted. People who were aware of online shopping and at least once they had purchased from online platform were chosen randomly. They were approached one to one basis to get their responses after analyzing their willingness to respond. Since primary data is helpful in examining attitude, behavior, satisfaction level and many other factors of respondents, it was imperative for the researcher to follow utmost sincerity in data collection.

4.7.2 SECONDARY DATA

Secondary data refers to the information that has been collected by someone else for some other purpose or research. These data support primary data in terms of analysis and interpretation. Secondary data provides an insight to a researcher from various aspects (Suan, 2009). Secondary data for the present study was collected from various sources such as books, journals, research papers, reports of various experts' groups etc. Many online sources like Google Scholar, Science direct, Research gate, YouTube channels, other websites and reviews of consumers on various sites were also used for research purpose.

4.7.3 DESIGN OF QUESTIONNAIRE

A user-friendly, self-structured and comprehensive questionnaire was framed considering various independent and dependent variables so that required primary date could be gathered from the target consumers of selected cities. The questionnaire consisted of five sections. In first three sections, a list of questions was provided based on five-point Likert Scale, under which respondents were supposed to answer from strongly disagree (1) to strongly agree (5), whereas, last two sections comprised of multiple-choice questions. The layout of questionnaire was as follows:

- **Section A:** To uncover the level of online shopping drivers, questions were based on Performance expectation, Effort expectation, Social influence expectation and Facilitating conditions of online shopping.

- **Section B:** This section highlighted online shopping barriers asking questions related to Usage, Value, Risk, Traditional barriers of online shopping.

- **Section C:** It consisted of questions seeking opinion regarding satisfiers like Good product quality, Satisfactory after sale services, Easy return policy, Design of website and Repurchase intention.

- **Section D:** It sought to gather information related to consumers' online shopping behavior.

- **Section E:** The last section comprised of questions related to demographic profile of the respondents.

4.8 DEPENDENT AND INDEPENDENT VARIABLES

Major aim of this research was to understand various factors associated with consumer online shopping behavior. These factors have been identified after an intensive examination of related literature. Some of these factors were found independent in nature while others were consequence of some other variables, referred as independent and dependent variables respectively.

For the present study, dependent variables explain consumers' online shopping intention, purchase and repurchase shopping behavior of consumers while independent variables are related to online shopping drivers, barriers, satisfiers etc. The variables can be further categorized as independent/dependent variables and observed variables. Independent or dependent variables are hypothesized variables which explain other variables while observed variables are indicators that are directly observable. A table of variables is as follows:

Table 4.3: Independent Variables

INDEPENDENT VARIABLES	OBSERVED VARIABLES	
Online Shopping Drivers		
Performance Expectation (PE)	**PE1**	Convenience
	PE2	Less Time Consuming
	PE3	Efficient Shopping
	PE4	Enjoyable Shopping Experience
	PE5	Reliable Product Quality
	PE6	Quick Delivery of Products
Effort Expectation (EE)	**EE1**	Privacy during Shopping
	EE2	Shop at Ease while at Home
	EE3	Any Time Shopping
	EE4	Relief from Heavy Traffic, Crowd and Pollution
	EE5	Detailed & Hidden Information
	EE6	Greater Choice out of Varied Brands
	EE7	Price Comparison Facility
	EE8	Users reviews
	EE9	Sufficient time to take decision

Social Influence (SI)	**SI1**	Social Symbol
	SI2	Consensus Opinion of Family Members.
	SI3	Endorsed by Friends
Facilitating Conditions (FC)	**FC1**	Having Required Facilities for Online Shopping.
	FC2	Well Versed with Computer, Internet and Online Shopping.
	FC3	Access to Net Banking, Mobile Banking, Debit/Credit Card Facility and can Use them at Ease.
	FC4	Can Take Required Security Measures
	FC5	Competent to Settle Any Dispute(s).
Online Shopping Barriers		
Usage Barriers (UB)	**UB1**	Cumbersome and Frustrating
	UB2	No Computer/ Mobile with Quality Net Connectivity
	UB3	No Access to Debit/ Credit/Net Banking Facility
	UB4	Not Well Versed with Internet and Online transactions
Value Barriers (VB)	**VB1**	Fear of Getting Wrong Products
	VB2	Fear of Getting Overcharged for Some Products

	VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions
	VB4	Fear of Getting Damaged or Substandard Products
Risk Barriers (RB)	RB1	Fear of Hacking or Misusing bank/credit card details
	RB2	Incompetent to Settle Any Dispute
Traditional Barrier (TB)	TB1	Fear of Ambiguity
Online Shopping Satisfiers		
Satisfiers	GPQ1	Procured Quality Products as Depicted
	SASS1	Experienced Quality After-Sales Services
	ERP1	Not Faced Any Trouble to Return the Unwanted Product
	DWS1	Layout and Design of Online Shopping Web Sites are Informative and Supportive
	RI1	Willing to Repeat Online Buying

Table 4.4: Dependent Variable

DEPENDENT VARIABLE	OBSERVED VARIABLES
	Place of Internet Usage
	Years of Internet Usage

Online Shopping Behavior	Purchase Frequency in One Year
	Preferred Online Products
	Expenses on Online Shopping in One Year
	Online Payment Mode Preferred

4.9 DATA ANALYSIS

After getting the questionnaires duly filled by respondents, tabulation of attained responses was done to summarize and organize the gathered information. Both quantitative and qualitative questions were attempted at this stage. Further, descriptive and statistical analysis of data was done to get results in form of percentages & scores for decision making and interpretation

Data processing begins with coding, editing and data sequencing for analysis to ensure completeness, comprehensibility and consistency of the responses. After assigning numeric codes to each response, data entry process was done using MS Excel and SPSS (Statistical Package for the Social Sciences). Coding and initial notes were written in Excel program, then, the entire data was imported to SPSS. Processing and analyzing data involve a number of closely related operations that are performed with the purpose of summarizing collected data

Descriptive analysis explains the distribution of demographic variables while inferential / statistical analysis performs various test of significance for testing hypothesis and arrive at desired conclusions. The process of data analysis for the research has been discussed below:

➢ Initially, data was entered in excel file and coded according to SPSS. In Sections A, B & C questions exhibiting Likert scale were coded as; **Strongly Disagree-1, Disagree -2, Neutral- 3, Agree-4, Strongly Agree-5.** Whereas, Section E of the questionnaire seeks to gather information on demographic profile of respondents hence the coding was done as, gender

information "Male" was coded as 1 and "Female" as 2. For question seeking marital status, "Married" was coded as 1, "Unmarried" as 2 and so on.

➢ To find out internal consistency, construct validity, average, percentage, relationship among different variables, a variety of statistical techniques have been applied.

➢ Descriptive analysis was conducted through MS Excel to describe consumers' demographic attributes and inferences were drawn using tables and graphs.

➢ To test the reliability of questionnaire, Cronbach's Alpha reliability analysis was conducted which is one of the most recognized reliability tools. In Cronbach's Alpha reliability analysis, the closer Cronbach's Alpha to 1.0, higher the internal consistency reliability. Reliability can take on values of 0 to 1.0, inclusive.

➢ Weighted total and ranking for the respondent's opinion on factors influencing consumer purchase intention was calculated & tabulated and accordingly variables were ranked in descending order to the weights calculated. Rank one was assigned to the highest rating/weight and so on.

➢ The respondents scores were compiled to find association between groups and within groups of variables. Data analysis was carried out using one-way analysis of variance (ANOVA) and correlations studies. One-way ANOVA is used to evaluate and commute means of independent variables to examine if there are any statistically significant differences between them. The researcher selected significance level (p-value) of 0.05 or 5% for the present study, which illustrated that a p value less than or equal to 0.05 indicates the rejection of null hypothesis.
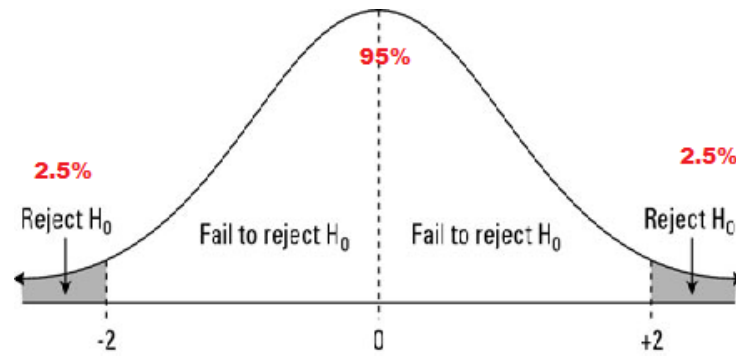
Fig.4.3: P value for Testing a Null Hypothesis
Source: https://www.dummies.com/education/math/statistics/how-to-determine-a-p-value-when-testing-a-null-hypothesis/

➢ To find correlations of drivers and barriers with respect to consumers' online shopping intention, Pearson's Correlations test was conducted. The correlation coefficient is an arithmetic computation of strength of the relationship between relative movements of two variables. The range of values for correlation coefficient is confined by 1.0 on an absolute value basis or between -1.0 to 1.0. If the correlation coefficient is greater than 1.0 or less than -1.0, the correlation measurement is incorrect. A correlation of -1.0 shows a perfect negative correlation, while a correlation of 1.0 shows a perfect positive correlation. A correlation of 0.0 depicts that there is no association at all between the two variables being analyzed.

Table 4.5: Interpreting the Strengths of Correlation Coefficient, r

RANGE	INTERPRETATION
$0 < r < 0.2$	no or negligible correlation
$0.2 < r < 0.4$	low degree of correlation
$0.4 < r < 0.6$	moderate degree of
$0.6 < r < 0.8$	marked degree of
$0.8 < r < 1$	high correlation

Source: https://financetrainingcourse.com/education/2011/04/correlation-correlation-coefficient-r/

➢ At last, to confirm the accuracy of statistical analysis and procedure adopted by the researcher, an expert in statistics was consulted thereafter.

4.10 THE PILOT STUDY

Researcher conducted a pilot study to pre-test the questionnaire on a small population of 45 consumers. It was basically a trial or rehearsal to test research instruments and procedures. This provided a mechanism to evaluate the questions, their feasibility and composition and any other hidden observation. Further the data analysis was conducted to get confidence in research outcomes.

A pilot study helped to ascertain the following:

- ❖ Time it will take to complete the questionnaire by respondents.

- ❖ The clarity of instructions as well as identifying unclear questions.

- ❖ Those questions, if any, that the respondents feel uncomfortable answering.

- ❖ Whether there was any important topic that was left out.

- ❖ Whether the questions were reasonable and relevant to practical situation.

- ❖ Any other possible observations.

4.11 SCOPE OF THE STUDY

Every person is a customer; therefore, aptness of buyer behavior science is worldwide/universal. The expansion in population and frequently increasing opportunities has made investigation of buyer behavior an absolute necessity for marketing strategies. Customers buy food products, apparels, home appliances, furniture, hardware, services, and even thoughts. Customers shoulder an imperative job in the development of an economy. Consumer behavior empowers advertisers to understand persuading factors behind the act of buyers. Items and services are designed by sellers to meet genuine needs of buyers. Research study based on customer conducts predict the behavior and reaction of buyers to various items. They help construct profiles of purchasers who are probably going to utilize the item. Customer behavior studies help to fragment the market into different sections. Grouping the heterogeneous market for an item or service into a fewer section empowers marketers to plan appropriate promoting techniques. Marketers can face distinctive customer sections with various items and detail reasonable techniques.

4.12 SIGNIFICANCE OF THE STUDY

At present, internet has turned out to be a prominent correspondence platform in India. Usage of internet has helped many companies worldwide to reduce marketing cost and product price. At the same time, anyone can utilize internet to generate substances and to distribute it among needy people. Both sellers and marketers use internet for their differentiated needs. Pani and Sharma (2011), opine that knowledge sharing among customers is best possible with the utilization of internet sources. With the explosion of electronic & communication technologies, ways of obtaining and sharing information have completely reformed. Organizations view all the social networking platforms to gather & share information. Correspondence with the customers has become easier with various social networking sites. According to Hanke Melissa, (2015), with the enfeebled ways of communication & information exchange strategies, organizations utilize online networking systems to make customers aware about their products & services in a startling and attractive manner.

A study on online consumer behavior helps to identify the necessities of consumers and ways to satisfy them. Organizations will be able to launch consumer-oriented marketing strategies to succeed in online business. An organization's survival, benefit, & development in a profoundly competitive condition is based on its capacity to distinguish & accomplish unfulfilled buyer needs sooner and better over the competitors, thereby, achieving organizational goals. Information about buyer conduct supports agents and sales persons to perform their responsibilities proficiently in accounting buyer needs effectively. Buyer behavior thus improves execution of complete product distribution system. Online marketing program, comprising of product, value, promotion, and distribution strategies, can be arranged progressively in the event that it depends on the information on customer behavior. Effective promoting strategies are instrumental in acknowledging organization's goals.

Consumer behavior analyses the response pattern of consumers consistently to realize progressions occurring in market. In view of present market pattern, online advertiser or seller can roll out important improvements in marketing system in

accordance with the market. Consumer behavior can likewise help in anticipating the future trends. Online markets can enjoy sufficient possibilities to get prepared for making best probable use of rising opportunities, or potentially confronting difficulties and threats. Online market shows significant variations and each group needs differentiated items; for each section, a different promoting strategy is required. Information of customer segments is a key to match offers with various groups of purchasers.

Buyer behavior study provides the details concerning customer differentiations. Vendors who base their products and services on shopper needs locate a market for their items. Similarly, the organization, because of constant investigation of customer behavior and endeavors to meet changing desires for the purchasers, can hold its buyers for a long period. Consumer behavior helps with confronting rivalry, as well. In light of purchasers' desires, progressively upper hands can be advertised. It is also valuable in improving competitive qualities of the organization.

4.13 LIMITATIONS OF THE METHODOLOGY

Research methodology adopted for the research has certain limitations. Since data collection has been conducted through the survey questionnaire, some limitations associated with this are mentioned as:

- Researcher has selected consumers of Tier II and Tier III cities; thus, results may not necessarily be representatives of all consumers of the state.

- Though various benchmarks were used while taking samples to ensure due representation of population, but the research may suffer from limitation of cluster, stratified, proportional and judgmental sampling.

- A pre structured and standard questionnaire method was used which may lack in gathering in-depth data.

4.14 ETHICAL CONSIDERATION

While conducting survey, researcher probes participants certain behavior which are purely participants' rights. Hence, this is duty of a researcher to protect and preserve

the privacy of participants. This is considered as ethical integrity. Researcher has attempted to follow the standard practices and committed to use the information given by participants for academic purposes only and without disclosing their identity anywhere during the research. Respondents were also informed about the confidentiality through survey questionnaire cover letter.

4.15 DESCRIPTIVE STATISTICS OF DEMOGRAPHIC DATA

Descriptive analysis tends to describe demographic attributes such as age, gender, marital status, educational qualification, and income & occupation etc. of the respondents. It summarizes data in a tabular form with graphical representation of samples and the measures.

Information regarding demographic attributes of respondents have been sought in section E of the questionnaire. For present study, researcher distributed 384 questionnaires to the respondents but only 346 questionnaires were found duly filled and useful for further analysis. Thus, overall response rate attained was ***90.01 percent.*** The descriptive analysis of demographic variables across various selected cities is as follows:

4.15.1 AGE WISE DISTRIBUTION OF THE RESPONDENTS

Age of consumers is one of the important criterions which shows how respondents' attitude towards online shopping changes according to their age. The total data of 346 samples have been segregated on the basis of age as per table below:

Table 4.6: Age Wise Frequency Distribution of Respondents

Age	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Below 21 years	16	12	5	11	5	4	0	0	26	8
21-30 Years	40	29	14	32	47	38	19	46	120	35
31-40 Years	36	26	12	27	37	30	11	27	96	28

	F	%	F	%	F	%	F	%	F	%
41-50 Years	26	19	8	18	21	17	7	17	62	18
51-60 Years	12	9	3	7	10	8	4	10	29	8
Above 60 Years	6	4	2	5	5	4	0	0	13	4
TOTAL	136	100	44	100	125	100	41	100	346	100

Note: F-Frequency, %-Percentage
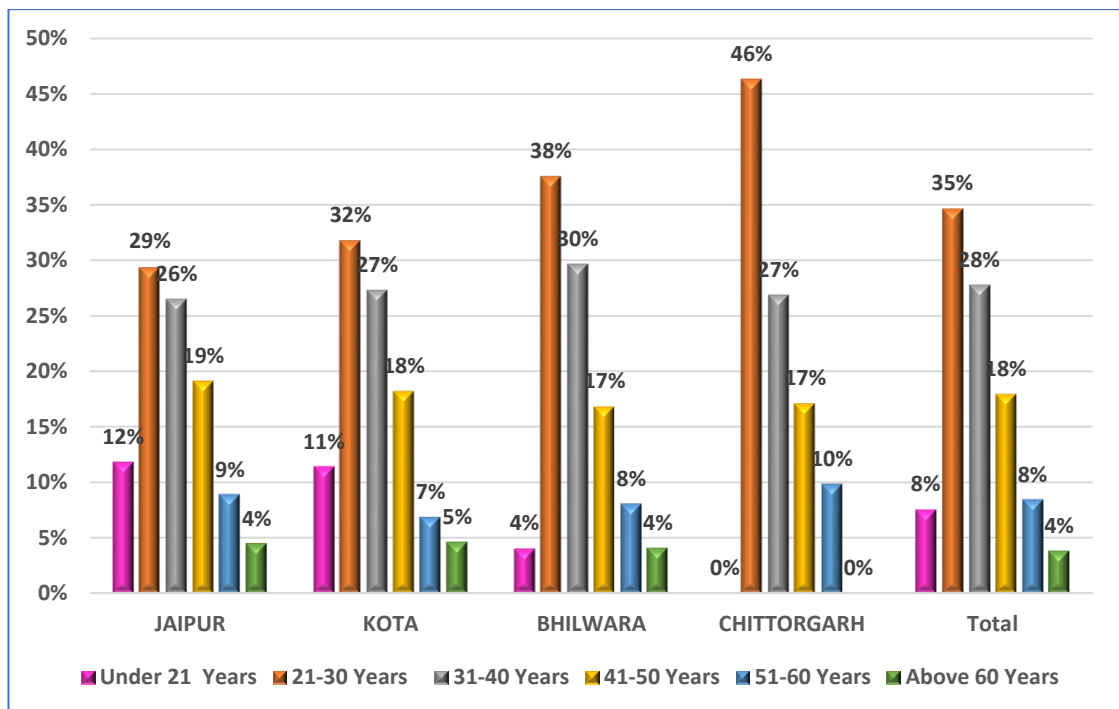
Chart 4.1: Age Wise Frequency Distribution of Respondents

The above chart 4.1 shows that majority of respondents belonged to the age group of 21 to 30 years irrespective of cities (Jaipur, Kota, Bhilwara and Chittorgarh), which exhibited a total percentage of 35 percent. The least of 4 percent of respondents were found in age group of above 60 years. This illustrates that highest percentage of online shoppers were witnessed in young age group rather than elderly people.

4.15.2 GENDER WISE DISTRIBUTION OF THE RESPONDENTS

Gender is a significant dimension of understanding consumer online behavior. Table 4.7 shows the gender wise distribution of respondent categorized broadly into male and female. Total data of 346 responses have been segregated on the basis of gender in table below and the data reveals that majority of respondents i.e., 64 per cent are males, followed by 36 per cent of female respondents.

Table 4.7: Gender Wise Frequency Distribution of Respondents

Gender	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Male	81	60	27	61	83	66	30	73	221	64
Female	55	40	17	39	42	34	11	27	125	36
Total	136	100	44	100	125	100	41	100	346	100

Note: F-Frequency, %- Percentage
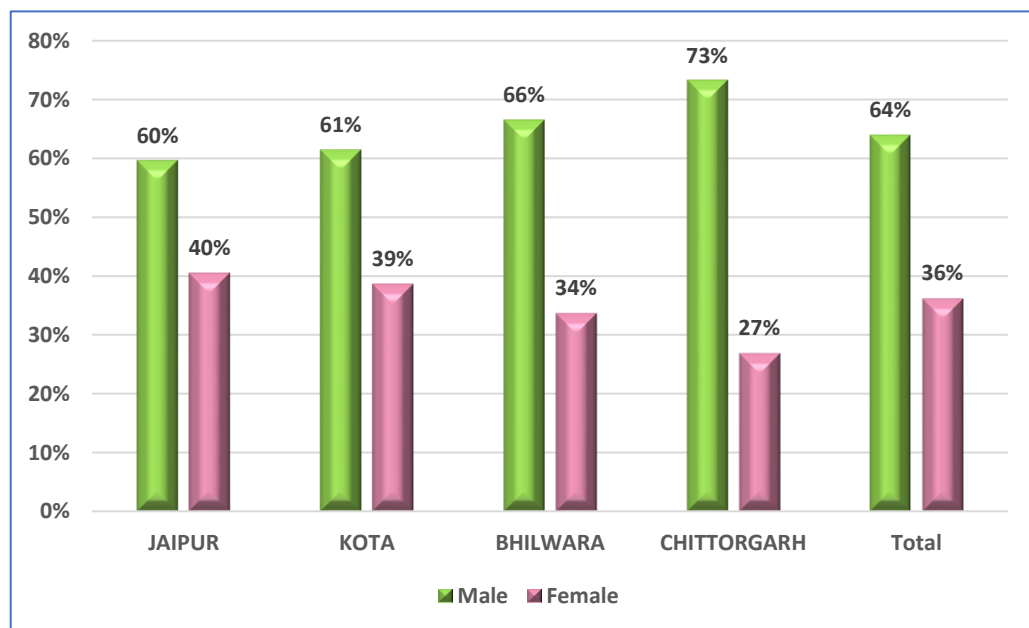
Chart 4.2: Gender Wise Frequency Distribution of Respondents

Above table 4.7 and chart 4.2 depicts the distribution of respondents by gender. The majority of respondents for all four cities belonged to male category (64%) than that of the females (36%). This shows that the males were more likely to do online shopping than female consumers.

4.15.3 MARITAL STATUS WISE DISTRIBUTION OF THE RESPONDENTS

Marital status is another important factor considered to understand the behavior of online consumers. The below table represents marital status wise distribution of responses attained across selected cities:

Table 4.8: Marital Status Wise Frequency Distribution of Respondents

Marital Status	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Single	34	25	12	27	16	13	7	17	69	20
Married	102	75	32	73	109	87	34	83	277	80
Total	136	100	44	100	125	100	41	100	346	100

Note: F-Frequency, %- Percentage
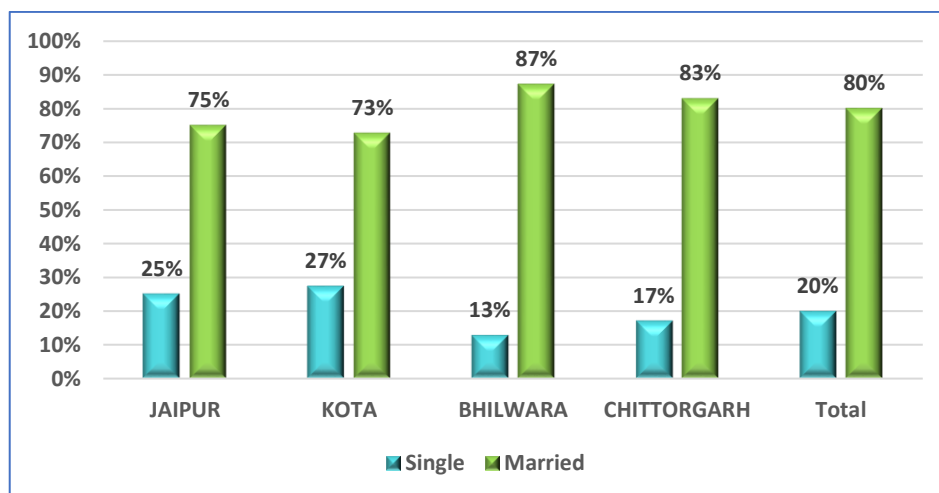
Chart 4.3: Marital Status Wise Frequency Distribution of Respondents

The above table 4.8 and chart 4.3 shows that majority of respondents were married comprising 80 percent than that of unmarried i.e., only 20 percent. This shows that married respondents were more likely to do shopping online compared to the respondents who were single. This analysis depicts that marital status also plays an important role in a person's online shopping behavior.

4.15.4 RESIDENCE WISE DISTRIBUTION OF THE RESPONDENTS

The study was mainly restricted to four cities of Rajasthan, viz., Jaipur, Kota, Bhilwara and Chittorgarh. Below analysis demonstrates the city of residence wise distribution of 346 respondents in tabular and graphical forms:

Table 4.9: City Wise Frequency Distribution of Respondents

Cities	Frequency	Percentage	Cumulative Percent
Jaipur	136	39%	39%
Kota	44	13%	52%
Bhilwara	125	36%	88%
Chittorgarh	41	12%	100%
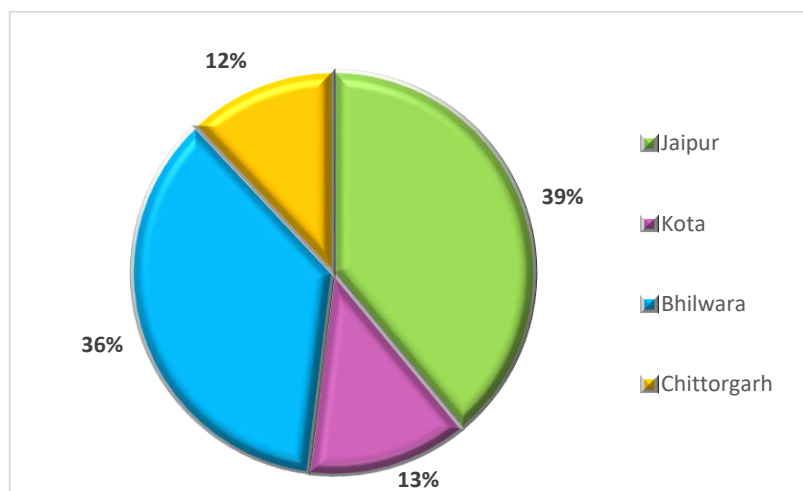
Chart 4.4: City Wise Frequency Distribution of Respondents

It can be illustrated from table 4.9 and chart 4.4 that maximum number of respondents (136, 39%) belonged to Jaipur. The respondents from Kota were 13

percent while 36 percent and 12 percent respondents belonged to Tier III cities Bhilwara and Chittorgarh respectively. The least percentage of responses were obtained from Chittorgarh city.

4.15.5 EDUCATIONAL LEVEL WISE DISTRIBUTION OF RESPONDENTS

The total data of 346 responses from all the selected cities have been segregated on the basis of educational level as per the table below:

Table 4.10: Educational Level Wise Frequency Distribution of Respondents

Education	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Below Graduate	17	13	6	14	10	8	4	10	37	11
Graduate	86	63	32	73	99	79	30	73	247	71
Post Graduate	33	24	6	14	16	13	7	17	62	18
Total	**136**	**100**	**44**	**100**	**125**	**100**	**41**	**100**	**346**	**100**

Note: F- Frequency, %- Percentage
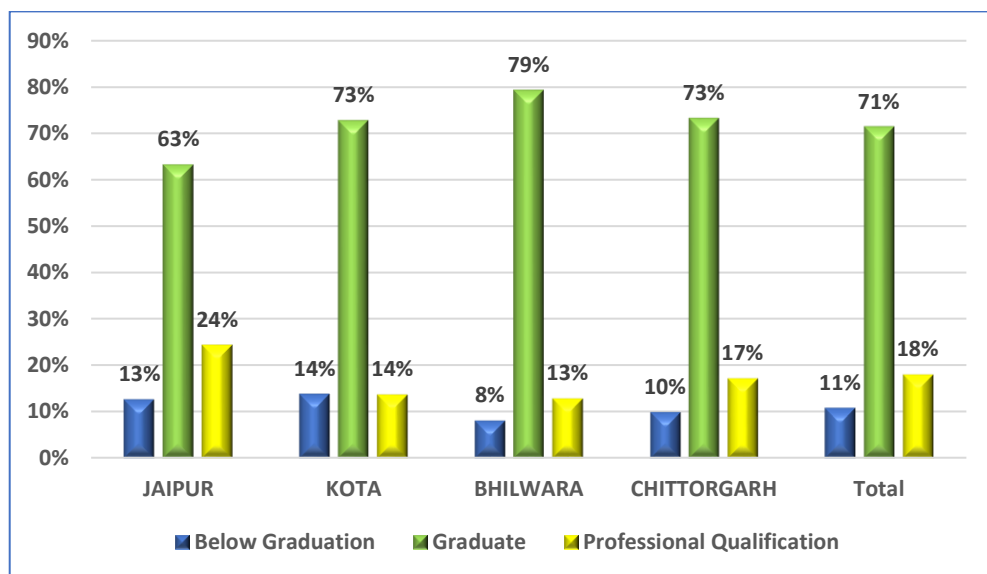
Chart 4.5: Educational Level Wise Frequency Distribution of Respondents

Above table 4.10 and chart 4.5 portrays that a majority of 71 percent respondents were graduate while below graduates and post graduates were 11 percent and 18 percent respectively. This exhibits that respondents at graduate level irrespective of the city were found to be more engaged in online shopping compared to other levels of education.

4.15.6 OCCUPATION WISE DISTRIBUTION OF RESPONDENTS

The respondents indicated their occupation/work status as mentioned in table and graph shown below. The total data of 346 respondents from four cities have been presented below:

Table 4.11: Occupation Wise Frequency Distribution of Respondents

Occupation	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Self Employed	42	31	16	36	58	47	26	63	141	41
Service Class	40	29	11	25	31	25	11	27	93	27
Home Maker	38	28	12	27	26	21	4	10	80	23
Students	16	12	5	11	10	8	0	0	31	9
Total	136	100	44	100	125	100	41	100	345	100

Note: F- Frequency, %- Percentage
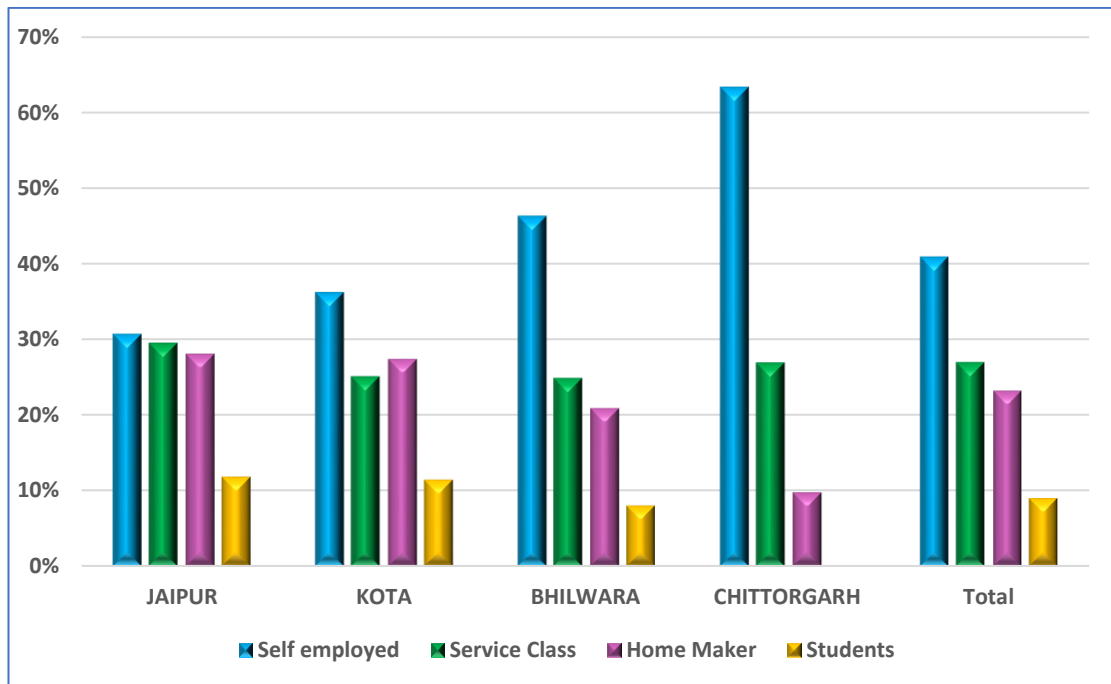
Chart 4.6: Occupation Wise Frequency Distribution of Respondents

Above table 4.11 and chart 4.6 suggests that majority of respondents in all the cities were self-employed which comprised 41 percent compared to other occupations, whereas, least responses were from students. There were no responses gathered from students in Chittorgarh city. This illustrated that respondents from self-employed category tends to do more online shopping. One possible reason to this can be their easy accessibility in credit card facilities which motivates or allows them to do online shopping compared to other occupations.

4.15.7 PERSONAL INCOME WISE DISTRIBUTION OF RESPONDENTS

It is evident that income profile of consumers largely affects the online shopping behavior. Total data of 346 respondents have reported their personal income as per the table below:

Table 4.12: Personal Income Wise Frequency Distribution of Respondents

Yearly Personal Income	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Up to 5,00,000	90	66	31	70	93	74	28	68	242	70
5,00,000 < 10,00,000	31	23	10	23	21	17	11	27	73	21
10,00,000 < 15,00,000	11	8	2	5	9	7	1	2	23	7
Above 15,00,000	4	3	1	2	2	2	1	2	8	2
Total	136	100	44	100	125	100	41	100	346	100

Note: F- Frequency, %-Percentage
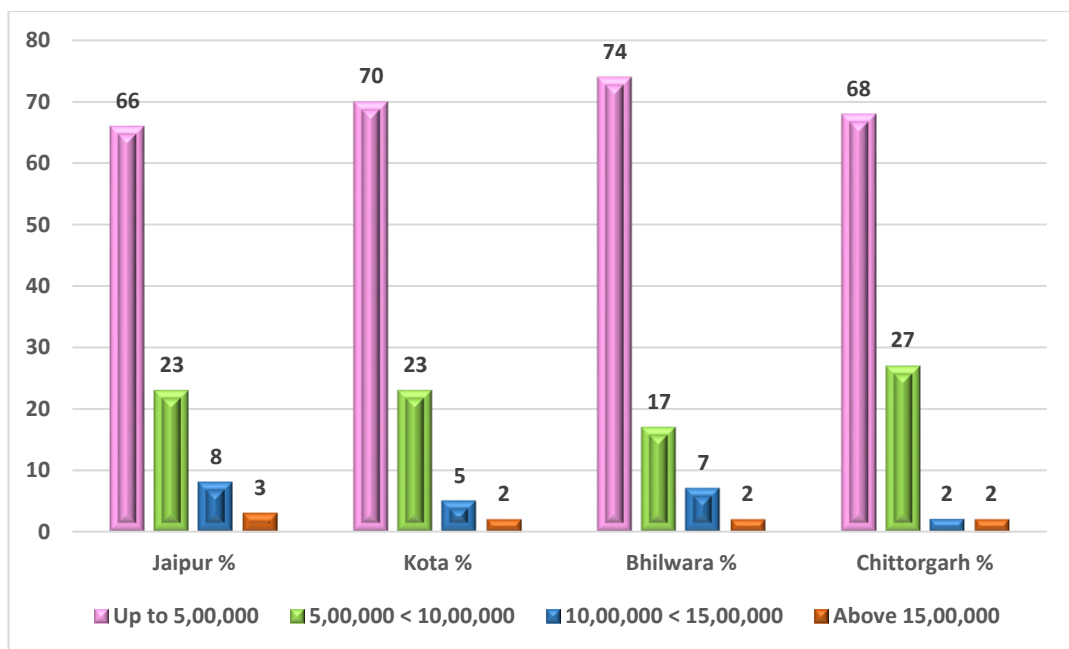
Chart 4.7: Personal Income Wise Frequency Distribution of Respondents

Above table 4.12 and chart 4.7 clearly demonstrates that majority of respondents collectively from all the cities belonged to personal income range of up to Rs. 5, 00,000 category, i.e., 70 percent, and a least of 2 percent from above 15,00,000 income group. This shows that respondents in the income range of up to Rs. 5,

00,000 category have a tendency to do more online shopping as compared to other income groups. Another interesting fact is that percentage of Tier III cities respondents were found to be more than Tier II cities in personal income range of 'up to Rs. 5, 00,000' category.

4.15.8 FAMILY INCOME WISE DISTRIBUTION OF RESPONDENTS

Below given table and chart show the distribution of respondents according to responses obtained for family income of consumers who participated in the survey.

Table 4.13: Family Income Wise Frequency Distribution of Respondents

Family Income	Jaipur		Kota		Bhilwara		Chittorgarh		Total	
	F	%	F	%	F	%	F	%	F	%
Up to 5,00,000	85	63	27	61	87	70	27	66	222	64
5,00,000< 10,00,000	32	24	12	27	24	19	11	27	83	24
10,00,000 < 15,00,000	14	10	3	7	11	9	2	5	30	9
Above 15,00,000	5	4	2	5	3	2	1	2	11	3
Total	136	100	44	100	125	100	41	100	346	100

Note: F- Frequency, %-Percentage
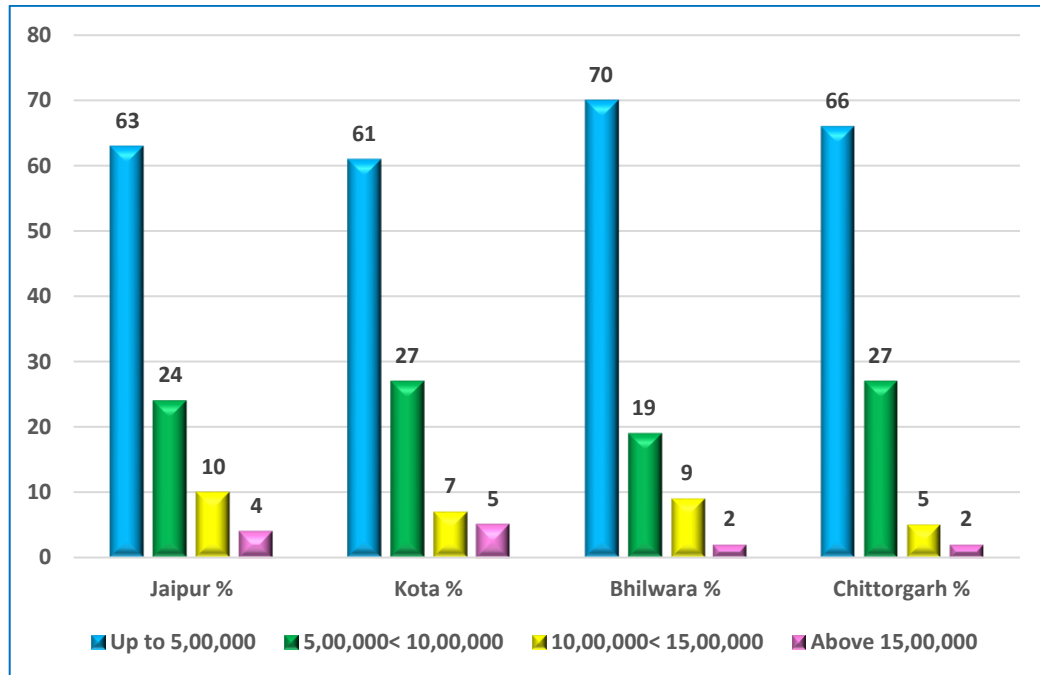
Chart 4.8: Family Income Wise Frequency Distribution of Respondents

It is evident from above table 4.13 and chart 4.8 shows that a majority 64 Percent of respondents belonged to the family income range of up to Rs. 5, 00,000 category, and least responses were from income group above 15,00,000. This suggests that respondents from income range of up to Rs. 5, 00,000 category were more frequent in online shopping as compared to other income ranges. Interestingly, percentage of Tier III cities respondents are more than Tier II cities in family income range of up to Rs. 5, 00,000 group.

Descriptive statistics therefore attained for all the demographic variables under study specifies that an effort has been made to ensure that all the essential factors that may influence the outcome of this study are fairly covered in this research, thereby contribute in achieving the objectives of this study in a just and reliable manner. This could further give an in-depth overview of consumer behavior in online shopping as well as challenges faced by online vendors in developing strategies for different segments of market.

4.16 REFERENCES

1. https://www.investopedia.com/terms/w/weightedaverage.asp

2. https://www.google.co.in/books/edition/Statistical_Methods_for_Ranking_D ata/vsJpBAAAQBAJ?hl=en&gbpv=1&printsec=frontcover

3. https://conjointly.com/kb/descriptive-statistics/

4. https://www.statisticshowto.com/calculate-percentages/

5. https://byjus.com/weighted-average-formula/

6. https://www.skillsyouneed.com/num/graphs-charts.html

Chapter 5

Reliability Testing and Data Analysis

Chapter **5**

RELIABILITY TESTING
AND DATA ANALYSIS

5.1 INTRODUCTION

The previous chapter discussed research methodology adopted for present study, while this chapter begins with examining the reliability & internal consistency of survey instrument, and further deals with descriptive statistics & weighted total of each variable under study that affect consumers' online shopping behavior. The analysis is based on primary data collected through questionnaires from consumers of selected cities.

The chapter is divided into two parts, first section exhibits reliability testing, second includes descriptive analysis of research variables; as well as weighted total of responses have been calculated to understand the ranking preferences of variables under study.

5.2 RELIABILITY ANALYSIS

Analysis of data should preferably begin with reliability test for the scales through Cronbach's Alpha to ensure internal consistency of information collected and get relevant results. Therefore, questions were coded for analysis using SPSS. Cronbach's Alpha testing is the most well accepted reliability test tools applied in the area of research to construct reliable measurement scales, to improve existing scales, and to evaluate the reliability of scales already in use. In Cronbach's Alpha reliability analysis, the closer Cronbach's Alpha to 1.0, higher the internal consistency reliability. Reliability can take on values of 0 to 1.0, inclusive.

An alpha of 0.7 indicates acceptable reliability and 0.8 or higher specifies good reliability. Very high reliability (0.95 or higher) is not essentially required, as this indicates that the items may be completely redundant. Reliability testing for each

part included in statistical analysis, A, B and C; of the questionnaire is described below:

5.2.1 RELIABILITY TEST FOR ONLINE SHOPPING DRIVERS

Section A of questionnaire constituted of 23 variables related to drivers of online shopping behavior. The questions were constructed on five-point Likert scale ranging from 1 to 5. Reliability analysis was done using SPSS and alpha value obtained for 23 items in the questionnaire was .871. Since it falls under good reliability, therefore, can be considered for carrying out further data analysis.

Table 5.1: Cronbach's Alpha for Section A

Variables	N of Items	Cronbach Alpha	Items Deleted
Q1 to Q 23	23	**.871**	0

Source: SPSS output

5.2.2 RELIABILITY TEST FOR ONLINE SHOPPING BARRIERS

Section B of questionnaire constituted of 11 variables related to barriers of online shopping behavior. The questions were constructed on five-point Likert scale ranging from 1 to 5. Reliability analysis was done using SPSS and following results were obtained. As shown in table below, alpha value for 11 items in the questionnaire was .837; good enough to be considered for carrying out further analysis of data.

Table 5.2: Cronbach's Alpha for Section B

Variables	N of Items	Cronbach Alpha	Items Deleted
Q1 to Q 11	11	**.837**	0

Source: SPSS Output

5.2.3 RELIABILITY TEST FOR ONLINE SHOPPING SATISFIERS

Section C of questionnaire constituted of 5 variables to understand the satisfiers which prompts a consumer to repeat online shopping behavior, whereby questions

were constructed on five-point Likert scale ranging from 1 to 5. Reliability analysis revealed that the alpha value for 5 items in questionnaire was .714. Since it is an acceptable reliability, therefore, can be considered for carrying out further data analysis.

Table 5.3: Cronbach's Alpha for Section C

Variables	N of Items	Cronbach Alpha	Items Deleted
Q1 to Q 5	5	**.714**	0

Source: SPSS Output

Therefore, it is evident that reliability coefficient of all examined constructs in the questionnaire lies within acceptable range, as all these variables display Cronbach's alpha more than 0.7 which signifies higher internal consistency and good reliability of items included in statistical analysis. Thus, all the variables, can be considered for further analysis without deleting any question from survey questionnaire.

5.3 DESCRIPTIVE ANALYSIS OF ONLINE SHOPPING BEHAVIOR OF THE RESPONDENTS

Respondents' online shopping behavior can be studied on the basis of various indicators such as what, when and how consumer shop online, how much and by which means they want to pay for online shopping etc. Section D of the questionnaire tends to analyze specifications that help in understanding a consumers' online shopping attitude. Indicators considered for the present study are as follows:

5.3.1 LOCATION OF USE OF INTERNET

Total data of 346 respondents have been segregated on the basis of location where a consumer preferably uses internet to do online shopping.

Table 5.4: Frequency Distribution for Location of Internet Usage

Location	Frequency	Percent
Work place	170	47.5
Home	104	29.5
College/Institution	44	13.5
Cyber café	28	9.5
Total	346	100.0
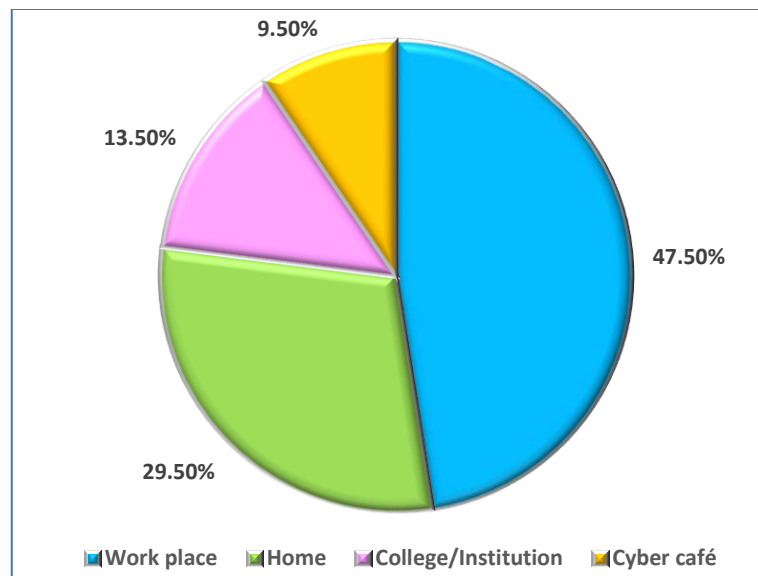
Chart 5.1: Frequency Distribution for Location of Internet Usage

Above table 5.4 and Chart 5.1 shows frequency of using internet by online consumers at various locations. Out of 346 respondents, maximum internet usage of 47.5 percent was done at work places, whereas, least internet usage of 9.5 percent was found to be done at cybercafé for online shopping.

5.3.2 YEARS OF PURCHASING ONLINE

The above variable meant to analyze number of years since a respondent has been using online shopping in order to know their experience & understand consumer behavior.

Table 5.5: Frequency Distribution for Years of Purchasing Online

Years	Frequency	Percent
1 Year	103	29.0
2 Years	75	22.0
5 Years	79	23.3
Above 5 Years	89	25.8
Total	346	100.0
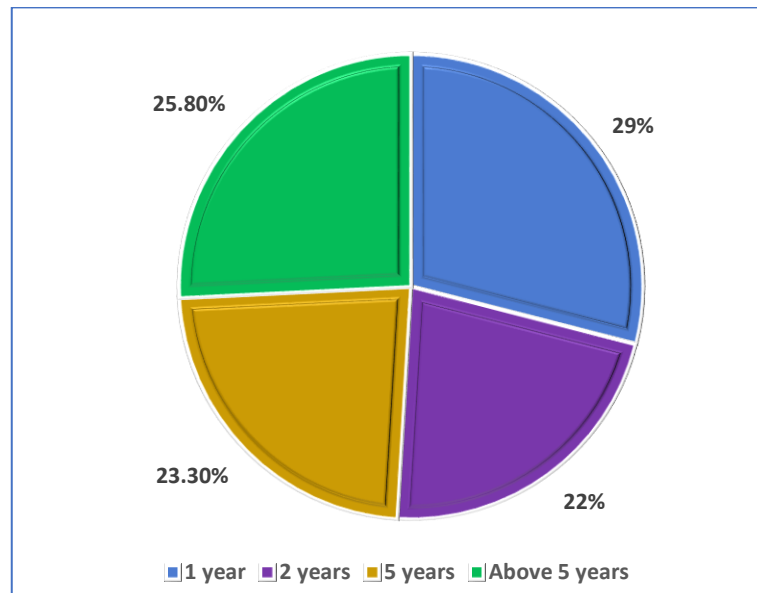
Chart 5.2: Frequency Distribution for Years of Purchasing Online

Table 5.5 and chart 5.2 illustrates years of using online shopping platforms by the consumers. Out of 346 respondents, maximum of 29 percent respondents had been shopping online since last one year while 25.8 percent respondents had been shopping online for more than 5 years. As most of the respondents have very recently switched over to online shopping, this signifies that consumers are yet to welcome & adopt to this new phenomenon and realize the benefits & ease of online shopping.

5.3.3 FREQUENCY OF ONLINE SHOPPING DURING PREVIOUS YEAR

Above statement measured the frequency of online purchases done by a consumer during past one year. This gave an insight for determining the pace of online shopping trends in selected cities. A total of 346 responses have been segregated below on the basis of frequency of online shopping during previous year.

Table 5.6: Frequency Distribution for Online Shopping in Previous Year

Rate of Purchasing	Frequency	Percent
Once	13	5.5
Twice	19	7.0
3 times	65	18.5
5 times	45	13.5
10 times	91	25.0
Above 10 times	113	30.5
Total	346	100.0
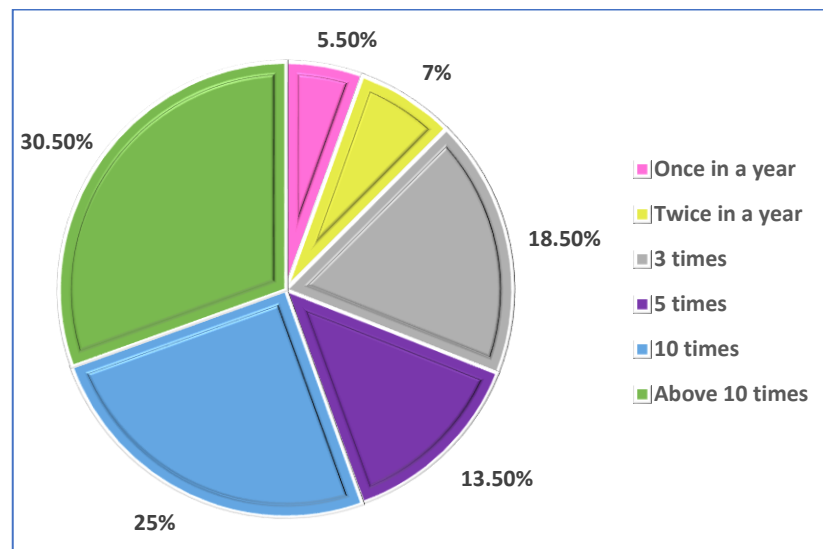
Chart 5.3: Frequency Distribution for Online Shopping in Previous Year

It is evident from table 5.6 and chart 5.3 that frequency of using online shopping platforms in previous year was quite noticeable as out of 346 respondents, majority (30.5%) of respondents have shopped online for more than 10 times in previous year while only 5.5 percent respondents have purchased online just once in previous year.

5.3.4 PREFERRED PRODUCTS IN ONLINE SHOPPING

Every customer has varied product choices when shopping online, like food products, apparels, home appliances, furniture, hardware or services. The above statement tends to understand the products most preferred by consumers during online purchasing. Below table represents the frequency distribution of responses obtained for the above variable:

Table 5.7: Frequency Distribution for Product Preferences

Products	Frequency	Percent
Books	30	7.5
Movie tickets	42	13.0
Travelling tickets	52	15.5
Banking	110	30.0
Electronic gadgets	32	8.0
Fashion accessories	40	10.0
Apparels	17	5.5
Grocery items	17	5.5
General items	4	3.0
Others	2	2.0
Total	346	100.0
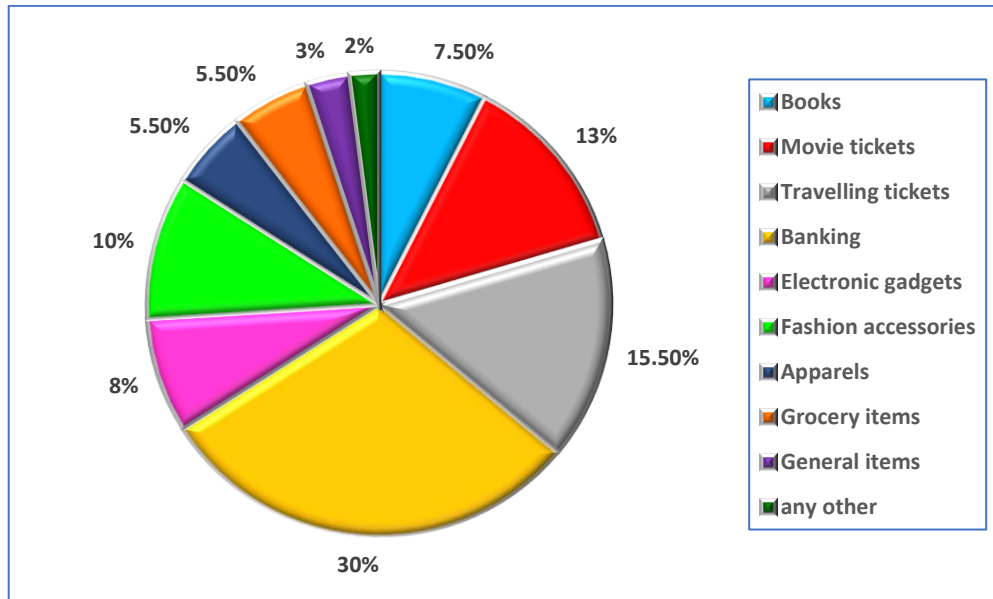
Chart 5.4: Frequency Distribution for Product Preferences

Above table 5.7 and chart 5.4 depicts the preference of products on online shopping platforms. Out of 346 respondents, majority (30%) of respondents used it for banking transactions, 15.5 percent respondents used it for travel bookings and 13 percent used it for buying movie tickets. Very low percentage of consumers preferred online platforms to purchase apparels, grocery items or fashion accessories. Only 2 percent respondents shop online for other purposes.

5.3.5 EXPENDITURE ON ONLINE SHOPPING IN PREVIOUS YEAR

The mentioned statement aimed to analyze expenses incurred by the respondents on online shopping in past one year. This gave an idea about how much a consumer utilizes online portals and willing to spend on online purchases.

Table 5.8: Frequency Distribution for Online Expenses in Previous Year

Expenditure	Frequency	Percent
Up to Rs. 10,000	137	39.6
Up to Rs.20,000	129	37.3
Up to Rs. 50,000	55	15.9

Above Rs. 50,000	25	7.2
Total	346	100.0
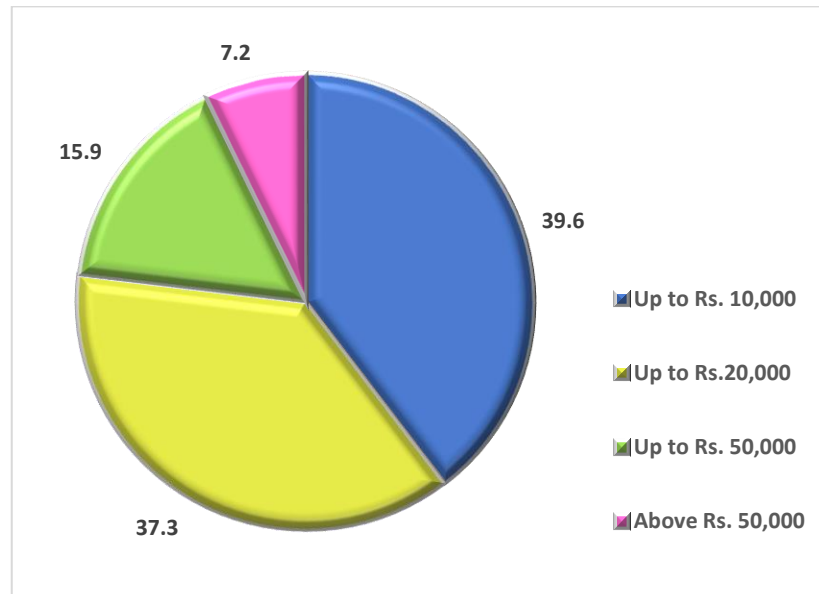
Chart 5.5: Frequency Distribution for Online Expenses in Previous Year

It is illustrated from above table 5.8 and chart 5.5 how much a consumer has spent on online shopping in previous year. Out of 346 respondents, maximum (39.6%) respondents have spent up to Rs. 10,000 in previous year while only 7.2 percent respondents have spent more than Rs. 50,000 in previous year.

5.3.6 PREFERRED PAYMENT OPTION IN ONLINE SHOPPING

Online platforms offer various payment options for the convenience of its consumers, like net banking, debit card, credit card etc. The total data of 346 responses have been segregated below on the basis of preferred payment option in online shopping.

Table 5.9: Frequency Distribution for Preferred Payment Option

Payment Option	Frequency	Percent
Net banking	95	26.5
Debit card	140	37.5
Credit Card	35	11.5
Cash on delivery	53	16.0
Others	23	8.5
Total	346	100.0
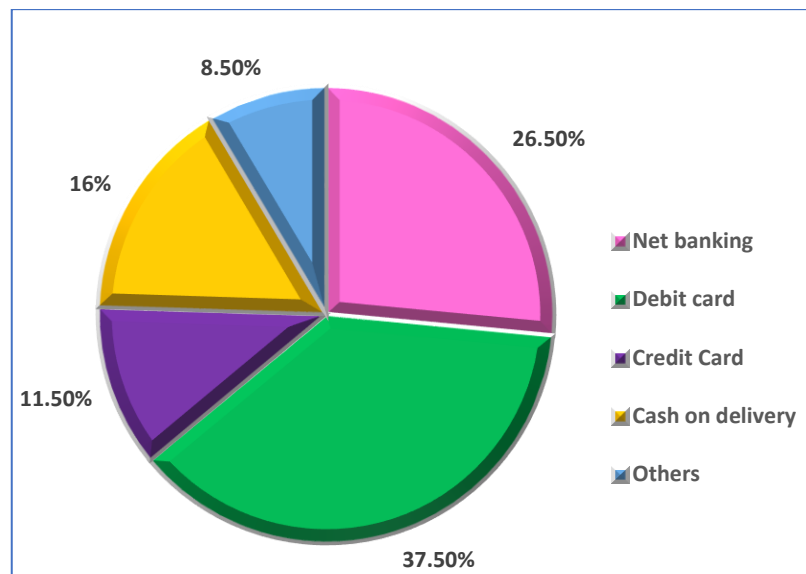
Chart 5.6: Frequency Distribution for Preferred Payment Option

Above table 5.9 and chart 5.6 portrays the payment option preferred by consumers in online shopping. Out of 346 respondents, majority of respondents (37.5%) used debit card followed by 26.5 percent of consumers who paid through net banking and 16 percent paid cash on delivery, whereas, least of 8.5 percent respondents preferred other modes of payment while purchasing online.

5.4 RANKING & DESCRIPTIVE ANALYSIS OF VARIABLES IMPACTING ONLINE SHOPPING

Statistical analysis is conducted to find out impact of various factors of online shopping drivers, barriers and satisfiers on consumers' online shopping behavior. In the questionnaire, questions related to drivers, barriers and satisfiers of online shopping were based on Likert Scale. The options given to the respondents were *5 (Strongly Agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and 1 (Strongly Disagree).* A copy of the questioner has been appended as annexure.

To analyze the information gathered by respondents, descriptive statistics, weighted average and ranking method has been used. In statistical analysis, weighted average is preferred over simple average as simple average cannot evaluate a data series satisfactorily if all the items are not equal. In weighted average, items are considered based on their weight/preference.

A ranking method is numbering a particular item based on its importance. It helps to decide which factors are the most influential that need to be focused upon.

5.4.1 WEIGHTED TOTAL & RANKING OF ONLINE SHOPPING DRIVERS

The responses provided by 346 respondents towards twenty-three factors defining online shopping drivers have been tabulated in the below table and weighted total has been calculated, followed by ranking of each variable.

Table 5.10: Weighted Total and Ranking of Online Shopping Drivers

	Weights	(1)	(2)	(3)	(4)	(5)				
Sr. No.	Factors	SD	D	N	A	SA	Total	WT	Rating	Rank
PE1	Convenient	-	13	13	186	134	346	1,479	4.27	6
PE2	Less Time Consuming	-	78	27	134	107	346	1,308	3.78	16
PE3	Efficient Shopping	-	13	79	188	66	346	1,345	3.89	14

PE4	Enjoyable Shopping Experience	-	52	53	162	79	346	1,306	3.77	17
PE5	Reliable Product Quality	-	78	80	148	40	346	1,188	3.43	21
PE6	Quick Delivery of Products	13	53	27	173	80	346	1,292	3.73	18
EE1	Privacy During Shopping	13	26	40	147	120	346	1,373	3.97	12
EE2	Shop at Ease While at Home	-	-	13	123	210	346	1,581	4.57	3
EE3	Any Time Shopping	13	-	-	55	278	346	1,623	4.69	1
EE4	Relief from Heavy Traffic, Crowd and Pollution	-	-	13	94	239	346	1,610	4.65	2
EE5	Detailed & Hidden Information	26	80	107	80	53	346	1,092	3.16	23
EE6	Greater Choice Out of Varied Brands	13	39	13	161	120	346	1,374	3.97	11
EE7	Price comparison Facility	-	-	13	198	135	346	1,506	4.35	5
EE8	User Reviews	-	13	78	162	93	346	1,373	3.97	12
EE9	Sufficient Time to Take Decision	-	13	-	148	185	346	1,543	4.46	4
SI1	Social Symbol	54	40	67	106	79	346	1,154	3.34	22
SI2	Consensus Opinion of Family Members	14	-	53	174	105	346	1,394	4.03	10
SI3	Endorsed by Friends	13	53	93	133	54	346	1,200	3.47	19
FC1	Having Required Facilities for Online Shopping.	-	14	41	171	120	346	1,435	4.15	8

FC2	Well Versed with Computer, Internet and Online Shopping.	-	13	67	120	146	346	1,437	4.15	7
FC3	Ease of Payment Modes Available	-	27	39	162	118	346	1,409	4.07	9
FC4	Appropriate Security Measures	-	27	80	159	80	346	1,330	3.84	15
FC5	Competent to Settle Any Dispute(s).	27	-	133	159	27	346	1,197	3.46	20

(*NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree, WT-Weighted Total*)

Table 5.11: Percentage Distribution of Online Shopping Drivers

Sr. No.	Factors	SD	D	N	A	SA	Total
PE1	Convenient	0.0%	3.8%	3.8%	53.8%	38.7%	100%
PE2	Less Time Consuming	0.0%	22.5%	7.8%	38.7%	30.9%	100%
PE3	Efficient Shopping	0.0%	3.8%	22.8%	54.3%	19.1%	100%
PE4	Enjoyable Shopping Experience	0.0%	15.0%	15.3%	46.8%	22.8%	100%
PE5	Reliable Product Quality	0.0%	22.5%	23.1%	42.8%	11.6%	100%
PE6	Quick Delivery of Products	3.8%	15.3%	7.8%	50.0%	23.1%	100%
EE1	Privacy during Shopping	3.8%	7.5%	11.6%	42.5%	34.7%	100%
EE2	Shop at Ease while at Home	0.0%	0.0%	3.8%	35.5%	60.7%	100%
EE3	Any Time Shopping	3.8%	0.0%	0.0%	15.9%	80.3%	100%
EE4	Relief from Heavy Traffic, Crowd and Pollution	0.0%	0.0%	3.8%	27.2%	69.1%	100%
EE5	Detailed & Hidden Information	7.5%	23.1%	30.9%	23.1%	15.3%	100%
EE6	Greater Choice out of Varied Brands	3.8%	11.3%	3.8%	46.5%	34.7%	100%

EE7	Price Comparison Facility	0.0%	0.0%	3.8%	57.2%	39.0%	100%
EE8	Users Reviews	0.0%	3.8%	22.5%	46.8%	26.9%	100%
EE9	Sufficient Time to Take Decision	0.0%	3.8%	0.0%	42.8%	53.5%	100%
SI1	Social Symbol	15.6%	11.6%	19.4%	30.6%	22.8%	100%
SI2	Consensus Opinion of Family Members	4.0%	0.0%	15.3%	50.3%	30.3%	100%
SI3	Endorsed by Friends	3.8%	15.3%	26.9%	38.4%	15.6%	100%
FC1	Having Required Facilities for Online Shopping.	0.0%	4.0%	11.8%	49.4%	34.7%	100%
FC2	Well Versed with Computer, Internet and Online Shopping.	0.0%	3.8%	19.4%	34.7%	42.2%	100%
FC3	Easy Access to Net Banking, Mobile Banking, Debit/Credit Card Facility	0.0%	7.8%	11.3%	46.8%	34.1%	100%
FC4	Can Take Required Security Measures	0.0%	7.8%	23.1%	46.0%	23.1%	100%
FC5	Competent to Settle Any Dispute(s).	7.8%	0.0%	38.4%	46.0%	7.8%	100%

(*NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree*)

Based on the above tables 5.10 & 5.11, it is revealed that highest weight (1623) is given to the factor "anytime shopping". This shows that it is the most influential driver of online shopping. Hence, based on weighted total, rank 1 can be assigned to this factor. 96 percent of respondents have agreed to "Any time shopping" and only 4 percent have disagreed. The last rank is given to the factor "detailed and hidden information" which has a weighted total of 1092, only 38 percent of respondents have agreed, 31 percent remained neutral and 31 percent have disagreed to this factor. This illustrates that though there is an ease of shopping, yet some consumers feel dicey about the product information provided on online portals.

5.4.2   DESCRIPTIVE STATISTICS OF ONLINE SHOPPING DRIVERS

For the present study four major drivers of online shopping have been identified, viz., performance expectation, effort expectation, social influence and facilitators. This section deals with the descriptive statistics of variables defining these drivers presented in the form of tables and graphs.

5.4.2.1 PERFORMANCE EXPECTATION

There are six factors which cumulatively indicate performance expectation of the respondents. Below table represents average and standard deviation of responses obtained towards the factor:

Table 5.12: Descriptive Statistics of Performance Expectation

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard deviation
PE1	Convenient	346	0	5	4.27	0.70796
PE2	Less Time Consuming	346	0	5	3.78	1.11551
PE3	Efficient Shopping	346	0	5	3.89	0.74718
PE4	Enjoyable Shopping Experience	346	0	5	3.77	0.96672
PE5	Reliable Product Quality	346	0	5	3.43	0.96455
PE6	Quick Delivery of Products	346	1	5	3.73	1.09218

It is evident from above table 5.12 that mean of "Convenient" is the highest at 4.27 which suggest that maximum number of respondents have agreed that online shopping is very convenient, whereas mean value for "Reliable product quality" is the lowest at 3.43 which suggest that respondents are not very much satisfied with the quality of products purchased online.

Table 5.13: Percentage Distribution of Responses for Performance Expectation

Sr. No.	Factors	SD & D	N	SA & A	Total
PE1	Convenient	3.8%	3.8%	92.5%	100%
PE2	Less Time Consuming	22.5%	7.8%	69.7%	100%
PE3	Efficient Shopping	3.8%	22.8%	73.4%	100%
PE4	Enjoyable Shopping Experience	15.0%	15.3%	69.7%	100%
PE5	Reliable Product Quality	22.5%	23.1%	54.3%	100%
PE6	Quick Delivery of Products	19.1%	7.8%	73.1%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
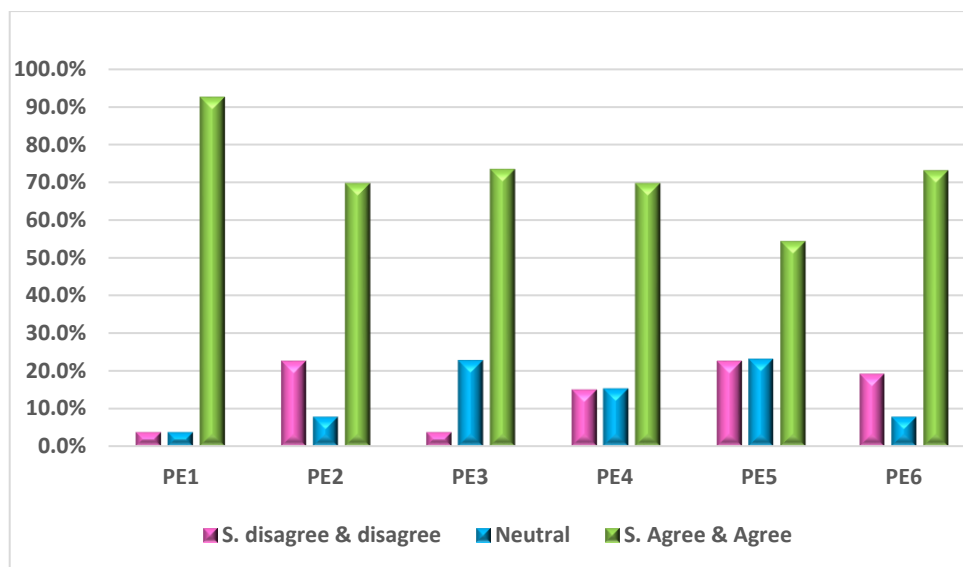
Chart 5.7: Percentage Distribution of Responses for Performance Expectation

Above table 5.13 and chart 5.7 illustrates that total of 92.5 percent respondents have agreed towards "convenient, i.e., most of the consumers believe that online shopping is very convenient as compared to visiting physical stores. The second major driver is observed to be efficient shopping agreed upon by 73.4 percent respondents. Only 3.8 percent respondents have disagreed about online shopping being convenient and efficient.

5.4.2.2 EFFORT EXPECTATION

There are nine factors which cumulatively define effort expectation of online shopping by respondents. The below table depicts the average and standard deviation of responses gathered towards above variable.

Table 5.14: Descriptive Statistics of Effort Expectation

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
EE1	Privacy During Shopping	346	1	5	3.97	1.05040
EE2	Shop at Ease While at Home	346	0	5	4.57	0.56680
EE3	Any Time Shopping	346	0	5	4.69	0.81634
EE4	Relief from Heavy Traffic, Crowd and Pollution	346	0	5	4.65	0.55005
EE5	Detailed & Hidden Information	346	1	5	3.16	1.16417
EE6	Greater Choice Out of Varied Brands	346	1	5	3.97	1.08442
EE7	Price Comparison Facility	346	0	5	4.35	0.55163
EE8	Users Reviews	346	0	5	3.97	0.80334
EE9	Sufficient Time to Take Decision	346	0	5	4.46	0.68933

It is observed from above table 5.14 that the mean value for "Any time shopping" is the highest 4.69 which suggest that maximum number of respondents have agreed that online platforms provide the facility of anytime shopping, whereas mean of "Detailed and hidden information" is the lowest at 3.16 which suggest that respondents are not very much satisfied about the information provided by online portals related to product and delivery.

Table 5.15: Percentage Distribution of Responses for Effort Expectation

Sr. No.	Factors	SD & D	N	SA & A	Total
EE1	Privacy During Shopping	11.3%	11.6%	77.2%	100%
EE2	Shop at Ease While at Home	0.0%	3.8%	96.2%	100%
EE3	Any Time Shopping	3.8%	0.0%	96.2%	100%
EE4	Relief from Heavy Traffic, Crowd and Pollution	0.0%	3.8%	96.2%	100%
EE5	Detailed & Hidden Information	30.6%	30.9%	38.4%	100%
EE6	Greater Choice Out of Varied Brands	15.0%	3.8%	81.2%	100%
EE7	Price Comparison Facility	0.0%	3.8%	96.2%	100%
EE8	User Reviews	3.8%	22.5%	73.7%	100%
EE9	Sufficient Time to Take Decision	3.8%	0.0%	96.2%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
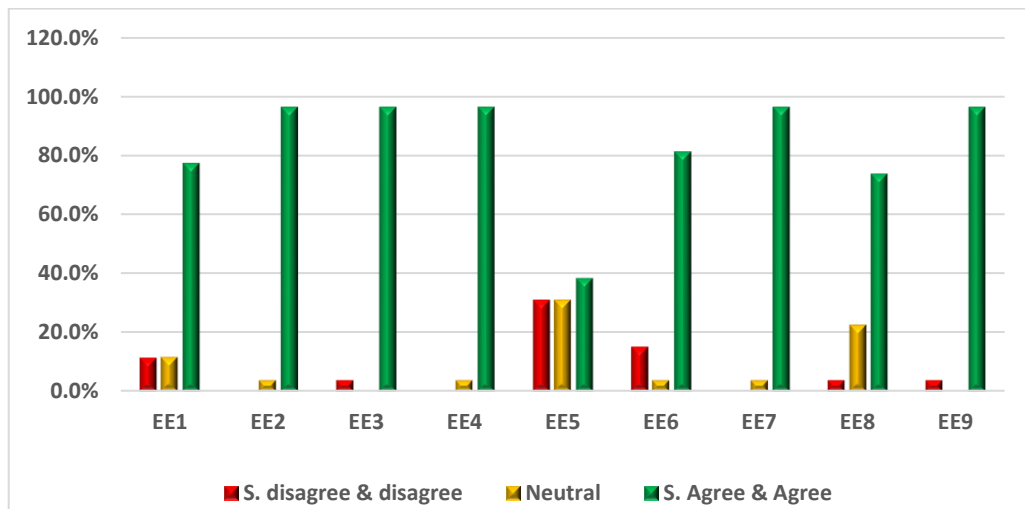
Chart 5.8: Percentage Distribution of Responses for Effort Expectation

Above table 5.15 and chart 5.8 portrays that a majority of 96.2 percent respondents have agreed that online "shopping can be done at ease while at home", and provides the benefit of "anytime shopping", "relief from heavy traffic, crowd and pollution", "good price comparison facility" and "sufficient time to take decision". Whereas, 30.6 percent respondents have disagreed about "Detailed and hidden information".

5.4.2.3 SOCIAL INFLUENCE

There are three factors which cumulatively describe social influence of online shopping on the respondents. Below table 5.16 calculates average and standard deviation of responses obtained towards the above variable.

Table 5.16: Descriptive Statistics of Social Influence

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
SI1	Social Symbol	346	1	5	3.34	1.36106
SI2	Consensus Opinion of Family Members	346	0	5	4.03	0.90684
SI3	Endorsed by Friends	346	1	5	3.47	1.04694

The results reveal that mean of "Consensus opinion of family members" is the highest 4.03 which suggest that highest number of respondents have agreed that online shopping offers the benefit of consensus opinion of family members, whereas, mean value for "Social symbol" is the lowest at 3.34 which suggest that not many respondents consider online shopping as "social symbol".

Table 5.17: Percentage Distribution of Responses for Social Influence

Sr. No.	Factors	SD & D	N	SA & A	Total
SI1	Social Symbol	27.2%	19.4%	53.5%	100%
SI2	Consensus Opinion of Family Members	4.0%	15.3%	80.6%	100%
SI3	Endorsed by Friends	19.1%	26.9%	54.0%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
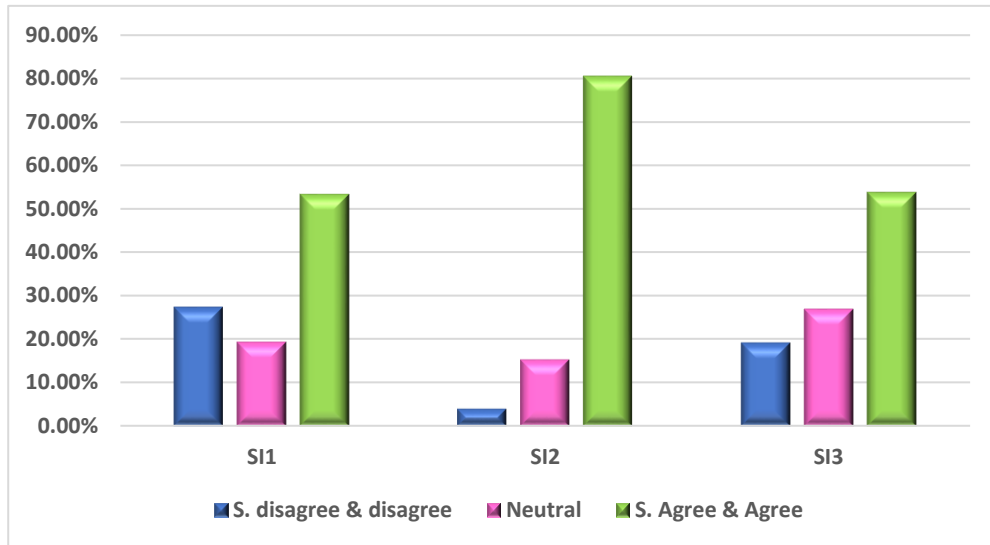
Chart 5.9: Percentage Distribution of Responses for Social Influence

It can be observed from table 5.17 and chart 5.9 that majority of 80.6 percent respondents have agreed that online shopping offers the benefit of "consensus opinion of family members", followed by "endorsed by friends", suggesting that most of the consumers have been recommended online shopping by friends.

5.4.2.4 FACILITATORS

There are five factors which cumulatively indicate the facilitators or facilitating conditions of online shopping for the respondents. The responses obtained have been presented as average and standard deviation in below table 5.18:

Table 5.18: Descriptive Statistics of Facilitators

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
FC1	Having Required Facilities for Online Shopping	346	0	5	4.15	0.77923
FC2	Well Versed with Computer, Internet and Online Shopping	346	0	5	4.15	0.86289
FC3	Ease of Access to Net Banking, Mobile Banking, Debit/Credit Card Facility	346	0	5	4.07	0.87343

FC4	Can Take Required Security Measures	346	0	5	3.84	0.86740
FC5	Competent to Settle Any Dispute(s).	346	0	5	3.46	0.93551

The results from above table 5.18 show that mean value of "Having Required Facilities for Online Shopping" and "Well Versed with Computer, Internet and Online Shopping" is the highest at 4.15 which suggest that majority of respondents have agreed that they have facilities that are required for online shopping and knowledge about computer, internet and online shopping. The mean of "competent to settle any dispute" is the lowest at 3.46 which suggest that respondents are not very much competent to settle any dispute regarding their online purchase.

Table 5.19: Percentage Distribution of Responses for Facilitators

Sr. No.	Factors	SD & D	N	SA & A	Total
FC1	Having Required Facilities for Online Shopping.	4.0%	11.8%	84.1%	100%
FC2	Well Versed with Computer, Internet and Online Shopping.	3.8%	19.4%	76.9%	100%
FC3	Ease of Access to Net Banking, Mobile Banking, Debit/Credit Card Facility.	7.8%	11.3%	80.9%	100%
FC4	Can Take Required Security Measures.	7.8%	23.1%	69.1%	100%
FC5	Competent to Settle Any Dispute(s).	7.8%	38.4%	53.8%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
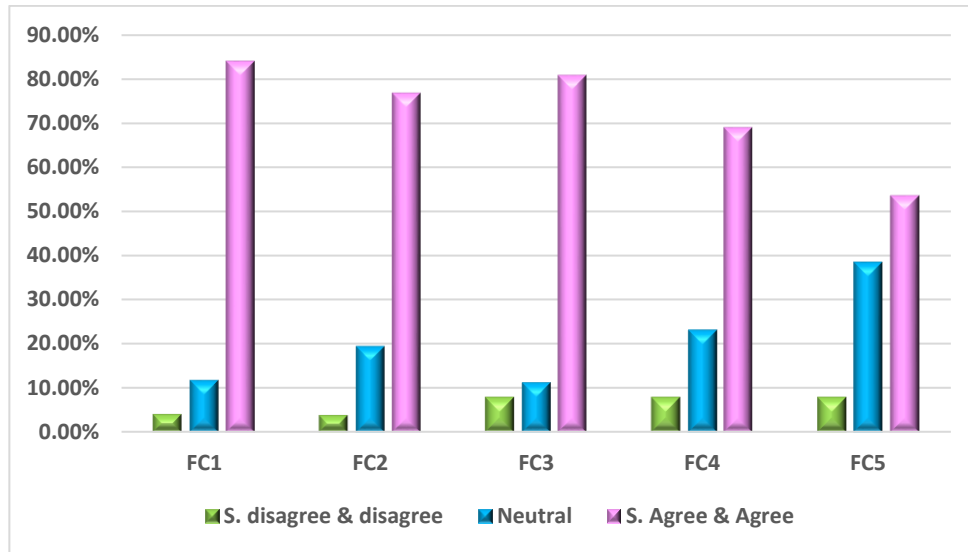
Chart 5.10: Percentage Distribution of The Responses for Facilitators

Above table 5.19 and chart 5.10 depicts that majority of 84.1 percent respondents have agreed that they are having required facilities for online shopping, which facilitates them to opt for online purchasing, followed by 76.9 percent of respondents who have agreed that they are well versed with computer, internet and online shopping. Very less percentage of responses, ranging from 3.8 to 7.8 percent have disagreed to any facilitator of online shopping.

5.4.3 WEIGHTED TOTAL & RANKING OF ONLINE SHOPPING BARRIERS

While online shopping facilities are far advanced in some nations, there are still some barriers that hinder it in a few countries. The researcher has identified eleven major barriers and the responses gathered have been cited as mentioned below. The data obtained by 346 respondents has been tabulated to calculate weighted total of each factor and assign a rank accordingly to understand the relative propensity of each variable defining barriers of online shopping.

Table 5.20: Weighted Total and Ranking of Online Shopping Barriers

Sr. No.	Weights / Factors	(1) SD	(2) D	(3) N	(4) A	(5) SA	Total	WT	Rating	Rank
UB1	Cumbersome & Frustrating	27	201	92	13	13	346	822	2.38	7
UB2	No Computer / Mobile with Quality Net Connectivity.	93	173	53	14	13	346	719	2.08	9
UB3	No Access to Debit/Credit/Net Banking Facility	93	186	28	26	13	346	718	2.08	10
UB4	Not Well Versed with Internet & Online Transactions.	92	201	27	13	13	346	692	2.00	11
VB1	Fear of Getting Wrong Product	53	160	79	40	14	346	840	2.43	6
VB2	Fear of Getting Overcharged for Some Products	53	120	81	65	27	346	931	2.69	5
VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions.	53	118	55	107	13	346	947	2.74	4
VB4	Fear of Getting Damaged or Sub-Standard Products	40	105	54	120	27	346	1,027	2.97	1
RB1	Fear of Hacking or Misusing bank/credit card details	40	120	53	106	27	346	998	2.88	2
RB2	Incompetent to Settle Any Disputes.	66	79	66	121	14	346	976	2.82	3
TB1	Fear of Ambiguity	79	172	40	55	-	346	763	2.21	8

(*NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree, WT-Weighted Total*)

Table 5.21: Percentage Distribution of Online Shopping Barriers

Sr. No.	Factors	SD	D	N	A	SA	Total
UB1	Cumbersome & Frustrating	7.8%	58.1%	26.6%	3.8%	3.8%	100%
UB2	No Computer / Mobile with Quality Net Connectivity.	26.9%	50.0%	15.3%	4.0%	3.8%	100%
UB3	No Access to Debit/Credit/Net Banking Facility.	26.9%	53.8%	8.1%	7.5%	3.8%	100%
UB4	Not Well Versed with Internet & Online Transactions.	26.6%	58.1%	7.8%	3.8%	3.8%	100%
VB1	Fear of Getting Wrong Product.	15.3%	46.2%	22.8%	11.6%	4.0%	100%
VB2	Fear of Getting Overcharged for Some Products.	15.3%	34.7%	23.4%	18.8%	7.8%	100%
VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions.	15.3%	34.1%	15.9%	30.9%	3.8%	100%
VB4	Fear of Getting Damaged or Sub-Standard Products.	11.6%	30.3%	15.6%	34.7%	7.8%	100%
RB1	Fear of Hacking or Misusing bank/credit card details.	11.6%	34.7%	15.3%	30.6%	7.8%	100%
RB2	Incompetent to Settle Any Disputes.	19.1%	22.8%	19.1%	35.0%	4.0%	100%
TB1	Fear of Ambiguity	22.8%	49.7%	11.6%	15.9%	0.0%	100%

From above tables 5.20 & 5.21, it is revealed that highest weight (1027) is given to the factor "Fear of Getting Damaged or Sub-Standard Products". This shows that this is the most hindering factor of online shopping. Hence rank 1 is assigned to this factor as 42.5 percent of respondents have agreed that they have a "Fear of Getting Damaged or Sub-Standard Products" in online purchases. The last rank is given to the factor "Not Well Versed with Internet & Online Transactions" which has a weighted total of 692, only 7.5 percent of respondents have agreed, 7.8 percent remained neutral while 84.7 percent have disagreed to this factor, which suggests

that most of the internet users are well versed with online technology and they don't consider it as a major barrier in online shopping.

5.4.4 DESCRIPTIVE STATISTICS OF ONLINE SHOPPING BARRIERS

For the present study four major barriers of online shopping have been identified, viz., usage barriers, value barriers, risk barriers and traditional barriers. This section deals with the descriptive statistics of different variables defining these barriers presented in the form of tables and graphs.

5.4.4.1 USAGE BARRIERS

For present study four factors have been considered which cumulatively indicate the online shopping usage barrier of respondents. Below table presents the average and standard deviation of the responses regarding these factors.

Table 5.22: Descriptive Statistics of Usage Barriers

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
UB1	Cumbersome & Frustrating	346	1	5	2.38	0.83259
UB2	No Computer / Mobile with Quality Net Connectivity.	346	1	5	2.08	0.95840
UB3	No Access to Debit/Credit/Net Banking Facility	346	1	5	2.08	0.99279
UB4	Not Well Versed with Internet & Online Transactions.	346	1	5	2.00	0.91366

It can be observed in table 5.22 that mean values for all the variables lies between 2.00 to highest value of 2.38, suggesting that most of respondents have disagreed that online shopping is cumbersome and frustrating, internet connectivity is poor, have no access to net banking as well as not well versed with internet and online shopping transactions. Hence this illustrates that they do not consider these as a barrier to online shopping.

Table 5.23: Percentage Distribution of Responses for Usage Barriers

Sr. No.	Factors	SD & D	N	SA & A	Total
UB1	Cumbersome & Frustrating	65.9%	26.6%	7.5%	100%
UB2	No Computer / Mobile with Quality Net Connectivity.	76.9%	15.3%	7.8%	100%
UB3	No Access to Debit/Credit/Net Banking Facility	80.6%	8.1%	11.3%	100%
UB4	Not Well Versed with Internet & Online Transactions.	84.7%	7.8%	7.5%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
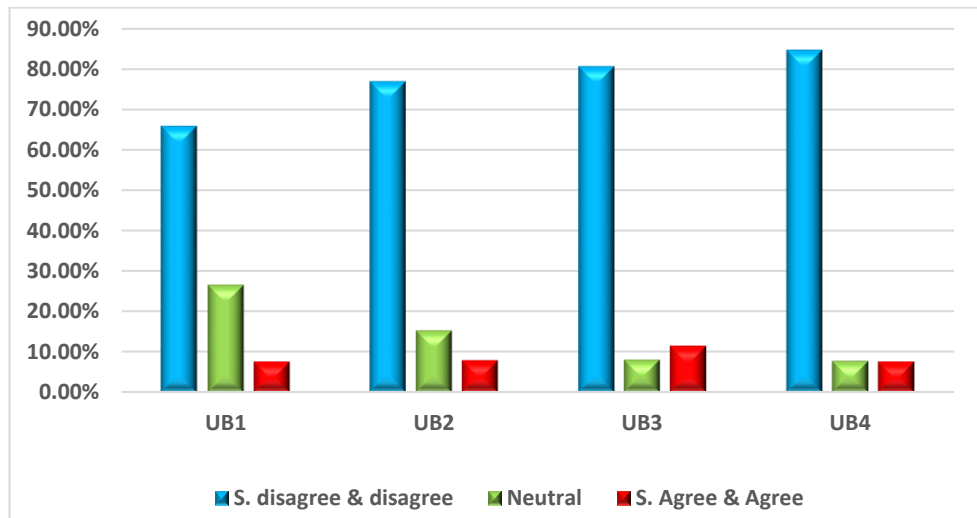
Chart 5.11: Percentage Distribution of Responses for Usage Barriers

The above table 5.23 and chart 5.11 show that total of 84.7 percent respondents have disagreed about the factor "Not Well Versed with Internet & Online Transactions" and only 7.5 percent respondents have agreed to the statement.

5.4.4.2 VALUE BARRIERS

To understand the value barriers to online shopping, four variables were cumulatively analyzed and responses obtained have been presented in below table where average and standard deviation of the responses are calculated.

Table 5.24: Descriptive Statistics of Value Barriers

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
VB1	Fear of Getting Wrong Product	346	1	5	2.43	1.01395
VB2	Fear of Getting Overcharged for Some Products	346	1	5	2.69	1.16955
VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions.	346	1	5	2.74	1.16104
VB4	Fear of Getting Damaged or Sub-Standard Products	346	1	5	2.97	1.19498

It is evident from table 5.24 that mean of "Fear of Getting Damaged or Sub-Standard Products" is the highest at 2.97 which suggest that highest number of respondents have agreed that they have fear of getting damaged or substandard products which at times restricts them from purchasing online. Whereas, mean value for "Fear of getting wrong products" is the lowest at 2.43 which portrays that few respondents have fear of getting wrong products as well.

Table 5.25: Percentage Distribution of Responses for Value Barriers

Sr. No.	Factors	SD & D	N	SA & A	Total
VB1	Fear of Getting Wrong Product	61.6%	22.8%	15.6%	100%
VB2	Fear of Getting Overcharged for Some Products	50.0%	23.4%	26.6%	100%
VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions.	49.4%	15.9%	34.7%	100%
VB4	Fear of Getting Damaged or Sub-Standard Products	41.9%	15.6%	42.5%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
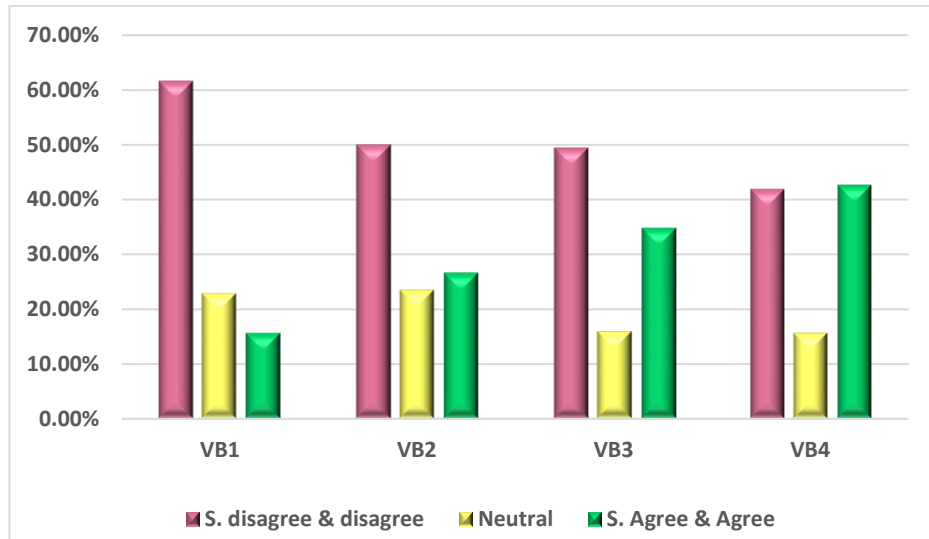
Chart 5.12: Percentage Distribution of Responses for Value Barriers

Above table 5.25 and chart 5.12 illustrates that total of 42.5 percent respondents have agreed towards "Fear of Getting Damaged or Sub-Standard Products". Additionally, factor "Fear of Purchasing of Unwanted Products due to Presumed Promotions" has been agreed by 34.7 percent respondents. Only 15.6 percent respondents have agreed about fear of getting wrong products during online shopping.

5.4.4.3 RISK BARRIERS

There are two factors considered for present study which cumulatively indicate risk barriers of online shopping for the respondents. Below table presents average and standard deviation of the responses towards these variables.

Table 5.26: Descriptive Statistics of Risk Barriers

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
RB1	Fear of Hacking or Misusing bank/credit card details	346	1	5	2.88	1.19100
RB2	Incompetent to Settle Any Disputes.	346	1	5	2.82	1.21451

The results obtained in above table 5.26 reveal that mean of "Fear of hacking or misusing bank/credit card details" is the highest at 2.88 which suggest that some of respondents have agreed that they have fear of hacking or misusing bank/credit details while purchasing online. Furthermore, respondents also sometimes find themselves incompetent to settle any disputes in online shopping.

Table 5.27: Percentage Distribution of Responses for Risk Barriers

Sr. No.	Factors	SD & D	N	SA & A	Total
RB1	Fear of Hacking or Misusing bank/credit card details	46.2%	15.3%	38.4%	100%
RB2	Incompetent to Settle Any Disputes.	41.9%	19.1%	39.0%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
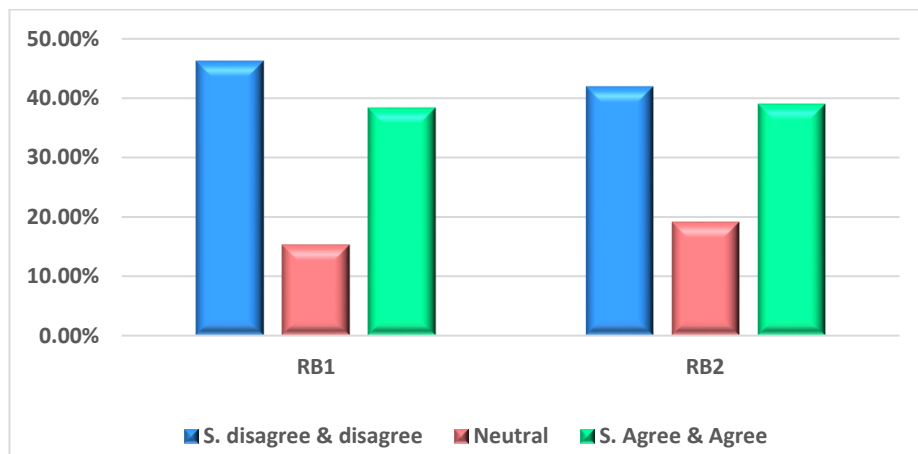
Chart 5.13: Percentage Distribution of Responses for Risk Barriers

Above table 5.27 and chart 5.13 show that total of 39 percent respondents have agreed towards the statement "Incompetent to Settle Any Disputes" and 46.2 percent respondents have disagreed about Fear of Hacking or Misusing bank/credit card details. This depicts that though most of the consumers are not apprehensive of doing online transactions but they sometimes find themselves incompetent to settle any dispute in shopping through internet.

5.4.4.4 TRADITION BARRIER

Only one factor has been selected to define the tradition barrier of online shopping for respondents. Below table represents the average and standard deviation of responses towards this factor.

Table 5.28: Descriptive Statistics of Tradition Barrier

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
TB1	Fear of Ambiguity	346	0	4	2.21	0.96973

The results show that mean of "Fear of Ambiguity" is 2.21 which is quite low suggesting that some respondents have fear of ambiguity and they are uncertain about purchasing online, while most of them do not find this as a barrier to online shopping.

Table 5.29: Percentage Distribution of Responses for Tradition Barriers

Sr. No.	Factors	SD & D	N	SA & A	Total
TB1	Fear of Ambiguity	72.5%	11.6%	15.9%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree
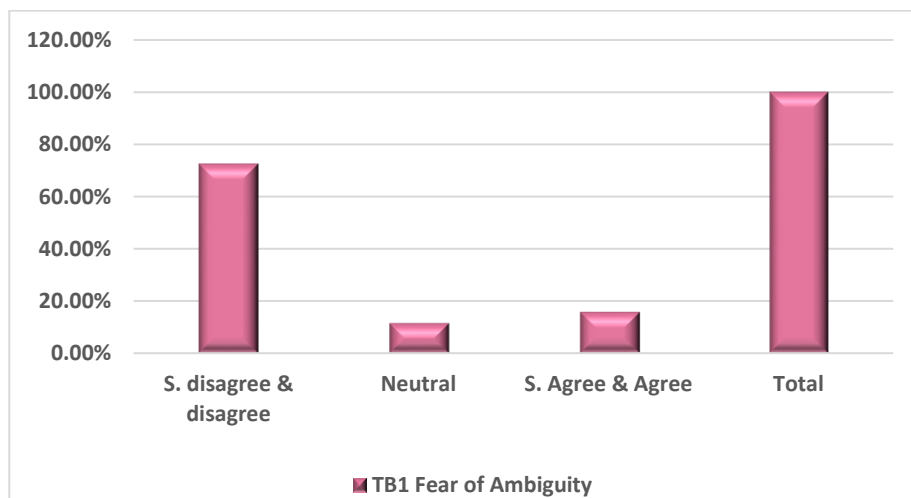
Chart 5.14: Percentage Distribution of Responses for Tradition Barriers

Above table 5.29 and chart 5.14 illustrates that total of 72.5 percent respondents have disagreed about the factor "Fear of Ambiguity" and 15.9 percent respondents have agreed to it suggesting that though most of the respondents are not ambiguous about online shopping some still feel uncertain about it.

5.4.5 WEIGHTED TOTAL & RANKING OF ONLINE SHOPPING SATISFIERS

In an online shopping environment, consumers evaluate their online repurchase intention in terms of perceptions regarding enjoyment, satisfaction, trust, ease to use, usefulness, navigation, service offered, and validation. The goal of this study is to understand the satisfiers which influence consumers' continuous usage of online shopping web site to purchase products or services.

The responses provided by respondents of selected cities towards variables defining satisfiers of online shopping are presented in below table. Weighted total has been calculated and overall ranks have been assigned. There are five factors which cumulatively indicate the satisfiers of online shopping:

Table 5.30: Weighted Total and Rankings of Online Shopping Satisfiers

	Weights	(1)	(2)	(3)	(4)	(5)				
Sr.No.	Factors	SD	D	N	A	SA	Total	WT	Rating	Rank
GPQ1	Procured Quality Products as Depicted	13	55	13	211	54	346	1,276	3.69	5
SASS1	Experienced Quality After-Sales Services	-	26	54	173	93	346	1,371	3.96	2
ERP1	Not Faced any Trouble to Return the Unwanted Product	-	40	53	146	107	346	1,358	3.92	4
DWS1	Layout & Design of Online Shopping Web Sites are Informative and Supportive	-	13	65	201	67	346	1,360	3.93	3

| RI1 | Willing to Repeat Online Buying | - | 13 | 26 | 215 | 92 | 346 | 1,424 | 4.12 | 1 |

[NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree, WT-Weighted Total]

Table 5.31: Percentage Distribution of Online Shopping Satisfiers

Sr.No.	Factors	SD & D	N	SA & A	Total
GPQ1	Procured Quality Products as Depicted	19.7%	3.8%	76.6%	100%
SASS1	Experienced Quality After-Sales Services	7.5%	15.6%	76.9%	100%
ERP1	Not Faced any Trouble to Return the Unwanted Product	11.6%	15.3%	73.1%	100%
DWS1	Layout & Design of Online Shopping Web Sites are Informative and Supportive	3.8%	18.8%	77.5%	100%
RI1	Willing to Repeat Online Buying	3.8%	7.5%	88.7%	100%

NT: SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA- Strongly Agree

Table 5.32: Descriptive Statistics of Satisfiers

Sr. No.	Factors	Total	Min.	Max.	Mean (Average)	Standard Deviation
GPQ1	Procured Quality Products as Depicted	346	1	5	3.69	1.03600
SASS1	Experienced Quality After-Sales Services	346	0	5	3.96	0.85213
ERP1	Not Faced any Trouble to Return the Unwanted Product	346	0	5	3.92	0.96014
DWS1	Layout & Design of Online Shopping Web Sites are Informative and Supportive	346	0	5	3.93	0.72699
RI1	Willing to Repeat Online Buying	346	0	5	4.12	0.69235
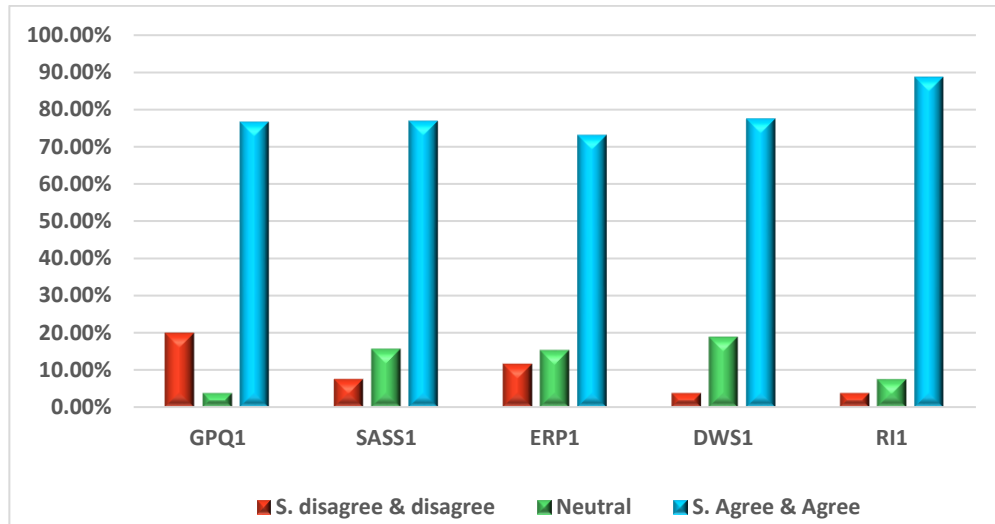
Chart 5.15: Percentage Distribution of Online Shopping Satisfiers

According to above analysis, it is observed from the tables and chart, that highest weight (1424) and mean value of 4.12 is given to the factor "willingness to repeat online shopping". Hence, rank 1 has been assigned to this factor as majority of the respondents have agreed that they are willing to purchase through internet as it has several benefits, additionally, 88.7 percent of respondent's intent to repurchase online. The last rank is assigned to "Procured Quality Products as Depicted" which has a weighted total of 1276. 76.6 percent of respondents have agreed that the products that they receive through online shopping are similar to the ones exhibited on respective internet portals, whereas, 19.7 percent have disagreed that they receive the exact product. Furthermore, the mean value for "Experienced Quality After-Sales Services" is noticeably high (3.96) suggesting that consumers are also satisfied with the after sales services provided by online shopping portals.

Therefore, descriptive analysis and ranking of various variables associated with online shopping intention gives an insight of understanding of customer experiences and expectations in e-commerce portals. It also gives a brief idea for further testing the hypotheses and interpreting quantitative data. Moreover, it can be broadly concluded that an individual's judgement about purchasing again a given service from same organization, is impacted by product quality, on-time deliveries, after sales services, return & refund procedures, brand preferences and user-friendly websites.

Chapter 6

Hypotheses Testing

Chapter 6

HYPOTHESES TESTING

6.1 INTRODUCTION

Hypotheses testing is considered to be the most significant step of a research as it helps to find out new output from the gathered information as well as compare the inferences drawn to previous researches of same field. In this chapter inferential analysis of various dimensions of online shopping has been conducted and interpretation of results obtained have been discussed. Inferential analysis is a process of conducting various statistical tests and applying relevant techniques to evaluate the research hypotheses and arrive at valid conclusions. In this section, the researcher has statistically analyzed the responses of consumers in view of online shopping by means of one-way analysis of variance (ANOVA) and Correlations. The chapter also attempts to identify relationship or association among dependent and independent variables defining online consumer behavior as well as their repurchase intention.

6.2 TESTING THE HYPOTHESES

The Null Hypotheses and Alternate Hypotheses formulated for the present study have been statistically analyzed below:

6.2.1 HYPOTHESIS 1

Hypothesis 1 tends to analyze the association between various online shopping drivers and consumers online shopping intention.

H_{01} (Null Hypothesis): There is no effect of Online Shopping Drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions) on consumers' online shopping intention.

H$_{a1}$ (Alternate Hypothesis): Online Shopping Drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions) will have positive effect on consumers' online shopping intention.

Above mentioned hypothesis has been evaluated on the basis of following independent variables:

> **PERFORMANCE EXPECTATION IN ONLINE SHOPPING**

This variable deals with consumers' expectation while purchasing from various online platforms. The performance expectation was measured by below six independent variables which were evaluated on the basis of a 5-point Likert scale ranging from strongly disagree to strongly agree.

PE1	Convenient
PE2	Less Time Consuming
PE3	Efficient Shopping
PE4	Enjoyable Shopping Experience
PE5	Reliable Product Quality
PE6	Quick Delivery of Products

Table 6.1: ANOVA: Performance Expectation

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
PE1	Between Groups	5.426	3	1.809	5.176	**.007**
	Within Groups	7.689	342	.349		
	Total	13.115	345			
PE2	Between Groups	16.760	3	5.587	7.752	**.001**
	Within Groups	15.856	342	.721		

	Total	32.615	345			
PE3	Between Groups	5.632	3	1.877	4.577	**.012**
	Within Groups	9.022	342	.410		
	Total	14.654	345			
PE4	Between Groups	12.193	3	4.064	7.198	**.002**
	Within Groups	12.422	342	.565		
	Total	24.615	345			
PE5	Between Groups	21.013	3	7.004	46.228	**.000**
	Within Groups	3.333	342	.152		
	Total	24.346	345			
PE6	Between Groups	13.424	3	4.475	7.925	**.001**
	Within Groups	12.422	342	.565		
	Total	25.846	345			

At Significance Level 5%

Above table 6.1 represents One-Way ANOVA for all the variables defining *Performance Expectation* of online shopping with respect to consumers' online shopping intention.

Results reveal that *P values of all the factors from PE1 to PE6 are less than 0.05* which indicate the *rejection of null hypothesis*. The results show statistically significant differences between the means of independent variable with respect to consumers' online shopping intention. Hence, *alternate hypothesis is accepted* which states that Performance Expectation of Consumers' online shopping have a significant positive influence on consumers' online shopping intention.

➢ EFFORT EXPECTATION IN ONLINE SHOPPING

This variable focuses on consumers' effort expectation while online shopping. The effort expectation was measured by below mentioned nine independent variables

which were evaluated based on 5-point Likert scale ranging from strongly disagree to strongly agree.

EE1	Privacy during Shopping
EE2	Shop at Ease while at Home
EE3	Any Time Shopping
EE4	Relief from Heavy Traffic, Crowd and Pollution
EE5	Detailed & Hidden Information
EE6	Greater Choice out of Varied Brands
EE7	Price Comparison Facility
EE8	Users Reviews
EE9	Sufficient Time to Take Decision

Table 6.2: ANOVA: Effort Expectation

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
EE1	Between Groups	7.106	3	2.369	5.287	**.007**
	Within Groups	9.856	342	.448		
	Total	16.962	345			
EE2	Between Groups	4.726	3	1.575	4.132	**.018**
	Within Groups	8.389	342	.381		
	Total	13.115	345			
EE3	Between Groups	5.939	3	1.980	3.952	**.021**
	Within Groups	11.022	342	.501		
	Total	16.962	345			

EE4	Between Groups	19.578	3	6.526	16.091	**.000**
	Within Groups	8.922	342	.406		
	Total	28.500	345			
EE5	Between Groups	18.629	3	6.210	8.153	**.001**
	Within Groups	16.756	342	.762		
	Total	35.385	345			
EE6	Between Groups	4.860	3	1.620	3.475	**.033**
	Within Groups	10.256	342	.466		
	Total	15.115	345			
EE7	Between Groups	5.491	3	1.830	3.259	**.041**
	Within Groups	12.356	342	.562		
	Total	17.846	345			
EE8	Between Groups	7.106	3	2.369	5.287	**.007**
	Within Groups	9.856	342	.448		
	Total	16.962	345			
EE9	Between Groups	6.582	3	2.194	5.656	**.005**
	Within Groups	8.533	342	.388		
	Total	15.115	345			

At Significance Level 5%

Above table 6.2 represents One- Way ANOVA of *Efforts Expectation* of online shopping with respect to consumers' online shopping intention.

The results reveal that *P values of all the factors from EE1 to EE9 are less than 0.05* which indicate the **rejection of null hypothesis**. This illustrates statistically significant differences between the means of independent variable with respect to consumers' online shopping intention. Hence, ***alternate hypothesis is accepted*** which states that the Efforts Expectation of Consumers' online shopping have a significant positive influence on consumers' online shopping intention.

➢ SOCIAL INFLUENCE ON ONLINE SHOPPING

This variable aims to describe consumers' social influence during online shopping. Social influence was measured by three independent variables which are mentioned below and evaluated based on 5-point Likert scale ranging from strongly disagree to strongly agree.

SI1	Social Symbol
SI2	Consensus Opinion of Family Members
SI3	Endorsed by Friends

Table 6.3: ANOVA: Social Influence

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
SI1	Between Groups	8.039	3	2.680	6.608	**.002**
	Within Groups	8.922	342	.406		
	Total	16.962	345			
SI2	Between Groups	13.424	3	4.475	6.826	**.002**
	Within Groups	14.422	342	.656		
	Total	27.846	345			
SI3	Between Groups	5.351	3	1.784	3.726	**.026**
	Within Groups	10.533	342	.479		
	Total	15.885	345			

At Significance Level 5%

Above table 6.3 represents One- Way ANOVA of *Social Influence* on online shopping with respect to consumers' online shopping intention.

It is observed that *P values of all the factors from SI1 to SI3 are less than 0.05* which indicate the *rejection of null hypothesis*. The results show statistically

significant differences between means of independent variable with respect to consumers' online shopping intention. Hence, ***alternate hypothesis is accepted*** which states that the Social Influence of Consumers' online shopping have a significant positive influence on consumers' online shopping intention.

➢ FACILITATORS FOR ONLINE SHOPPING

This variable portrays the facilitators for consumers' online shopping intention. The facilitating conditions were measured by five independent variables which were evaluated based on 5-point Likert scale ranging from strongly disagree to strongly agree.

FC1	Having Required Facilities for Online Shopping.
FC2	Well Versed with Computer, Internet and Online Shopping.
FC3	Access to Net Banking, Mobile Banking, Debit/Credit Card Facility and can Use them at Ease.
FC4	Can Take Required Security Measures.
FC5	Competent to Settle Any Dispute(s).

Table 6.4: ANOVA: Facilitators of Online Shopping

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
FC1	Between Groups	8.672	3	2.891	6.789	**.002**
	Within Groups	9.367	342	.426		
	Total	18.038	345			
FC2	Between Groups	15.129	3	5.043	6.825	**.002**
	Within Groups	16.256	342	.739		
	Total	31.385	345			

FC3	Between Groups	12.187	3	4.062	3.653	**.028**
	Within Groups	24.467	342	1.112		
	Total	36.654	345			
FC4	Between Groups	9.206	3	3.069	3.802	**.025**
	Within Groups	17.756	342	.807		
	Total	26.962	345			
FC5	Between Groups	19.457	3	6.486	9.916	**.000**
	Within Groups	14.389	342	.654		
	Total	33.846	345			

At Significance Level 5%

Above table 6.4 demonstrates One- Way ANOVA of *Facilitators* for online shopping with respect to consumers' online shopping intention.

It is evident that *P values of all the factors from FC1 to FC5 are less than 0.05* which indicate the *rejection of null hypothesis*. The results show statistically significant differences between the means of independent variable with respect to consumers' online shopping intention. Hence, *alternate hypothesis is accepted* which states that the Facilitators of Consumers' online shopping have a significant positive influence on consumers' online shopping intention.

Table 6.5: Correlation: Online Shopping Drivers & Online Shopping Intention

Correlations			
		Online Shopping Drivers	**Online Shopping Intention**
Online Shopping Drivers	Pearson Correlation	1	**.600****
	Sig. (2-tailed)		.001
	N	346	346

Online Shopping Intention	Pearson Correlation	**.600****	1
	Sig. (2-tailed)	.001	
	N	346	346
**. Correlation is significant at the 0.01 level (2-tailed).*			

Above table 6.5 illustrates the correlation between online shopping drivers and consumers' online shopping intention. The Pearson correlation value of **.600**** indicates a *positive relationship between online shopping drivers and consumers' online shopping intention*. This suggest that correlation between online shopping drivers and consumers' online intention is statistically significant with Sig. 2-tailed less than 0.05, indicating the *rejection of null hypothesis* that there is no positive relationship between online shopping drivers and consumers online shopping intention.

6.2.2 HYPOTHESIS 2

Hypothesis 2 tends to analyze the association between various online shopping barriers and consumers online shopping intention.

H₀₂ (Null Hypothesis): There is no effect of Online Shopping Barriers (Usage, Value, Risk, and Tradition) on consumers' online shopping intention.

Hₐ₂ (Alternate Hypothesis): Online shopping barriers (usage, value, risk, tradition etc.) will have effect on consumers' online shopping intention.

Above mentioned hypothesis has been evaluated on the basis of following independent variables:

➢ **USAGE, VALUE, RISK AND TRADITION BARRIERS OF ONLINE SHOPPING**

These variables aim to describe the barriers of online shopping. These were analyzed by the following independent variables which were evaluated based on 5-point Likert scale ranging from strongly disagree to strongly agree.

UB1	Cumbersome & Frustrating.
UB2	No Computer / Mobile with Quality Net Connectivity.
UB3	No Access to Debit/Credit/Net Banking Facility.
UB4	Not Well Versed with Internet & Online Transactions.
VB1	Fear of Getting Wrong Product.
VB2	Fear of Getting Overcharged for Some Products.
VB3	Fear of Purchasing of Unwanted Products due to Presumed Promotions.
VB4	Fear of Getting Damaged or Sub-Standard Products.
RB1	Fear of Hacking or Misusing Bank/Credit Card Details.
RB2	Incompetent to Settle Any Disputes.
TB1	Fear of Ambiguity

Table 6.6: ANOVA: Online Shopping Barriers

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
UB1	Between Groups	4.860	3	1.620	3.475	**.033**
	Within Groups	10.256	342	.466		
	Total	15.115	345			
UB2	Between Groups	10.439	3	3.480	4.633	**.012**
	Within Groups	16.522	342	.751		
	Total	26.962	345			
UB3	Between Groups	10.121	3	3.374	4.005	**.020**
	Within Groups	18.533	342	.842		

	Total	28.654	345			
UB4	Between Groups	9.867	3	3.289	4.485	**.013**
	Within Groups	16.133	342	.733		
	Total	26.000	345			
VB1	Between Groups	19.744	3	6.581	13.462	**.000**
	Within Groups	10.756	342	.489		
	Total	30.500	345			
VB2	Between Groups	12.406	3	4.135	6.250	**.003**
	Within Groups	14.556	342	.662		
	Total	26.962	345			
VB3	Between Groups	8.979	3	2.993	6.060	**.004**
	Within Groups	10.867	342	.494		
	Total	19.846	345			
VB4	Between Groups	3.321	3	1.107	3.563	**.031**
	Within Groups	6.833	342	.311		
	Total	10.154	345			
RB1	Between Groups	3.291	3	1.097	4.773	**.010**
	Within Groups	5.056	342	.230		
	Total	8.346	345			
RB2	Between Groups	9.444	3	3.148	6.265	**.003**
	Within Groups	11.056	342	.503		
	Total	20.500	345			
TB1	Between Groups	5.593	3	1.864	4.546	**.013**
	Within Groups	9.022	342	.410		
	Total	14.615	345			

At Significance Level 5%

Above table 6.6 evaluates the One-Way ANOVA of online shopping barriers (usage, value, risk and tradition) with respect to consumers' online shopping intention.

Results depict that *P values of all the factors from UB1 to TB1 are less than 0.05* which indicate the *rejection of null hypothesis*, suggesting statistically significant differences between the means of independent variable with respect to consumers' online shopping intention. Hence, the *alternate hypothesis is accepted* which states that the barriers of consumers' online shopping have a significant influence on consumers' online shopping intention.

Table 6.7: Correlation: Online Shopping Barriers & Online Shopping Intention

Correlations		Online Shopping Barriers	Online Shopping Intention
Online Shopping Barriers	Pearson Correlation	1	**-.682**[**]
	Sig. (2-tailed)		.000
	N	346	346
Online Shopping Intention	Pearson Correlation	**-.682**[**]	1
	Sig. (2-tailed)	.000	
	N	346	346
**. Correlation is significant at the 0.01 level (2-tailed).			

As observed in table 6.7 the Pearson's correlation between online shopping barriers and consumers' online shopping intention is **-.682**** which indicates the *negative relationships between online shopping barriers and consumers' online shopping intention.* The correlation results further presented statistical significance with Sig. 2-tailed less than 0.05, indicating that online shopping barriers affects consumers' online shopping intention significantly but negatively.

6.2.3 HYPOTHESIS 3

Hypothesis 3 aims to analyze the association between various online shopping barriers & drivers and gender of consumers and its effect on online shopping intention. The hypothesis has been evaluated with the help of two independent variables, male & female.

H_{03} (**Null Hypothesis**): The effect of online shopping drivers and barriers on online shopping intention will not be moderated by gender.

H_{a3} (**Alternate Hypothesis**): The effect of online shopping drivers and barriers on online shopping intention will be moderated by gender.

Table 6.8: Correlation: Online Shopping Drivers & Barriers and Gender

Correlations		Online Shopping Barriers	Online Shopping Drivers	Gender (Male)	Gender (Female)
Online Shopping Barriers	Pearson Correlation	1	.708**	**.425****	**.130***
	Sig. (2-tailed)		.000	.000	.016
	N	346	346	221	125
Online Shopping Drivers	Pearson Correlation	.708**	1	**.446****	**.241****
	Sig. (2-tailed)	.000		.000	.000
	N	346	346	221	125
Gender (Male)	Pearson Correlation	.425**	.446**	1	.595**
	Sig. (2-tailed)	.000	.000		.000
	N	221	221	221	125
Gender (Female)	Pearson Correlation	.130*	.241**	.595**	1
	Sig. (2-tailed)	.016	.000	.000	
	N	125	125	125	125
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

Above table 6.8 describes the correlation between online shopping drivers and barriers with respect to gender and results depict a positive correlation between online shopping barriers & drivers with gender. It is observed that with respect to barriers and drivers *221 male respondents have a higher positive correlation (0.425**, .446**) than that of 125 female respondents (0.130*,.241**)* respectively*,* which infers that males were more likely than females to purchase online. Thus, results show that correlation between online shopping drivers and barriers with respect to gender is statistically significant with Sig. 2-tailed less than 0.05, indicating the *rejection of null hypothesis* that the effect of online shopping drivers and barriers on online shopping intention will not be moderated by gender.

6.2.4   HYPOTHESIS 4

Hypothesis 4 is formulated to analyze the association between various online shopping barriers & drivers and generation of consumers and its effect on online shopping intention. The hypothesis has been evaluated with the help of two independent variables, Gen X and Gen Y.

H_{04} (**Null Hypothesis**): The effect of online shopping drivers and barriers on online shopping intention will not be different on Gen X and Gen Y consumers.

H_{a4} (**Alternate Hypothesis**): The effect of online shopping drivers and barriers on online shopping intention will be different on Gen X and Gen Y consumers.

**Table 6.9: Correlation: Online Shopping Drivers & Barriers and
Gen X & Gen Y**

Correlations		Online Shopping Barriers	Online Shopping Drivers	Gen X	Gen Y
Online Shopping Barriers	Pearson Correlation	1	.708**	**.134***	**.551****
	Sig. (2-tailed)		.000	.013	.000
	N	346	346	216	91
	Pearson Correlation	.708**	1	**.244****	**.458****

Online Shopping Drivers	Sig. (2-tailed)	.000		.000	.000
	N	346	346	216	91
Gen X	Pearson Correlation	.134*	.244**	1	.316**
	Sig. (2-tailed)	.013	.000		.000
	N	216	216	216	91
Gen Y	Pearson Correlation	.551**	.458**	.316**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	91	91	91	91
**. Correlation is significant at the 0.01 level (2-tailed).*					
*. Correlation is significant at the 0.05 level (2-tailed).					

Above table 6.9 describes the correlation between online shopping drivers & barriers with respect to Gen X & Gen Y and results reveal a strong positive correlation. It is observed that *91 respondents of Gen Y showed a higher positive correlation (0.551**,.548**) than that of 216 respondents of Gen X people (0.134*, .244**), with barriers and drivers* respectively, concluding that in Gen Y, the probability of online shopping is more, as compared to Gen X. Thus, results illustrate that correlation between online shopping drivers & barriers with respect to Gen X & Gen Y is statistically significant with Sig. 2-tailed less than 0.05, indicating the *rejection of null hypothesis* that the effect of online shopping drivers and barriers on online shopping intention will not be different on Gen X and Gen Y consumers.

6.2.5   HYPOTHESIS 5

Hypothesis 5 drives to analyze the effect of various satisfiers on consumers repurchase intention and has been evaluated with the help of following five independent variables based on responses marked on a five-point Likert scale.

H05 (Null Hypothesis): There is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention.

H$_{a5}$ (Alternate Hypothesis): Good product quality, satisfactory after-sale services, easy return policy, design of website and repurchase intention will have a positive effect on

consumers online repurchase intention.

GPQ1	Procured Quality Products as Depicted.
SASS1	Experienced Quality After-Sales Services.
ERP1	Not Faced any Trouble to Return the Unwanted Product.
DWS1	Layout & Design of Online Shopping Web Sites are Informative and Supportive.
RI1	Willing to Repeat Online Buying.

Table 6.10: ANOVA: Satisfiers for Online Shopping Repurchase Intention

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
GPQ1	Between Groups	4.193	3	1.398	3.446	**.034**
	Within Groups	8.922	342	.406		
	Total	13.115	345			
SASS1	Between Groups	12.873	3	4.291	5.219	**.007**
	Within Groups	18.089	342	.822		
	Total	30.962	345			
ERP1	Between Groups	8.398	3	2.799	4.320	**.015**
	Within Groups	14.256	342	.648		
	Total	22.654	345			
DWS1	Between Groups	6.149	3	2.050	3.477	**.033**

	Within Groups	12.967	342	.589		
	Total	19.115	345			
RI1	Between Groups	14.479	3	4.826	10.762	**.000**
	Within Groups	9.867	342	.448		
	Total	24.346	345			

At Significance Level 5%

Above table 6.10 evaluates One- Way ANOVA of Satisfiers (good product quality, satisfactory after sale services, easy return policy, design of web site and repurchase intention) with respect to consumers' online shopping repurchase intention. Results indicate that for all the mentioned satisfiers with respect to consumers' online shopping intention depicted *p-value less than 0.05*. Thus, it can be inferred that *satisfiers show a significant positive influence* on the consumers' online shopping repurchase intention, *rejecting the null hypothesis* that there is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention.

Table 6.11: Correlation: Satisfiers and Consumers' Repurchase Intention

Correlations			
		Consumers' Repurchase Intention	**Satisfiers**
Consumers' Repurchase Intention	Pearson Correlation	1	**.749**[**]
	Sig. (2-tailed)		.000
	N	346	346
Satisfiers	Pearson Correlation	**.749**[**]	1
	Sig. (2-tailed)	.000	
	N	346	346
**. Correlation is significant at the 0.01 level (2-tailed).			

Above table 6.11 describes that correlation between satisfiers and customers' online intention, where ***Pearson correlation value is .749**, indicating a strong positive relationship*** between satisfiers and customers online repurchase intention. Thus, results infer that correlation between satisfiers and customers online repurchase intention is statistically significant with Sig. 2-tailed less than 0.05, indicating ***rejection of null hypothesis*** that there is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention. It can be concluded that a consumer's repurchase intention from same organization or website is extremely impacted by the product quality, after sales service, easy return policy and design of websites.

6.3 CONCLUSION

The purpose of this chapter was to analyze various factors of consumers' behavior that might impact online shopping. Consumers' online shopping behavior is one of the complex concepts which is influenced by various factors like performance and effort expectation of consumers, social factors, availability of required resources, demographic attributes etc. Impact of these factors was analyzed and discussed with the help of certain dependent & independent variables and accordingly formulating & testing hypotheses with the application of statistical tools. The one-way ANOVA helped to interpret association between dependent and independent variables as well as Pearson correlation test illustrated positive/ negative relationships between various variables. The detailed analytical discussion provided a good combination of theoretical and practical insight into various aspects of consumer behavior. The results are substantial for organization in order to develop strategies to cater consumers' needs and aspirations in a better way.

Chapter 7

Findings, Conclusion & Recommendations

Chapter 7

FINDINGS, CONCLUSION & RECOMMENDATIONS

7.1 INTRODUCTION

Previous chapters 5 and 6, discussed descriptive and inferential data, whereas, this chapter briefly caters major findings of primary data by logically interpreting the results obtained. This study investigates consumers' behavior towards online shopping by exploring key factors which influence them to shop online. While analyzing influencing factors, barriers have also been witnessed in the present study. Thus, it required break down of data and information into parts to find solutions to questions in research and to test hypotheses. Further, this study also encourages non online shoppers to go for e-shopping. Moreover, behavior of online consumers within Indian milieu, specifically in Rajasthan is highly significant in this study.

In addition to findings, the chapter presents conclusions, recommendations and limitations also. Clarification and description of the gathered data is a considerable decisive judgment skill that shows way to understand the information, graphs and relevant tables. A thorough course of action is being observed by the researcher to gather, analyze and interpret the information.

7.2 MAJOR FINDINGS

Findings have been sought on the basis of research objectives as they focus on the ways and means to measure the given variables. The data was gathered through issuance of questionnaires to consumers to examine overall response towards consumer satisfaction based on various aspects. The interpretations were drawn by implication of statistical tools like one-way analysis of variance (ANOVA) and Correlations. This helped in attaining the final conclusions through assigning values

to gathered information and discover recent trends in online shopping as well as forecast future discipline.

The prime objective of this study is to explore major factors which consumers consider while making online purchases and to expose the factors which create hindrance to online shopping. In the following sections, analytical & descriptive results for each objective have been discussed to add worth to the piece of information collected.

- To increase a better understanding of buying behavior of online consumers with special reference to selected cities of Rajasthan.
- To investigate the major drivers of online shopping behavior of consumers.
- To expose the major barriers in online shopping behavior of consumers.
- To study factors related to post purchase and repurchase behavior of online consumers.
- To provide road map for e-Tailing/m-Commerce companies to push non online shoppers to go for e-shopping.

An overall and compiled extract of data analysis has been presented to reveal actual motivators and drivers of online shopping. The findings are discussed in the light of objectives of this study in following sections:

7.2.1 OBJECTIVE 1:

To increase a better understanding of buying behavior of online consumers with special reference to selected cities of Rajasthan.

The information regarding consumers and their buying behavior have been gathered considering various variables which were analyzed specifically. The findings are as follows:

A. DEMOGRAPHIC ATTRIBUTES OF CONSUMERS

❖ **Cities:**

- Majority of the responses were from cities like Jaipur and Bhilwara, which marked a percentage of 39 percent & 36 percent respectively.

- The least percentage of respondents were from Chittorgarh city (12%).

❖ **Age:**

- Majority of respondents belonged to the age group of 21-30 years, contributing to a total percentage of 35 percent.

- The least percentage of respondents were obtained in the age group of above 60 years (4%).

It can be elucidated that 21-30 year age group people are more tech savvy earning members and can make purchase decisions, so they are more likely to be online shoppers contrary to above 60 year age group people. The senior citizens may have reluctance to adapt new technology and may be economically dependent on others which results in their lesser participation in online shopping.

❖ **Gender:**

- Majority of the respondents belonged to the male category (64%).

- The percentage of respondents belonging to the female category were 36 percent.

With reference to the cities considered, it can be inferred that males are mostly income earners and decision makers of the families, they are more inclined to online shopping. Sometimes it has been also observed that males are more tech savvy and risk takers in comparison to females.

❖ **Marital Status:**

- Majority of the respondents were married (80%), showing that married people were more likely to shop online.

- The percentage of respondents belonging to the single category were 20 percent.

It is very evident from the findings that single people are mostly below 20 years of age group who are dependent and non-earners. Married consumers have a greater requirement for families and mostly they are earning members, thus they ought to spend more.

❖ **Level of Education:**

- Majority of respondents belonged to the graduate category (71%), showing that graduated consumers tend to do more online shopping.

- The percentage of respondents belonging to below graduates and professional qualifications were 11 percent & 18 percent respectively.

Consumers with extensive use of internet, appropriate education, along with better e skills and positive insight about the web world forms the prime perspective of online sales. Thus, education level of respondents plays an important role in learning new technical phenomenon. Hence below graduates have lower tendency of online shopping.

❖ **Occupation:**

- Majority of the respondents belonged to self-employed category (41%).

- The least percentage of respondents belonged to student's category (9%).

In Tier II and III cities job opportunities are lesser than Metro cities, hence most of people are self-employed. The results indicated that self-employed people have higher capacity to spend money as well as are more willing to use online platforms for shopping.

❖ **Personal Income:**
- Majority of respondents belonged to the income range of up to 5,00,000; (70%)

- The least percentage of respondents belonged to the income range of above 15,00,000; (2%).

Per capita income in Rajasthan is around 111 thousand Indian rupees which is at lower side. Majority of population in selected cities having income less than 5,00,000 Rs.

❖ **Family Income:**

- Majority of respondents belonged to the income range of up to 5,00,000 i.e., 64 percent.

- The percentage of respondents belonged to the income range of above 15,00,000 were only 3 percent.

Personal income reflected a consumer's family income because most of the families had one earning member. Thus, though being adopters of e-commerce, they might not have income but they do have disposable money to spend.

B. ONLINE SHOPPING BEHAVIOR OF CONSUMERS

➢ **Location of Use of Internet**

Out of 346 respondents, the maximum internet usage of 47.5 percent was found at work place and the least internet usage of 9.5 percent was found at cybercafé. It can be illustrated that currently smart phones with cheaper internet facility is trending, thus there is a remarkable growth in online retail via mobiles which promotes online shopping excessively. In the era of digital revolution, computer system with internet has become obligatory for any work place. Hence, utility of cyber cafe has been obsoleting now. Shopping online at work place provides opportunity to utilize lunch time or any other free time after working hours as well as to discuss the requirements with colleagues.

➢ **Number of Years Since Using Online Shopping**

The analysis revealed that 29.0 percent consumers were using online shopping

for the past 1 year whereas 22.0 percent respondents had been using online shopping for 2 years, the trend is thus gaining momentum day by day.

➢ **Frequency of Online Shopping during Previous Year**

The frequency of online shopping exhibited that out of 346 respondents, maximum of 30.5 percent used online platforms above 10 times in a year which predicts that consumers find it convenient and easy to handle. Once a consumer breaks the first hurdle, it further becomes easier to shop online. Therefore, e marketers should focus on strategies which attracts and promotes consumers to overcome the initial step and then follow subsequent purchase. The least of 5.5 percent respondents used internet shopping just once in a year as they were believed to have adverse experiences like poor product quality or after sales services.

➢ **Preference of Products in Online Shopping**

The types of products bought online showed that out of 346 respondents, maximum respondents (30%) used it for bank transactions. In this dynamic environment where things are rapidly changing, some banks have started shifting to online platforms, hence, customers also prefer using online banking services. Second and third preferred products are booking traveling tickets and movie tickets via online portals which make consumers free from standing in long queues for hours. It infers that people from Tier II and III are adaptive, ready to accept new things and want solutions for problems like waiting & standing in queues, and commuting for petty things.

➢ **Quantum of Expenditure on Online Shopping in Previous Year**

The information gathered revealed that 39.6 percent respondents spent up to Rs.10, 000 and the least 7.2 percent consumer's online purchase expenses are above Rs.50, 000. This depicts that consumers still find it risky spending on online shopping portals and play safely with spending small amount initially. It gives an opportunity to e marketers to increase market size and they should

formulate strategies that provide more secured interface to create a trust for safety and larger reach to consumers.

➢ **Preferred Payment Option in Online Shopping**

37.5 percent respondents used debit card and the least of 8.5 percent used other modes of payment. At present debit card penetration is higher than credit card which gives an additional advantage towards online shopping. People also preferred Cash on Delivery mode because it is convenient and safer.

Thus, the findings of online shopping behaviour of consumers can be summarized as:

- Mostly consumers preferred to shop at their homes or work places since it is easier and relaxing.
- Majority of the consumers have recently started using internet shopping as they doubted the product quality and delayed deliveries.
- Online banking transactions and booking tickets is most convenient and preferred service observed by consumers.
- Most of the consumers are frequent online purchasers as it saves time and is efficient than offline shopping.
- Consumers mostly opted for payment through debit card as it a quick process and does not include complexities.

7.2.2 OBJECTIVE 2:

To investigate the major drivers of online shopping behavior of consumers.

For the present study, researcher identified 23 factors to investigate major drivers of online shopping behavior of consumers through extensive literature review and personal discussion with consumers & experts on this subject. The variables were grouped into four broader categories of independent variables namely *Performance Expectation, Employee Expectation, Social Influence and Facilitating Conditions*; and dependent variable, *Online Shopping Intention*.

A self-structured questionnaire was used to gather responses from consumers. According to the results obtained, findings for each variable is summarized as below:

PERFORMANCE EXPECTATION

Above variable aimed to understand the performance expectation of consumers from online retailers when purchasing online. As observed from responses to the questionnaire, independent variables PE1 to PE6 were ranked according to their calculated weighted total values, represented in table below:

Table 7.1: Ranking for Performance Expectation

Independent Variable	Observed Factors	Weighted Total	Rank
PERFORMANCE EXPECTATION	**PE1** Convenient	1479	**1**
	PE2 Less time consuming	1308	**3**
	PE3 Efficient shopping	1345	**2**
	PE4 Enjoyable experience	1306	**4**
	PE5 Reliable products	1188	**6**
	PE6 Quick Delivery	1292	**5**

Results from the above table 7.1 illustrates that **rank 1** assigned to "C*onvenient*" and the **last rank** has been assigned to "*Reliable Product Quality*". This suggests that most of the consumers have agreed that online shopping is very convenient than offline shopping or visiting stores; but they feel dicey about reliable product quality. Performance expectation plays an important role in buying products online, when consumer compares the pros & cons of online and offline shopping, and if he experiences less complexity while purchasing online then only, he proceeds for it.

Analysis elucidates that it is imperative for online platforms to be convenient in terms of searching the right product on right time at lesser price and best offers; then only consumer will switch over from brick-and-mortar store to virtual stores. For instance, buying high quality dry fruits online can be easier than buying dry fruits from a distant store in a congested market.

Consumers' attitude is very complex, on the one hand he wants to get rid of traffic jam, parking, hustle and bustle of the market while on the other hand he doesn't want to compromise with quality and money. Thus, online shopping platform should provide an easy way of shopping with reliable products in lesser delivery time. A great and enjoyable shopping experience motivates consumers to shop repeatedly.

EFFORT EXPECTATIONS

Above variable aimed to understand the effort expectation of consumers from online retailers when purchasing online. As observed from responses to the questionnaire, independent variables EE1 to EE9 were ranked according to their calculated weighted total values, represented in table below:

Table 7.2: Ranking for Effort Expectation

Independent Variable	Observed Factors	Weighted Total	Rank
EFFORT EXPECTATION	**EE1** Privacy in Shopping	1373	**7**
	EE2 Ease of shopping at home	1581	**3**
	EE3 Anytime shopping	1623	**1**
	EE4 Relief from traffic, crowd and pollution	1610	**2**
	EE5 Detailed & hidden information	1092	**8**

	EE6 More choices & varied brands	1374	**6**
	EE7 Price comparison facility	1506	**5**
	EE8 User reviews	1373	**7**
	EE9 Sufficient time to take decision	1543	**4**

It is evident from above table 7.2 that **rank 1** assigned is to "*Any time shopping*" and the **last rank** has been assigned to "*Detailed and hidden information*". This illustrates that most of the consumers have agreed that online shopping provides the benefit of shopping 24x7. Whereas, "Sunday Off" or "at particular date of each month market being closed" are some major drawbacks of offline purchasing as consumers prefer to shop during weekly offs or some other holidays.

Hence online shopping not only saves time, but saves money, it is relaxed and easy way of shopping, provides varied choices, user reviews and price comparisons. It is more efficient way out to shop along with convenience factor like free from crowd, traffic and pollution, providing ample of time to think and decide with varied offers like cash back, discounts and rewards.

E marketers should grab this opportunity and focus on making the consumers at ease with all required information following good business practices. Sometimes, consumers hesitate to shop online because of incomplete information. A common issue which was observed during e shopping was that there was a mismatch of details mentioned about a product. For example, there is a poor product related information like, unclear image with wrong dimensions or description of a product shows a ready to wear garment but the details mention it to be semi stitched. Hence, consumers are not completely convinced about getting detailed & hidden information while shopping online.

SOCIAL INFLUENCE

Above variable meant to understand the social influence on consumers when purchasing online. As observed from responses to the questionnaire, independent variables SI1 to SI3 were ranked according to their calculated weighted total values, represented in table below:

Table 7.3: Ranking of Responses for Social Influence

Independent Variable	Observed Factors	Weighted Total	Rank
SOCIAL INFLUENCE	**SI1** Social Symbol	1154	**3**
	SI2 Consensus of family members	1394	**1**
	SI3 Endorsed by friends	1200	**2**

Above table 7.3 portrays that **rank 1** assigned to "*Consensus opinion of family members*" and **last rank** has been assigned to "*Social symbol*". The findings suggest that most of the consumers have agreed that online shopping provides facilities to discuss with family members but they don't take it as social symbol because online shopping is no more an extra ordinary way of shopping; rather it has become a new normal. Consumers get the opportunity to buy items after discussing with family and friends. Even consumers want to feel the joy of shopping with family.

FACILITATING CONDITIONS

Above variable tends to understand the factors that act as facilitators for consumers to purchase online. As observed from responses to the questionnaire, independent variables FC1 to FC5 were ranked according to their calculated weighted total values, represented in table below:

Table 7.4: Ranking for Facilitating Conditions

Independent Variable	Observed Factors	Weighted Total	Rank
FACILITATING CONDITIONS	**FC1** Required facilities for online shopping	1435	**2**
	FC2 Well verse with internet & computers	1437	**1**
	FC3 Access to mobile & net banking	1409	**3**
	FC4 Required security measures	1330	**4**
	FC5 Competent to settle disputes	1197	**5**

The results from above table 7.4 depicts that **rank 1** assigned is to "*Well versed with computer, internet and online shopping*" and **last rank** has been assigned to "*Competent to settle any dispute* ". Henceforth, it can be illustrated that most of the consumers have agreed that they possess required resources such as computer/ mobile with internet and they operate these resources for online shopping. Smart phones have eased online shopping to a large extent, additionally, internet facility at cheaper rates have proved to be a mile stone in development of e commerce. Computer training with formal education system has also increased the understanding of technology.

Sometimes consumers don't receive desired products may be due to his own inability to identify the right product and thus gets stuck. There should be clear explanation/description about the product and its specifications as "How to measure" or "How to use", to assist consumers in taking decision for the right product. Sometimes consumers fear of facing a dispute and way to resolve it, like delayed deliveries, flawed products delivered or unresponsive customer service.

Thus, a two-way relationship between consumers and e marketers should be established to build trust & confidence in consumers to purchase online.

H$_{01}$ (Null Hypothesis):

There is no effect of Online Shopping Drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions) on consumers' online shopping intention.

This hypothesis has been formulated to understand the effect of all the above mentioned variables on consumers online shopping intention. These variables positively motivate consumers to buy online, and are termed as drivers to online shopping. To find the correlation and association between independent variables and dependent variable, one way ANOVA and Pearson Correlation have been applied. The overall analysis shows that ranking depicts relative propensity of each variable towards online shopping intention of consumers whereas, one way ANOVA analysis present an association between online shopping drivers and online shopping intention of consumers. All 23 variables have the P values less than 0.05 which indicates that these drivers have a strong direct effect on online shopping intention. Pearson's Correlations analysis reveals that there is a good positive correlation between online shopping drivers and online shopping intention.

A consumer's online shopping intention is influenced by many factors like convenience, enjoyable shopping experience, any time shopping facility with higher range of options availability etc. These drivers have emerged as a pivotal source for the success of e platforms. The contentment and satisfaction of online customers is highly reliant on the experience customer gets while buying on website. When people shop online, they favor whole process to flow swiftly and smoothly. Therefore, e marketers must create such a mechanism that is user-friendly as well as provides safety and security assurance.

7.2.3 OBJECTIVE 3:

To expose the major barriers in online shopping behavior of consumers.

The researcher has identified 11 factors to investigate major barriers of online shopping behavior of consumers for this study through extensive literature review and personal discussion with consumers and experts of the subject. The variables were grouped into four broader categories of independent variables namely, *Usage barriers, Value barriers, Risk barrier and Traditional barriers*; and dependent variables namely online shopping intention. The self-structured questionnaire was used to get responses from consumers. According to the results obtained, findings for each variable is summarized below:

Table 7.5: Ranking of Responses for Barriers

Independent Variable	Observed Factors	Weighted Total	Rank
USAGE BARRIERS	Cumbersome & Frustrating	822	**7**
	No Computer / Mobile with Quality Net Connectivity	719	**9**
	No Access to Debit/Credit/Net Banking Facility	718	**10**
	Not Well Versed with Internet & Online Transactions	692	**11**
VALUE BARRIERS	Fear of Getting Wrong Product	840	**6**
	Fear of Getting Overcharged for Some Products	931	**5**
	Fear of Purchasing of Unwanted Products due to Presumed Promotions	947	**4**
	Fear of Getting Damaged or Sub-Standard Products	1,027	**1**
RISK BARRIERS	Fear of Hacking or Misusing bank/credit card details	998	**2**
	Incompetent to Settle Any Disputes	976	**3**
TRADITIONAL BARRIER	Fear of Ambiguity	763	**8**

Above table 7.5 shows that rank 1 has been assigned to "*Fear of getting damaged or substandard products*" and last rank assigned to "*Not well versed with internet and online transactions*".

Hence, findings suggest that most of the consumers have agreed that they have fear of getting damaged or sub-standard products because some of e-marketers send defective product in place of good one. The visual effects on website are completely different than the quality of products received. Consumers look for a quality product for their money spent. E-marketers should consider this fact and develop Total Quality Management (TQM) in order to maintain standards at each level. Therefore, the sellers of online products must consider the quality standard norm and follow ethical and societal marketing strategies to build trust and confidence in consumers, thus encouraging their online purchase decision and overcome the fear of getting a sub-standard product.

The second important factor which demotivate consumers to buy online is *"fear of hacking or misusing bank/ card details* ". E retailers should create a safe and secure two step verification mechanism for payment, and to increase trust level of consumers provide them with money back guarantee and on time delivery. Additionally, another important barrier is "*incompetent to settle any disputes*", which infers that consumers feel helpless in case of any discrepancy. E platforms should have a separate dedicated department for handling consumers issues that offers effective after sales services to avoid any kind of bad experiences related to online shopping and to encourage the customers for repetitive purchases by increasing their satisfaction level while purchasing online.

Responses towards usage barriers have a very low weighted average which infers that only few consumers find it cumbersome and frustrating or lack infrastructural resources. Furthermore, it was also observed that consumers didn't bother much about fear of ambiguity which illustrates that consumers have gradually started accepting virtually displayed products on these online platforms.

H$_{02}$ (Null Hypothesis):

There is no effect of Online Shopping Barriers (Usage, Value, Risk, and Tradition) on consumers' online shopping intention.

This hypothesis has been constructed to understand the effect of mentioned barriers on consumers online shopping intention. These variables adversely affect consumers to buy online, and are termed as barriers to online shopping. The overall analysis shows that ranking provides an impression of importance level of each variable towards online shopping intention of consumers, whereas, one way ANOVA analysis present an association between online shopping barriers and online shopping intention of consumers. All 11 variables have the P values less than 0.05 which indicates that these barriers have a direct effect on online shopping intention. Pearson's Correlations analysis reveals that there is a negative correlation between online shopping barriers and online shopping intention, illustrating a negative or adverse effect of barriers mentioned (table 7.5) on online shopping intention.

A consumer's online shopping intention may be affected by many factors like non availability of required gadgets, fear of not meeting required needs and products, not getting bang for the buck or threatening of leakage of financial details. These barriers may cause e marketers' catastrophe. Therefore, e marketers must inculcate the system loaded with automated data collection system, inventory management system, electronic data interchange, supply chain management and mobile commerce which is fully secured.

7.2.4 OBJECTIVE 4:

To study factors related to post purchase and repurchase behavior of online consumers.

The researcher identified 5 factors to investigate consumers' post purchase and repurchase behavior of online shopping through extensive literature review and personal discussion with consumers and experts of this subject. The self-structured questionnaire was designed to get responses from consumers and understand the

ways adopted by internet retailers for improving customer experience and online purchases and repurchases. According to the results obtained, the findings for each variable is summarized as below which might help internet retailers in improving customer experience and online purchases:

Table 7.6: Ranking of Responses for Satisfiers

Independent Variable	Observed Factors	Weighted Total	Rank
SATISFIERS	**GPQ** Procured Quality products as depicted	1276	**5**
	SASS Experienced quality after-sales services	1371	**2**
	ERP Not faced any trouble to return the unwanted product	1358	**4**
	DWS Layout & design of website are informative & supportive	1360	**3**
	RI Willing to repeat online buying	1424	**1**

From above table 7.6, it is revealed that **rank 1** and *highest weight (1424)* is calculated for the factor "*willingness to repeat online shopping*". This shows that most of the respondents have agreed to this factor. Online shopping platforms may have access across national boundaries, seamlessly around the globe. Ubiquity and universal standards with personalized interaction can create leading-edge image. Rich audio-visual experience, integrated supply chain and improved customer support system are few great features that persuade consumers to shop again. A strong Enterprise Resource Planning (ERP), set of integrated applications that an organization gathers, stores, manages and interprets information from several business processes, provides a win-win situation for both the company and consumers. Consumer oriented strategies make consumers satisfied even after

online transactions. Good customer relationships management (CRM) practices play important role to convert consumers repurchase intention into repurchase behavior.

CRM emphasize on connecting consumers by providing efficient after sale services such as demonstration, installation, repair & maintenance, guarantee & warranty etc. The **last rank** is given to the factor "*Procured quality products as depicted*" which has a weighted total of 1276. It infers that sometimes consumers face this issue when there is a huge difference in product on screen and product in the box. Such situations may arise due to non-efficient supply chain system or malpractices by business houses. E marketers must be alert in this regard as it may adversely impact their business in long run. Thus, e-marketers should consider these issues and be honest in providing the same product and fairly treat return request initiated by e-buyers. These factors motivate consumers to visit the site and shop again. The layout of website also plays an important role in attracting consumers.

One of the major objectives of this study included analyzing the relationship between drivers/barriers and online shopping intention. In order to have views of consumers on the same, respondents were asked about their experience during online shopping based on their gender and age to have an understanding of consumer behaviour on a broader perspective. Furthermore, the study also aimed to examine the impact of various satisfiers like good product quality, after sales service etc. on consumers repurchase intention. The below mentioned hypotheses (H_{03}, H_{04} and H_{05}) have been formulated to analyze the above-mentioned statements:

H_{03} (Null Hypothesis):

The effect of online shopping drivers and barriers on online shopping intention will not be moderated by gender.

This hypothesis has been formulated to examine how gender differences influence various factors related to web shopping drivers and barriers. The respondents were segregated based on gender and an understanding about their purchasing behaviour

was sought. Male and female were found to have different shopping attitudes. Traditionally shopping is being treated as a feminine activity as they find it more pleasurable than males. On the contrary, online shopping had different shopping pattern. The findings of correlation between online shopping drivers and barriers with respect to gender depicted a positive correlation between online shopping barriers & drivers with gender. It is observed that with respect to barriers and drivers 221 male respondents have a higher positive correlation (0.425**, .446**) than that of 125 female respondents (0.130*,.241**) on barriers & drivers respectively, which infers that males were more likely than females to purchase online. The possible reason of male dominance may be higher number of males in population, their quick decision making and risk-taking ability. Normally, males are also financially independent and have the responsibility of family which might provoke them to spend more on web portals. Functional issues which satisfy utilitarian motives attract more to males. Hence, e-marketers should focus on strategies that make female consumers more active on online portals by providing them convenient, entertaining, fairly easy to use procedures, detailed information, offers & rewards as well as high quality products and services.

H04 (Null Hypothesis):

The effect of online shopping drivers and barriers on online shopping intention will not be different on Gen X and Gen Y consumers.

This hypothesis tends to understand the effect of online shopping drivers & barriers on Gen X and Gen Y consumers. The analysis describes the correlation between online shopping drivers & barriers with respect to Gen X & Gen Y and results reveal a strong positive correlation. It is observed that 91 respondents of Gen Y showed a higher positive correlation (0.551**,.548**) than that of 216 respondents of Gen X people (0.134*, .244**), with barriers and drivers respectively, concluding that in Gen Y, the probability of online shopping is more, as compared to Gen X.

Age factor plays a significant role in acceptance of new challenges, specifically technological advancements. Generally, Gen X people are considered as loyal, thoughtful, decent and socially connected. Gen Y individuals on the other hand

keep pace with the modern dynamic era who are eager to learn every innovation, invention and information. Since Gen Y is more updated about the recent trends, they are quicker in accessing the system and taking decisions. Higher the technological and experiential aspects, better the Gen Y performance. Gen X category seek a sense of responsibility while Gen Y seeks the sense of authenticity.

H_{05} (Null Hypothesis):

There is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention.

The study demonstrates that consumers behavioral outcome is impacted by satisfiers which consequentially effects purchase intention. The findings of one-way ANOVA revealed that web sites can encourage the customers for repetitive purchases by increasing their satisfaction level while purchasing online. When the effectiveness of a web portal encounters their expectation, consumers are more likely to consider that website as helpful and remain engaged. If the shopping experience is joyful, drives pleasure and customized & personalized besides formal products offers, e marketers may capture a big chunk of market share.

Moreover, it was observed that product quality is the key factor of products or services that contribute to ability to satisfy need of consumers. Therefore, online shopping portals should focus on quality rather than price or other offers. Additionally, inadequate after sales services may drop loads of consumers. Thus, it becomes imperative for e-sellers to have a dedicated customer care that offers best of the services. Hence, a user-friendly web design, appropriate and detailed information about the products on websites makes it viable for purchasers to select the product as per their necessity, desire and demand. The research thereby sheds light on why and how these satisfiers contribute to increase the traffic of web platforms. E retailers ought to offer e platforms that have attractive appeal, uncluttered ambience as well as pertinent and relevant information.

7.2.5 OBJECTIVE 5:

To provide road map for e-Tailing/m-Commerce companies to push non online shoppers to go for e-shopping.

This objective aims to increase the practical viability of research. The above discussed objectives and hypotheses with various statistical analysis comprehensively define the factors influencing consumers buying intention which is indeed a complex phenomenon. Furthermore, the findings can assist e retailers in determining a road map to push non online shoppers go for e-shopping. A well explained relationship among stimulus-organism-response suggests framework for e retailers. The drivers and barriers to online shopping, satisfiers and the analysis of moderators clarify their relative significance in online shopping.

Hereby, the strategic recommendations for web retailers are mentioned below:

➢ "Security of online payment" is main concern of consumers, and only a limited number of internet shopping websites are able to fulfill this requirement. This is not simply a problem for the ICPs (internet contents providers)'s business, but also the ISPs (internet access service providers) banks, and IT security companies'. There is a noticeable requirement for joined-up initiatives to make on-line shopping less of a trouble. As information technology advances, more ICPs will deliver online-payment services, thus making online payment more prevalent. In this way, more customers could have faith in the internet security arrangements and be more confident in the integrity of market transactions.

➢ "Product quality" is another crucial dimension to consider. Marketing on the internet cannot offer any escape from the conventional product quality imperatives associated with traditional marketing. Selling sub standards products on internet should not be mistaken with the idea that customers may not feel or touch the actual product prior to initiating the exchange process. E- sellers should maintain quality standard which in turn will encourage consumers to shop online. A brand image is completely

interwoven with the product quality offered and consumers perceive lower risks associated with famous brands.

➢ Another key consideration is "forum functions", that is, the idea of providing a forum area apart from routine product information, where customers are able to post comments or seek further information. Such forefront enables effective communication, confirm that suitable market intelligence is assembled and, very significantly, encourage joint learning amongst customers. Essentially, internet chat rooms may promote the word-of-mouth (source) credibility that is very important in business-to-business marketing and increasingly so in business to consumer marketing. In relation to "easy to operate search engines" requirement, successful marketers do provide a textbox, usually on the title page, through which customers only need to type the name of the product they want to find. It is suggested that marketers should list the detail of differentiated products in rows for comparison according to brand, type, style, colour, function, etc., so that customers can make comparisons more easily.

➢ A key consideration for the organization is to examine to what extent cultural characteristics apprise not only product/service design but also web site design/atmospherics. The query to be considered by companies is what aspects of web site design marks the sustenance in market and whether there are shared aims across the province. The degree to which there is commonality between consumers is debatable. This can be viewed not only from a rural versus urban aspect but also between the geographical locations of cities. Similarly, the overall Confucian philosophical base of society may have a large impact on buyer behaviour and therefore on the design of web sites. From a societal perspective the more innovative a society is, more likely consumer is to use the internet.

➢ Areas that would need to be considered by organizations in view of on-line satisfaction include web site design, the penetration of credit cards and therefore perceptions of risk and risk avoidance strategies. It is also

important to consider the differences in purchase behaviour between certain product categories (e.g., low contact items of lower monetary value such as books/CD's and higher involvement items), intention to shop on-line, the impact of demographic variables on consumer behaviour as well as attitudes towards the use and type of search engines.

➤ On the whole, development of a sound marketing mix requires extensive consumer research to gain knowledge about target markets' needs, values, attitudes, etc. Some of the issues that need to be addressed in conducting consumer research for internet marketing purposes include; (a) cost effectiveness, (b) implantation of controls to ensure that the appropriate audience is surveyed, (c) response rate problems and how to overcome them, (d) validity of responses conducted over the internet and (e) security issues for respondents and researchers. There are also broader and different strategic problems required to be addressed by sellers. They must, from the beginning, understand how significant is the role of internet in business strategies and how remarkably it can impact the business accomplishments and corporate strategies.

7.3 STATISTICAL INFERENCES

ANOVA of online shopping drivers with respect to consumers' online shopping intention

- Online shopping drivers namely performance expectation, effort expectation, social influence and facilitating conditions were analyzed with respect to consumers' online shopping intention.

- Findings inferred that online shopping drivers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the online shopping drivers showed a significant positive influence on the consumers' online shopping intention.

Correlations of online shopping drivers with respect to consumers' online shopping intention

- Findings of correlation study between the online shopping drivers and customers' online intention indicates that there is a positive relationship between online shopping drivers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes the rejection of null hypothesis.

ANOVA of online shopping barriers with respect to consumers' online shopping intention

- Online shopping barriers namely usage, value, risk and tradition were analyzed with respect to consumers' online shopping intention.

- Findings inferred that online shopping barriers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the online shopping barriers showed significant impact on consumers' online shopping intention.

Correlations of online shopping barriers with respect to consumers' online shopping intention

- Findings of correlation study between the online shopping barriers and customers' online intention indicates that there is a negative relationship between online shopping barriers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes that online shopping barriers affects consumers' online shopping intention significantly and negatively.

Correlation between online shopping drivers, barriers on online shopping intention and gender

- Findings of correlation study between the online shopping drivers and barriers with respect to gender indicates the positive correlation.

- Results showed that 221 respondents of male showed a higher positive correlation than that of 125 respondents of female.

Correlation between online shopping drivers and barriers on online shopping intention Based on Gen X and Gen Y

- Findings of correlation study between the online shopping drivers and barriers with respect to Gen X and Gen Y indicates the positive correlation.

- Results showed that 91 respondents of Gen Y people showed a higher positive correlation than that of 216 respondents of Gen X people, inferring that in Gen X, the probability of online shopping decreases, while among Gen Y, the probability of online shopping increases.

ANOVA of satisfiers with respect to consumers' online shopping intention

- Satisfiers namely good product quality, satisfactory after sale services, easy return policy, design of web site and repurchase intention were analyzed with respect to consumers' online shopping intention.

- Findings inferred that satisfiers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the satisfiers showed a significant positive influence on the consumers' online shopping intention.

Correlations of satisfiers with respect to consumers' online shopping intention

- Findings of correlation study between the satisfiers and customers' online intention indicates that there is a positive relationship between satisfiers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes the rejection of null hypothesis.

Table 7.7: Summary of Hypotheses Testing

HYPOTHESIS	TEST APPLIED	RESULT	CONCLUSION
H_{01}: There is no effect of Online Shopping Drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions) on consumers' online shopping intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= .006****	Positive Correlation
H_{02}: There is no effect of Online Shopping Barriers (Usage, Value, Risk, and Tradition) on consumers' online shopping intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= -.682****	Negative Correlation
H_{03}: The effect of online shopping drivers and barriers on online shopping intention will not be moderated by gender. (m/f)	Correlation r_d: Drivers r_b: Barriers	r_d= (m)**.446**** (f)**.221**** r_b= (m)**.425**** (f)**.130****	Positive Correlation. Reject the Null hypothesis
H_{04}: The effect of online shopping drivers and barriers on online shopping intention will not be different on Gen X and Gen Y consumers.	Correlation r_d: Drivers r_b: Barriers	r_d= (X)**.244**** (Y)**.458**** r_b= (X)**.134**** (Y)**.551****	Positive Correlation. Reject the Null hypothesis

H05: There is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= .749****	Positive Correlation

(NT: α = significance level, r= Pearson correlation coefficient)

7.3.1 CONCLUSION

Ease of access to internet has facilitated in purchasing goods and services online and this has become an integral part among all age groups. Online shopping provides wide range of choices, between buyers and sellers with customer satisfaction and retention as the most important parameter whether it is offline or online shopping. Present study thus analyzes the factors influencing consumers to shop online and also examines the factors that serve as major barrier in e-shopping. Consumers repurchase intention significantly depends on the experience they get while purchasing online. For improving customer experience and online purchases, it is elucidated that parameters like product quality, detailed information, efficient after sales service, easy mode of payment, safe and secured transactions, timely deliveries, etc., are very essential in reverting consumers back to a website. The present study exposes clear vision on how consumers will act and react while shopping online through e tailing companies. This study thus overcomes the shortcomings of previous studies and helps retailers to incorporate new consumers toward shopping in online mode and also helps in retaining previous consumers.

7.4 PROBLEMS AND LIMITATIONS

A research study is always associated with certain limitations. It is important to highlight how these limitations impacted the research findings:

- **Sample size/sample bias:** The sample count is limited to a population of 346 respondents from four different cities of Rajasthan, where people may have varied perceptions, thus, same result might not belong or apply to the whole population.

- **Access to data:** It was not possible to go through all the resources to gather data required for research since it takes a lot of time. Thus, the work might not have covered each aspect of the chosen subject.

- **Lack of time:** Research is a long-term study and time consuming. With the time constraints due to various reasons, researcher had tried to gather as much information as possible without compromising on the essence of mentioned subject.

- **Data collection:** There are various ways to collect data: interviews, surveys, questionnaire, etc. Information gathered through questionnaire and personal discussions for the study can be a real limitation since the answers and results might vary.

- **Cultural bias:** The respondents were mostly from the state of Rajasthan; therefore, they might not be representative of other states in India or other countries. Since cultural difference exist within regions of a country so the data might not represent the entire population.

- **Research methodology:** The researcher did not have sufficient knowledge on statistical analysis required for data analysis. Thus, to ensure reliability of data and validity of findings, learning and application of research methodology was very time consuming.

7.5 RECOMMENDATIONS FOR FURTHER RESEARCH

Since online consumer behaviour is a vast subject, there are several related areas which are left unturned by the researcher, thus paving the path for further study. Below are the recommendations by researcher for future studies in this area:

- This study has focused on selected cities of Rajasthan State under Tier II and III category but the consumer's risks may vary for other states. Future research may be conducted in other states of India or any other country to identify the facts and its generalizability. Even rural areas may be explored to get the ground level reality.

- In order to gain a deeper understanding of both the generations of Tier II and III cities regarding online shopping, an exclusive research may be conducted with certain new parameters.

- A comparative study of financial reports or different marketing strategies adopted by the top e marketers can be undertaken to get an insight of end results of consumers acceptance.

- Further research could draw a distinction between fashion freak and luxury consumers, since their shopping motivation and expectations could differ significantly.

- In the pandemic year of 2020, after COVID-19, a paradigm shift has been observed in the style of working, living, learning and even in shopping. People from all over the world have started responding differently as per their attitudes and beliefs. It will be an interesting future research opportunity to see how each dimension of online shopping might influence consumers belonging to various areas.

Summary

"A Study of Drivers and Barriers for Online Consumer Behavior in Rajasthan"

INTRODUCTION

"Knowing who your customers are is great, but knowing how they behave is even better".

[Jon Miller, Chief Product Officer, Demandbase]

Business and commercial activities are the backbone of overall growth and economic development of any country. This is such a dynamic field which always follows new trends and innovations. The emergence of internet has created a paradigm shift in these activities. e-Commerce is a wonderful example of internet based commercial activities. Gradually, many online business models are developing. One of such models is e-Retailing or e-Tailing which is a sub set of e-Commerce and basically a B2C (business to consumer) model. Companies have started interacting with consumers online via their marketing, selling or feedback getting activities about their products. e-Tailing provides platform to consumers to shop on internet without any time/place/product/price limitation. Another model, which is gaining momentum worldwide, is m-Commerce (mobile-commerce). It is the next generation wireless e-Commerce that needs no wire and plug-in devices. m-Commerce is a new panorama in business which enables mobiles phones to sell or buy products/services, access business information, do any transaction or transfer money etc. The best part of m-Commerce is that it offers considerable ubiquity, convenience, localization, personalization and intense customer orientation.

The trend of online shopping has revolutionized retail and has evolved to meet the changing needs of people. Consumers, due to lack of time and striking offers often tend to adopt electronic channels for purchasing their routine products. Thereby, rising use of internet by the youngsters have created immense

opportunities for online retailers. To get through this highly competitive market, most of the companies have begun using online portals with an aim of cutting marketing costs, communicate & disseminate information to sell their products on a larger platform, and take feedbacks by conducting customer satisfaction surveys. Customers not only perceive merits of online shopping in the form of buying a product but also, compare prices, product features and after sale services of a particular shopping portal. Hereafter, e retailers can develop constructive marketing approaches to convert potential customers into active ones by understanding the factors affecting consumers' buying behavior, and the associations between these factors.

Study on consumer behavior seeks to analyze the factors that influence a consumer's buying decision. For designing better strategies, it is fundamental for a marketer to examine the behavior of purchasers, as detailed information about buyer's likes or dislikes, helps a marketer anticipate the reaction of potential clients towards his contributions. Therefore, considering prior and post buying customer behavior would help in product promotion.

Currently, online shopping has gained popularity due to convenience and easiness to shop from home or office. Motives of interest in online shopping are the spare time & energy, cost comparison, continuous service and quick comparison of products a buyer needs to purchase. Shopping via apps has become eminent among online buyers with enormous number of standalone shopping apps. Mobile shopping habits of consumers induced the emergence of thousands of apps in mobile play store and app store.

An individual's outlook or frame of mind towards web-based shopping provocatively affects their conduct. Analysis of consumers' behavior and attitude towards web-based shopping has been the fundamental focus of online business; as understanding attitudes would reveal insight into inclinations and practices of people. Present day market is a hybrid of older and newer market concepts. Satisfying the online consumers is a prominent objective of current marketers. To understand buyer behavior, marketers employ strategies like screening, segmentation and attempts to explore aspects like, browsing aim of a consumer,

consumer's preferred channel, desired products, attitudes, habits and factors determining online purchase. Consumer behavior is affected by various factors like income, effect of media, and preference towards technology.

A vast number of researches have been carried out on web-based shopping across the world, there is a need for closer assessments or examinations on the web-based shopping behavior of buyers in nations like India. A large research gap still exists between developed and developing nations across the globe. Dewan and Kraemer (2000), in their investigation illustrated that this research gap confines the generalization of research results from developed nation scenarios to developing nation scenarios.

RESEARCH PROBLEM

Evolution of internet has a significant role in determining the pace of development at all levels of economy. With rapidly changing business environment and digitalization in all walks of life, business through online platform has emerged as an effective solution for global business activities. This transformation has led to a shift from bricks and mortar shopping to online shopping with numerous online business platforms developing every day. Though consumers have also started welcoming and adopting this new phenomenon, still it is yet to be in full swing. Consumers are somewhat reluctant to use it fully as they are facing various kinds of obstacles. It has been observed that consumers who are user friendly with technology or belong to developed area are more curious to use online shopping but consumers residing in Tier II and Tier III cities are still not contented with this culture of shopping.

The research, "A study of Drivers and Barriers for Online Consumer Behavior in Rajasthan" investigated various factors behind consumers' online shopping behavior. It attempts to present a clear picture of concerns and issues that exist in the adoption of online shopping across Tier II and Tier III cities of Rajasthan State and additionally, make e-retailers realize significance of various behavioral factors. Cumulatively, this study exhibited the ways for smooth flow of online shopping.

RESEARCH APPROACH

This study, based on both quantitative & qualitative research approach, analyses various factors that motivate consumers to do online shopping and also restrict them from online shopping platforms. Exploratory in nature, this research explores information about online shopping behavior of consumers and particularly those who are resident of the state of Rajasthan. Analytical approach was used to collect qualitative data through administration of suitable designed questionnaire. The main idea behind conducting this type of research was to discover significant variables and relationship between them. Study follows the guidelines of exploratory research in terms of reviewing literature, supervising consumers and analyzing insight and stimulations of consumers.

RESEARCH OBJECTIVES

An exploratory study of various factors affecting consumer behavior in online shopping is a research study that intends to analyze issues related to consumers behavior in online market segment. In the present scenario, with new technological advancements Indian markets have experienced an elementary change. Present study examines how an online buyer behaves from a base level to understand organizations' strategies by utilizing social networking sites and online platforms to establish better connection with their customers.

The study aims to examine context of consumers' online shopping behavior in India. The main objective of this study was to explore major factors which consumers consider while making online purchases and to expose those factors which create hindrance to online shopping. Moreover, throw light on the factors determining online buyer behavior in India by analyzing online buying trends in cities of the state of Rajasthan.

Specifically, objectives for the study being undertaken are listed below:

Objective 1:

To increase a better understanding of buying behavior of online consumers with special reference to selected cities of Rajasthan.

Objective 2:

To investigate the major drivers of online shopping behavior of consumers.

Objective 3:

To expose the major barriers in online shopping behavior of consumers.

Objective 4:

To study factors related to post purchase and repurchase behavior of online consumers.

Objective 5:

To provide road map for e-Tailing/m-Commerce companies to push non online shoppers to go for e-shopping.

HYPOTHESES DEVELOPMENT

Following list of hypotheses has been developed to identify relationship among variables considered for the present study:

Hypothesis 1(H_1):

Online shopping drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions, etc.) will have positive effect on consumers' online shopping intention.

Hypothesis 2(H_2):

Online shopping barriers (Usage, Value, Risk, Tradition etc.) will have effect on consumers' online shopping intention.

Hypothesis 3(H_3):

The effect of online shopping drivers and barriers of online shopping intention will be moderated by gender.

Hypothesis 4(H_4):

The effect of online shopping drivers and barriers of online shopping intention will be different on Gen X and Gen Y Consumers.

Hypothesis 5(H₅):

Good product quality, satisfactory after-sale services, easy return policy and design of web site will have positive effect on consumer's online repurchase intention.

POPULATION AND SAMPLE

The focus of the study was on non-metro Tier II and Tier III cities of Rajasthan to examine various dimensions of online shopping behavior of consumers having diversity of age, gender, income earned, profession etc. This study has been conducted in 4 cities of Rajasthan, 2 of which are Tier II cities (Jaipur and Kota) and other 2 cities are Tier III cities (Bhilwara and Chittorgarh).

A combination of probability and non-probability sampling procedures in selecting a sample is called 'mixed sampling design' or 'complex random sampling design' (Kothari, C.R). The study opts complex random sampling in which multistage sampling techniques have been used. To investigate consumers' online shopping behavior in the state of Rajasthan, first step was to select large primary sampling unit i.e., Rajasthan, then to select 4 different cities. Cluster sampling technique with the help of judgmental sampling methods have been adopted. Since study focus on consumers of Tier II and Tier II cities, the following cities have been selected:

TYPE	CITIES	JUDGMENTAL CRITERIA
Tier II	Jaipur	Capital of Rajasthan
	Kota	Educational Hub
Tier III	Bhilwara	Industrial and Business Activity Centre
	Chittorgarh	Historical Identification

Tier II cities are the cities having population more than 1 million and Tier III cities are the cities having population less than 1 million. In next stage of multistage random sampling, stratified sampling method has been used with the help of proportional allocation. 50 percent of sample constituted of Tier II cities and rest 50 percent comprised of Tier III cities. Additionally, samples from each city were kept proportional to population of the cities. The study is mainly confined to a sample of 384 consumers of selected cities of Rajasthan.

TOOLS FOR DATA COLLECTION

Both primary and secondary data has been gathered to ensure reliability of results obtained. Since respondents belonged to different cities, they had diverse characteristics & dimensions, thus user friendly, suitability designed and self-structured questionnaire method was adopted to collect primary data.

Secondary data was collected from various sources such as books, journals, research papers, reports of various experts' groups etc. Many online sources like Google Scholar, Science direct, Research gate, YouTube channels, other websites and reviews of consumers on various sites were also used for research purpose.

VARIABLES OF THE STUDY

A. Independent Variables: Performance expectation, effort expectation, social influence, facilitating conditions, Usage barriers, Value barriers, Risk barrier, Tradition Barriers, Good Product Quality, Satisfactory After-sale Services, Easy Return Policy, Design of Website, willing to Repeat Online Buying, Gender, Gen X, Gen Y.

B. Dependent Variables: Online shopping intention, making online purchase and re-purchase.

DATA ANALYSIS AND INTERPRETATION

After getting the questionnaires duly filled by respondents, tabulation of attained responses was done to summarize and organize the gathered information.

Both quantitative and qualitative questions were attempted at this stage. Data processing has been initiated with coding, editing and data sequencing for descriptive and statistical analysis.

- Descriptive analysis explains the distribution of demographic variables and inferences were drawn using tables and graphs.
- To test the reliability of questionnaire, Cronbach's Alpha reliability analysis was conducted which is one of the most recognized reliability tools.
- Weighted total and ranking for the respondent's opinion on factors influencing consumer purchase intention was calculated
- Inferential / statistical analysis have been performed using various test of significance such as Reliability Analysis, One way ANOVA and Pearson's Correlation.

RELIABILITY TEST FOR EACH SECTION OF THE QUESTIONNAIRE

Analysis of data should preferably begin with reliability test for the scales through Cronbach's Alpha to ensure internal consistency of information collected and get relevant results. In Cronbach's Alpha reliability analysis, the closer Cronbach's Alpha to 1.0, higher the internal consistency reliability. Reliability can take on values of 0 to 1.0, inclusive.

Section	Cronbach's Alpha	No of items
A	.871	23
B	.837	11
C	.714	5

Therefore, it is evident that reliability coefficient of all examined constructs in the questionnaire lies within acceptable range, as all these variables display Cronbach's alpha more than 0.7 which signifies higher internal consistency and good reliability of items included in statistical analysis. Thus, all the variables,

can be considered for further analysis without deleting any question from survey questionnaire.

An overall and compiled extract of data analysis has been presented to reveal actual motivators and drivers of online shopping. The findings are discussed in the light of objectives of this study in following sections:

OBJECTIVE 1:

To increase a better understanding of buying behavior of online consumers with special reference to selected cities of Rajasthan.

A. DESCRIPTIVE STATISTICS OF DEMOGRAPHIC DATA

Information regarding demographic attributes of respondents have been sought in section E of the questionnaire. For present study, researcher distributed 384 questionnaires to the respondents but only 346 questionnaires were found duly filled and useful for further analysis. The information regarding consumers and their buying behavior have been gathered considering various variables which were analyzed specifically. The findings are as follows:

Cities: Majority of the responses were from cities like Jaipur and Bhilwara, which marked a percentage of 39 percent & 36 percent respectively. The least percentage of respondents were from Chittorgarh city (12%).

Age: Majority of respondents belonged to the age group of 21-30 years, contributing to a total percentage of 35 percent. The least percentage of respondents were obtained in the age group of above 60 years (4%).

Gender: Majority of the respondents belonged to the male category (64%). The percentage of respondents belonging to the female category were 36 percent.

Marital Status: Majority of the respondents were married (80%), showing that married people were more likely to shop online. The percentage of respondents belonging to the single category were 20 percent.

Level of Education: Majority of respondents belonged to the graduate category (71%), percentage of respondents belonging to below graduates and professional qualifications were 11 percent & 18 percent respectively.

Occupation: Majority of the respondents belonged to self-employed category (41%). The least percentage of respondents belonged to student's category (9%).

Personal Income: Majority of respondents belonged to the income range of up to 5,00,000; (70%). The least percentage of respondents belonged to the income range of above 15,00,000; (2%).

Family Income: Majority of respondents belonged to the income range of up to 5,00,000 i.e., 64 percent. The percentage of respondents belonged to the income range of above 15,00,000 were only 3 percent.

B. DESCRIPTIVE ANALYSIS OF ONLINE SHOPPING BEHAVIOR OF THE RESPONDENTS

Respondents' online shopping behavior can be studied on the basis of various indicators such as what, when and how consumer shop online, how much and by which means they want to pay for online shopping etc.

- Location of Use of Internet
- Number of Years Since Using Online Shopping
- Frequency of Online Shopping during Previous Year
- Preference of Products in Online Shopping
- Quantum of Expenditure on Online Shopping in Previous Year
- Preferred Payment Option in Online Shopping

The findings of online shopping behavior of consumers can be summarized as:

- Mostly consumers preferred to shop at their homes or work places since it is easier and relaxing.

- Majority of the consumers have recently started using internet shopping as they doubted the product quality and delayed deliveries.

- Online banking transactions and booking tickets is most convenient and preferred service observed by consumers.

- Most of the consumers are frequent online purchasers as it saves time and is efficient than offline shopping.

- Consumers mostly opted for payment through debit card as it is a quick process and does not include complexities.

OBJECTIVE 2:

To investigate the major drivers of online shopping behavior of consumers.

Statistical analysis is conducted to find out impact of various factors of online shopping drivers on consumers' online shopping behavior. To analyze the information gathered by respondents, descriptive statistics, weighted average and ranking method has been used. The variables were grouped into four broader categories of independent variables namely Performance Expectation, Employee Expectation, Social Influence and Facilitating Conditions; and dependent variable, Online Shopping Intention.

RANKING & DESCRIPTIVE ANALYSIS OF ONLINE SHOPPING DRIVERS

The responses provided by 346 respondents towards twenty-three factors defining online shopping drivers have been tabulated and weighted total has been calculated, followed by ranking of each variable.

It is revealed that highest weight (1623) is given to the factor "anytime shopping". This shows that it is the most influential driver of online shopping. Hence, based on weighted total, rank 1 can be assigned to this factor. 96 percent of respondents have agreed to "Any time shopping" and only 4 percent have disagreed. The last rank is given to the factor "detailed and hidden information" which has a

weighted total of 1092, only 38 percent of respondents have agreed, 31 percent remained neutral and 31 percent have disagreed to this factor. This illustrates that though there is an ease of shopping, yet some consumers feel dicey about the product information provided on online portals.

OBJECTIVE 3:

To expose the major barriers in online shopping behavior of consumers.

The variables were grouped into four broader categories of independent variables namely, Usage barriers, Value barriers, Risk barrier and Traditional barriers; and dependent variables namely online shopping intention.

RANKING & DESCRIPTIVE ANALYSIS OF ONLINE SHOPPING BARRIERS

Researcher has identified eleven major barriers and the responses gathered have been cited as mentioned below. The data obtained by 346 respondents has been tabulated to calculate weighted total of each factor and assign a rank accordingly to understand the relative propensity of each variable defining barriers of online shopping.

It is observed that highest weight (1027) is given to the factor "Fear of Getting Damaged or Sub-Standard Products". This shows that this is the most hindering factor of online shopping. Hence rank 1 is assigned to this factor as 42.5 percent of respondents have agreed that they have a "Fear of Getting Damaged or Sub-Standard Products" in online purchases. The last rank is given to the factor "Not Well Versed with Internet & Online Transactions" which has a weighted total of 692, only 7.5 percent of respondents have agreed, 7.8 percent remained neutral while 84.7 percent have disagreed to this factor, which suggests that most of the internet users are well versed with online technology and they don't consider it as a major barrier in online shopping.

OBJECTIVE 4:

To study factors related to post purchase and repurchase behavior of online consumers.

The researcher identified 5 factors to investigate consumers' post purchase and repurchase behavior of online shopping

RANKING & DESCRIPTIVE ANALYSIS OF ONLINE SHOPPING SATISFIERS

The responses provided by respondents of selected cities towards variables defining satisfiers of online shopping are presented below. Weighted total has been calculated and overall ranks have been assigned. There are five factors which cumulatively indicate the satisfiers of online shopping

According to above analysis, it is observed from the tables and chart, that highest weight (1424) and mean value of 4.12 is given to the factor "willingness to repeat online shopping". Hence, rank 1 has been assigned to this factor as majority of the respondents have agreed that they are willing to purchase through internet as it has several benefits, additionally, 88.7 percent of respondent's intent to repurchase online. The last rank is assigned to "Procured Quality Products as Depicted" which has a weighted total of 1276. 76.6 percent of respondents have agreed that the products that they receive through online shopping are similar to the ones exhibited on respective internet portals, whereas, 19.7 percent have disagreed that they receive the exact product. Furthermore, the mean value for "Experienced Quality After-Sales Services" is noticeably high (3.96) suggesting that consumers are also satisfied with the after sales services provided by online shopping portals.

Therefore, descriptive analysis and ranking of various variables associated with online shopping intention gives an insight of understanding of customer experiences and expectations in e-commerce portals. Moreover, it can be broadly concluded that an individual's judgement about purchasing again a given service from same organization, is impacted by product quality, on-time deliveries, after

sales services, return & refund procedures, brand preferences and user-friendly websites.

TESTING THE HYPOTHESES

HYPOTHESIS	TEST APPLIED	RESULT	CONCLUSION
H_{01}: There is no effect of Online Shopping Drivers (Performance Expectation, Effort Expectation, Social Influence, Facilitating Conditions) on consumers' online shopping intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= .006****	Positive Correlation
H_{02}: There is no effect of Online Shopping Barriers (Usage, Value, Risk, and Tradition) on consumers' online shopping intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= -.682****	Negative Correlation
H_{03}: The effect of online shopping drivers and barriers on online shopping intention will not be moderated by gender. (m/f)	Correlation r_d: Drivers r_b: Barriers	r_d= (m)**.446**** (f)**.221**** r_b= (m)**.425**** (f)**.130****	Positive Correlation. Reject the Null hypothesis
H_{04}: The effect of online shopping drivers and barriers on online shopping intention will not be different on Gen X and Gen Y consumers.	Correlation r_d: Drivers r_b: Barriers	r_d= (X)**.244**** (Y)**.458**** r_b= (X)**.134**** (Y)**.551****	Positive Correlation. Reject the Null hypothesis

H05: There is no effect of satisfiers (good product quality, satisfactory after-sale services, easy return policy, design of web site and repurchase intention) on consumers online repurchase intention.	ANOVA	**Less than 0.05**	Null hypothesis rejected at 5% α level
	Correlation	**r= .749****	Positive Correlation

STATISTICAL INFERENCES

ANOVA of online shopping drivers with respect to consumers' online shopping intention.

- Online shopping drivers namely performance expectation, effort expectation, social influence and facilitating conditions were analyzed with respect to consumers' online shopping intention.

- Findings inferred that online shopping drivers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the online shopping drivers showed a significant positive influence on the consumers' online shopping intention.

Correlations of online shopping drivers with respect to consumers' online shopping intention.

- Findings of correlation study between the online shopping drivers and customers' online intention indicates that there is a positive relationship between online shopping drivers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes the rejection of null hypothesis.

ANOVA of online shopping barriers with respect to consumers' online shopping intention.

- Online shopping barriers namely usage, value, risk and tradition were analyzed with respect to consumers' online shopping intention.

- Findings inferred that online shopping barriers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the online shopping barriers showed significant impact on consumers' online shopping intention.

Correlations of online shopping barriers with respect to consumers' online shopping intention.

- Findings of correlation study between the online shopping barriers and customers' online intention indicates that there is a negative relationship between online shopping barriers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes that online shopping barriers affects consumers' online shopping intention significantly and negatively.

Correlation between online shopping drivers, barriers on online shopping intention and gender.

- Findings of correlation study between the online shopping drivers and barriers with respect to gender indicates the positive correlation.

- Results showed that 221 respondents of male showed a higher positive correlation than that of 125 respondents of female inferring that males were more likely than females to purchase online.

Correlation between online shopping drivers and barriers on online shopping intention Based on Gen X and Gen Y.

- Findings of correlation study between the online shopping drivers and barriers with respect to Gen X and Gen Y indicates the positive correlation.

- Results showed that 91 respondents of Gen Y people showed a higher positive correlation than that of 216 respondents of Gen X people, inferring that in Gen X, the probability of online shopping decreases, while among Gen Y, the probability of online shopping increases.

ANOVA of satisfiers with respect to consumers' online shopping intention.

- Satisfiers namely good product quality, satisfactory after sale services, easy return policy, design of web site and repurchase intention were analyzed with respect to consumers' online shopping intention.

- Findings inferred that satisfiers with respect to consumers' online shopping intention showed p-value less than 0.05, suggesting that the satisfiers showed a significant positive influence on the consumers' online shopping intention.

Correlations of satisfiers with respect to consumers' online shopping intention.

- Findings of correlation study between the satisfiers and customers' online intention indicates that there is a positive relationship between satisfiers and customers' online intention.

- Further, a statistical significance of Sig. 2-tailed less than 0.05, concludes the rejection of null hypothesis. It can be concluded that a consumer's repurchase intention from same organization or website is extremely impacted by the product quality, after sales service, easy return policy and design of websites.

OBJECTIVE 5:

To provide road map for e-Tailing/m-Commerce companies to push non online shoppers to go for e-shopping.

This objective aims to increase the practical viability of research. The above discussed objectives and hypotheses with various statistical analysis comprehensively define the factors influencing consumers buying intention which is indeed a complex phenomenon. Furthermore, the findings can assist e retailers in determining a road map to push non online shoppers go for e-shopping. A well explained relationship among stimulus-organism-response suggests framework for e retailers. The drivers and barriers to online shopping, satisfiers and the analysis of moderators clarify their relative significance in online shopping.

Hereby, the strategic recommendations for web retailers are mentioned below:

"Security of online payment" is main concern of consumers, and only a limited number of internet shopping websites are able to fulfill this requirement. This is not simply a problem for the ICPs (internet contents providers)'s business, but also the ISPs (internet access service providers) banks, and IT security companies'. There is a noticeable requirement for joined-up initiatives to make on-line shopping less of a trouble. As information technology advances, more ICPs will deliver online-payment services, thus making online payment more prevalent. In this way, more customers could have faith in the internet security arrangements and be more confident in the integrity of market transactions.

"Product quality" is another crucial dimension to consider. Marketing on the internet cannot offer any escape from the conventional product quality imperatives associated with traditional marketing. Selling sub standards products on internet should not be mistaken with the idea that customers may not feel or touch the actual product prior to initiating the exchange process. E- sellers should maintain quality standard which in turn will encourage consumers to shop online. A brand image is completely interwoven with the product quality offered and consumers perceive lower risks associated with famous brands.

Another key consideration is "forum functions", that is, the idea of providing a forum area apart from routine product information, where customers are able to post comments or seek further information. Such forefront enables effective communication, confirm that suitable market intelligence is assembled and, very significantly, encourage joint learning amongst customers. Essentially, internet chat rooms may promote the word-of-mouth (source) credibility that is very important in business-to-business marketing and increasingly so in business to consumer marketing. In relation to "easy to operate search engines" requirement, successful marketers do provide a textbox, usually on the title page, through which customers only need to type the name of the product they want to find. It is suggested that marketers should list the detail of differentiated products in rows for comparison according to brand, type, style, colour, function, etc., so that customers can make comparisons more easily.

A key consideration for the organization is to examine to what extent cultural characteristics apprise not only product/service design but also web site design/atmospherics. The query to be considered by companies is what aspects of web site design marks the sustenance in market and whether there are shared aims across the province. The degree to which there is commonality between consumers is debatable. This can be viewed not only from a rural versus urban aspect but also between the geographical locations of cities. Similarly, the overall Confucian philosophical base of society may have a large impact on buyer behaviour and therefore on the design of web sites. From a societal perspective the more innovative a society is, more likely consumer is to use the internet.

Areas that would need to be considered by organizations in view of on-line satisfaction include web site design, the penetration of credit cards and therefore perceptions of risk and risk avoidance strategies. It is also important to consider the differences in purchase behaviour between certain product categories (e.g., low contact items of lower monetary value such as books/CD's and higher involvement items), intention to shop on-line, the impact of demographic

variables on consumer behaviour as well as attitudes towards the use and type of search engines.

On the whole, development of a sound marketing mix requires extensive consumer research to gain knowledge about target markets' needs, values, attitudes, etc. Some of the issues that need to be addressed in conducting consumer research for internet marketing purposes include; (a) cost effectiveness, (b) implantation of controls to ensure that the appropriate audience is surveyed, (c) response rate problems and how to overcome them, (d) validity of responses conducted over the internet and (e) security issues for respondents and researchers. There are also other broader strategic issues to be dealt with by marketers. They must, from the outset, come to a clear decision what role internet is to play in marketing strategy. More broadly, they must determine how internet marketing might impact corporate strategy.

CONCLUDING REMARKS

Ease of access to internet has facilitated in purchasing goods and services online and this has become an integral part among all age groups. Online shopping provides wide range of choices, between buyers and sellers with customer satisfaction and retention as the most important parameter whether it is offline or online shopping. Present study thus analyzes the factors influencing consumers to shop online and also examines the factors that serve as major barrier in e-shopping. Consumers repurchase intention significantly depends on the experience they get while purchasing online.

For improving customer experience and online purchases, it is elucidated that parameters like product quality, detailed information, efficient after sales service, easy mode of payment, safe and secured transactions, timely deliveries, etc., are very essential in reverting consumers back to a website. These drivers have emerged as a pivotal source for the success of e platforms. The contentment and satisfaction of online customers is highly reliant on the experience customer gets while buying on website. When people shop online, they favor whole process to

flow swiftly and smoothly. Therefore, e marketers must create such a mechanism that is user-friendly as well as provides safety and security assurance.

A consumer's online shopping intention may be affected by many factors like non availability of required gadgets, fear of not meeting required needs and products, not getting bang for the buck or threatening of leakage of financial details. These barriers may cause e marketers' catastrophe. Therefore, e marketers must inculcate the system loaded with automated data collection system, inventory management system, electronic data interchange, supply chain management and mobile commerce which is fully secured.

Online shopping platforms may have access across national boundaries, seamlessly around the globe. Ubiquity and universal standards with personalized interaction can create leading-edge image. Rich audio-visual experience, integrated supply chain and improved customer support system are few great features that persuade consumers to shop again. Consumer oriented strategies make consumers satisfied even after online transactions. Good customer relationships management (CRM) practices play important role to convert consumers repurchase intention into repurchase behavior.

Furthermore, according to the findings of the study, possible reason of male dominance may be higher number of males in population, their quick decision making and risk-taking ability. Normally, males are also financially independent and have the responsibility of family which might provoke them to spend more on web portals. Functional issues which satisfy utilitarian motives attract more to males. Hence, e-marketers should focus on strategies that make female consumers more active on online portals by providing them convenient, entertaining, fairly easy to use procedures, detailed information, offers & rewards as well as high quality products and services.

Age factor also plays a significant role in acceptance of new challenges, specifically technological advancements, in Gen Y, the probability of online shopping is more, as compared to Gen X. Generally, Gen X people are considered as loyal, thoughtful, decent and socially connected. Gen Y individuals on the

other hand keep pace with the modern dynamic era who are eager to learn every innovation, invention and information. Since Gen Y is more updated about the recent trends, they are quicker in accessing the system and taking decisions. Higher the technological and experiential aspects, better the Gen Y performance. Gen X category seek a sense of responsibility while Gen Y seeks the sense of authenticity.

When the effectiveness of a web portal encounters their expectation, consumers are more likely to consider that website as helpful and remain engaged. If the shopping experience is joyful, drives pleasure and customized & personalized besides formal products offers, e marketers may capture a big chunk of market share. E retailers ought to offer e platforms that have attractive appeal, uncluttered ambience as well as pertinent and relevant information. The present study exposes clear vision on how consumers will act and react while shopping online through e tailing companies. This study thus overcomes the shortcomings of previous studies and helps retailers to incorporate new consumers toward shopping in online mode and also helps in retaining previous consumers.

Research Scholar   Supervisor

Anita Nyati   **Dr. Kapil Dev Sharma**

(Reg. No. RS/284/16)   Date:

Date: Place: Kota

Place: Kota

Bibliography

BIBLIOGRAPHY

BOOKS

1. Adcock, D. & Ray, B. (1995). Marketing Principles and Practices. Second Edition, *Pitman Publishing.*

2. Chhabra, G., K. (2015). Consumer Behaviour. *Dreamtech Press.*

3. Douglas, S. P., & Craig, C. S. (1983). International Marketing Research. *Prentice-Hall, Inc.*

4. East, R., Wright, M. & Vanhuele, M. (2009). Consumer Behaviour: Applications in Marketing. Second Edition, *SAGE Publications Ltd.*

5. Kumar, S. R. (2017). Consumer Behaviour: The Indian Context (Concepts and Cases), Second Edition*, Pearson Publication.*

6. Kumar, D. (2015). Consumer Behaviour: Includes Online Buying Trends. *Oxford University Press.*

7. Kotler, P. & Keller, K. (2009). Marketing Management. Thirteenth Edition. *Pearson Publication.*

8. Nargundkar, R. (2008). Market Research: Text and Cases. Third Edition. *McGraw Hill Education.*

9. Kazmi, S. H. H. (2010). Consumer Behaviour and Marketing Communication. *Paperback, Excel Books Publishers.*

10. Strauss, J., & Frost, R. (1999). Marketing on the Internet. *Prentice-Hall, Englewood Cliffs*, NJ.

11. Schiffman, L. G., Wisenblit, J. & Kumar, S. R. (2015). Consumer Behaviour. Eleventh Edition, *Pearson Publication.*

JOURNALS

12. Brown, M., Pope, N. & Voges, K. (2003). Buying or Browsing? An Exploration of Shopping Orientations and Online Purchase Intention. *European Journal of Marketing,* 37(11/12).

13. Bhatnagar, A. & Ghose, S. (2004). A Latent Class Segmentation Analysis of E-Shoppers. *Journal of Business Research,* 57, 758-767.

14. Bhatnagar, A. & Ghose, S. (2004). Segmenting Consumers Based on the Benefits and Risks of Internet Shopping. *Journal of Business Research,* 57, 1352-1360.

15. Bhatnagar, A., Misra, S. & Rao, H. R. (2000). On Risk, Convenience, and Internet Shopping Behavior. *Communications of the ACM*, 43(11), 98-105.

16. Behjati, S., Othaman, S. (2012). What Drives Consumers' Online Shopping? Conceptual Review of Online Shopping Attributes Investigated in Previous Studies. *I.J.C.R.B.*, 3, 297-311.

17. Bajpai, A., Wen, C. & Lee. (2014). Online Buying Behavior: A Cross Country Study Between India and Taiwan. *I.J.R.F.M.,* 4, 23-46.

18. Burke, R. (1997). Do You See What I See? The Future of Virtual Shopping. *Journal of the Academy of Marketing Science,* 25 (4), 352-360.

19. Bellman, S., Gerald L. L. & Eric J. J. (1999). Predictors of Online Buying Behavior. *Communications of the ACM*, 42 (12), 32-38.

20. Clemes, M. D., Gan, C., & Zhang, J. (2014). An Empirical Analysis of Online Shopping Adoption in Beijing, China. *Journal of Retailing and Consumer Services,* 21(3), 364-375.

21. Childers, T.L., Carr, C.L., Peck, J. & Carson, S. (2001). Hedonic and Utilitarian Motivations for Online Retail Shopping Behavior. *Journal of Retailing,* 77, 511-535.

22. Chiang, K. & Dholakia, R.R. (2003). Factors Driving Consumer Intention to Shop Online: An Empirical Investigation. *Journal of Consumer Psychology,* 13 (1/2), 177-183.

23. Cronbach, L. J. (1951). Coefficient Alpha and The Internal Structure of Tests. *Psychometrika*, 16, 297-334.

24. Chiu, Y., Lin, C. & Tang, L. (2005). Gender Differs: Assessing A Model of Online Purchase Intentions In E-Tail Service. *International Journal of Service Industry Management,* 16, 416-435.

25. Das, S. & Behura, K.C. (2012). Future of Online Retailing in India. *VSRD-IJBMR,* 2, 280-291.

26. Donthu, N. & Garcia, A. (1999). The Internet Shopper. *Journal of Advertising Research*, 39(3), 52-58.

27. Degeratu, Alexandru, M., Rangaswamy, A. & Jianan, W. (2000). Consumer Choice Behavior in Online and Traditional Supermarkets: The Effects of Brand Name, Price, and Other Search Attributes. *International Journal of Research in Marketing*, 17 (1), 55-78.

28. Dholakia, R.R. & Chiang, K. (2003). Shoppers in Cyberspace: Are They from Venus Or Mars and Does It Matter? *Journal of Consumer Psychology* 13 (1/2), 171-176.

29. Goldsmith, R.E. (2000). How Innovativeness Distinguishes Online Buyers. *Quarterly Journal of Electronic Commerce,* 1 (4), 323-333.

30. Goldsmith, R.E. & Flynn, L. (2005). Bricks, Clicks, And Pix: Apparel Buyers' Use of Stores, Internet and Catalogs Compared. *International Journal of Retail & Distribution Management,* 33 (4), 271-283.

31. Ghosh, D. (2014). Why Indian E-Retailing Market is Still a Partly Success and a Partly Failure Story? *J Account Mark, An Open Access Journal*, 3(1).

32. Hsu, C. L., Wu, C. C., & Chen, M. C. (2013). An Empirical Analysis of The Antecedents of E-Satisfaction And E-Loyalty: Focusing on The Role of Flow and Its Antecedents. *Information Systems and e-Business Management,* 11(2), 287-311.

33. Hermis, P. S. & Rathiha, R. (2018). Online Purchase Behaviour of Indian Consumers – An Analysis. *International Journal of Management Studies*, V (4), 127-136.

34. Pradas, I. S., Miguel, P. F., García, H. Á., & PeláEz, C. J. (2013). Barriers and Drivers for Non-Shoppers in B2C E-Commerce: A Latent Class Exploratory Analysis. *Computers in Human Behavior*, 29(2), 314-322.

35. Jarvelainen, J. (2003). The Impact of Prior Online Shopping Experience on Future Purchasing Channel Choice, *Proceedings of the 11th European Conference on Information Systems*, 19(21), 127.

36. Kapoor, D. (2014). E-Tailing: A Case Study on Myntra.com. *IJAR,* 4(4), 10-12.

37. Kumar, R. & Bakshi, G. (2012). A Study of Indian Online Consumers and Their Buying Behaviour. *IJRESS*, 2, 267-270.

38. Keen, C., Wetzels, M., de Ruyter, K. & Feinberg, R. (2004). E-Tailers Versus Retailers: Which Factors Determine Consumer Preferences? *Journal of Business Research,* 57, 685-695.

39. Kannaiah, S. A. D. (2015). Predicting Purchase Intention of Online Consumers using Discriminant Analysis Approach. *European Journal of Business and Management*, 7(4), 319-323.

40. Kacen, J. J., Hess, J. D., & Chiang, W. Y. K. (2013). Bricks or Clicks? Consumer Attitudes Toward Traditional Stores and Online Stores. *Global Economics and Management Review,* 18(1), 12-21.

41. Liang, T., & Huang, J. (1998). An Empirical Study on Consumer Acceptance of Products in Electronic Markets: A Transaction Cost Model. *Decision Support Systems*, 24, 29–43.

42. Lian, J. W., & Yen, D. C. (2014). Online Shopping Drivers and Barriers for Older Adults: Age and Gender Differences. *Computers in Human Behavior,* 37, 133-143.

43. Liang, T. P. & Jin-Shiang, H. (1998). An Empirical Study on Consumer Acceptance of Products in Electronic Markets: A Transaction Cost Model. *Decision Support Systems*, 24, 29-43.

44. Limayem, M., Khalifa, M. & Frini, A. (2000). What Makes Consumers Buy from Internet? A Longitudinal Study of Online Shopping. *IEEE Transactions on Systems, Man, and Cybernetics-Part A: Systems and Humans*, 30(4), 421-432.

45. Liao, Z. & Cheung, M. T. (2001). Internet-Based E-Shopping and Consumer Attitudes an Empirical Study. *Information & Management,* 38(5), 299-306.

46. Mahmood, M. A., Bagchi, K. & Ford, T. C. (2004). On-Line Shopping Behavior: Cross-Country Empirical Research. *International Journal of Electronic Commerce,* 9(1), 9-30.

47. Miyazaki, A. D. & Fernandez, A. (2001). Consumer Perceptions of Privacy and Security Risks for Online Shopping. *The Journal of Consumer Affairs,* 35(1), 27-44.

48. Rastogi, A. K. (2010). A Study of Indian Online Consumers & Their Buying Behavior. *International Research Journal*, 1, 80-82.

49. Rodgers, S. & Harris, M. (2003). Gender and E-Commerce: An Exploratory Study. *Journal of Advertising Research.* 43(3), 322-330.

50. Rohm, A.J. & Swaminathan, V. (2004). A Typology of Online Shoppers Based on Shopping Motivations. *Journal of Business Research,* 57 (7), 748-757.

51. Rajamma, R.K., Paswan, A.K. & Ganesh, G. (2007). Services Purchased at Brick and Mortar Versus Online Stores, And Shopping Motivation. *The Journal of Services Marketin*g, 21 (3), 200-212.

52. Shim, S. I., Forsythe, S., & Kwon, W. S. (2015). Impact of Online Flow on Brand Experience and Loyalty. *Journal of Electronic Commerce Research*, 16(1).

53. Swilley, E. & Goldsmith, R.E. (2007). The Role of Involvement and Experience with Electronic Commerce in Shaping Attitudes and Intentions Toward Mobile Commerce. *International Journal of Electronic Marketing and Retailing,* 1 (4), 370-384.

54. Song, J. H. & Zhang, J. Q. (2004). Why Do People Shop Online? Exploring the Quality of The Online Shopping Experience. *American Marketing Association, Conference Proceedings, AMA Winter Educators' Conference,* 15, 154-160.

55. Shih, H. (2004). An Empirical Study on Predicting User Acceptance of E-Shopping on The Web. *Information & Management,* 41, 351-368.

56. Szymanski, David, M. & Richard, T. H. (2000). E-Satisfaction: An Initial Examination. *Journal of Retailing*, 76 (3), 309-322.

57. Susskind, A. (2004). Electronic Commerce and World Wide Web Apprehensiveness: An Examination of Consumers' Perceptions of the World Wide Web. *Journal of Computer-Mediated Communication*, 9(3).

58. Swaminathan, V., Lepkowska, W. E. & Rao, B. P. (1999). Browsers or Buyers in Cyberspace? An Investigation of Factors Influencing Electronic Exchange. *Journal of Computer-Mediated Communication*, 5(2).

59. Slyke, C. V. Comunale, C. L. & Belanger, F. (2002). Gender Differences in Perceptions of Web-Based Shopping. *Communications of the ACM*, 45(7), 82-86.

60. Samadi, M. & Yaghoob, N. A. (2009). A Survey of the Effect of Consumers' Perceived Risk on Purchase Intention in E-Shopping, *Business Intelligence Journal,* 2(2), 261-275.

61. Sharma, S. & Mittal, S. (2010). Prospects of E-Commerce in India, *Proceedings of ISCET*, 43-44.

62. Singla, B. B., Kumar, P. & Kaur, R. (2012). Online Shopping: An Innovative Tool of Google Success. *IJMIE,* 2, 240-263.

63. Teltzrow, M., Meyer, B. & Lenz, H.J. (2007). Multi-Channel Consumer Perceptions. *Journal of Electronic Commerce Research,* 8, 18-31.

64. Vijayasarathy, L. (2004). Predicting Consumer Intentions to Use On-Line Shopping: The Case for An Augmented Technology Acceptance Model. *Information & Management,* 41, 747-762.

65. Venkatesh, V. & Morris, M.G. (2000). Why Don't Men Ever Stop to Ask for Directions? Gender, Social Influence, And Their Role in Technology Acceptance and Usage Behavior. *MIS Quarterly*, 24, 115-139.

66. Warrington, P. T., Gangstad, E. & Feinberg, R. (2007). Multi-Channel Retailing and Customer Satisfaction: Implications For E-CRM. *International Journal of E-Business Research,* 3 (2), 57-69.

67. Wolfinbarger, M. & Gilly, M. (2001). Shopping Online for Freedom, Control, and Fun. *California Management Review*, 43(2), 34-56.

68. Weinberg, B. D. (2000). Don't Keep Your Internet Customer Wait Too Long at the (Virtual) Front Door. *Journal of Interactive Marketing*, 14(1), 30-39.

69. Zhou, L., Dai, L. & Zhang, D. (2007). Online Shopping Acceptance Model – A Critical Survey of Consumer Factors in Online Shopping. *Journal of Electronic Commerce Research*, 8 (1), 41- 62

THESES/RESERARCH PAPERS

70. Bashir, A. (2013). Consumer Behavior Towards Online Shopping of Electronics in Pakistan. *MBA International Business Management, Seinäjoki University of Applied Sciences*.

71. Vidya, M. (2017). A Study on Consumer Behaviour Towards Online Shopping in Tamil Nadu. *School of Management Studies, The Gandhigram Rural Institute*.

72. Jain, K. (2020). Study of Consumer Buying Behaviour Towards Online Shopping in Selected Major Cities of India. *Jagannath University, Jaipur.*

73. Lindmark, E. (2015). The Influence of Online Consumer Reviews on Consumer Buying Behavior in the Buying Process, With a Focus on High and Low Involvement Products. *Luleå University of Technology*.

74. Hasslinger, A., Hodzic, S. & Opazo, C. (2007), Consumer Behaviour in Online Shopping. *Kristianstad University.*

75. Lingling, G. (2015). Understanding Consumer Online Shopping Behaviour From the Perspective of Transaction Costs. *University of Tasmania.*

76. Xiang, X. (2002). Determinants of Consumer Behavior in An E-Commerce Environment. *The University of Maine.*

77. Agyapong, H. A. (2018). Exploring the Influential Factors of Online Purchase Intention in Finland. *Vaasan Ammattikorkeakoulu University of Applied Sciences, International Business.*

78. Gupta, N. (2009). A Study of Online Shopping Behaviour of College going Young Adults. *University School of Management Studies, Delhi.*

79. Kanchan, U., Kumar, N. & Gupta, A. (2015). A Study of Online Purchase Behaviour of Customers in India. *School of Management, Gautam Buddha University.*

80. Kumari, N. (2017). Segmenting the Online Consumer Market by Online Purchase Behaviour In Eastern India Perspective. *Icfai University Jharkhand Ranchi.*

WEBSITES

81. https://www.ibm.com/blogs/journey-to-ai/2020/06/a-learning-guide-to-ibm-spss-statistics-get-the-most-out-of-your-statistical-analysis/

82. https://www.spss-tutorials.com/basics/

83. http://www.sussex.ac.uk/its/pdfs/SPSS_Brief_Guide_19.pdf

84. https://www.lexjansen.com/wuss/2006/tutorials/TUT-Suhr.pdf

85. https://www.statisticssolutions.com/structural-equation-modeling/

86. https://www.statisticssolutions.com/amos/#:~:text=AMOS%20is%20statistical%20software%20and,covariance%20or%20causal%20modeling%20software

87. http://www.emeraldinsight.com

88. http://www.pinterest.com

89. https://www.investopedia.com/terms/w/weightedaverage.asp

90. https://www.google.co.in/books/edition/Statistical_Methods_for_Ranking_Data/vsJpBAAAQBAJ?hl=en&gbpv=1&printsec=frontcover

91. https://conjointly.com/kb/descriptive-statistics/

92. https://www.statisticshowto.com/calculate-percentages/

93. https://byjus.com/weighted-average-formula/

94. https://www.skillsyouneed.com/num/graphs-charts.html

Published Papers in UGC Refereed Journals

ONLINE SHOPPING: AN EXPLORATORY STUDY

Ms. Anita (Nyati) Maheshwari
Assistant Professor (Business Administration)
Govt. Commerce Girls College, Kota

Abstract - E-commerce and online shopping are not new anymore. Whether people are shopping online or not, they are well aware of this emerging model. A great combination of business activities and use of internet have changed the economy drastically. The most beneficial factor is that now things can happen in the shortest span of time with utmost satisfaction. But still the acceptance level is not up to the mark.

This paper presents a detailed discussion on consumers' behavior while shopping online. The paper explores the main factors which motivate the consumers to shop online and the factors which create hurdles in online shopping.

Keywords: E-Commerce, E-Retailing, Consumer Behavior, Online Shopping.

1 INTRODUCTION

Business and commercial activities are the backbone of overall growth and economic development of any country.This is such a dynamic field which always follows new trends and innovations. The emergence of internet has created a paradigm shift in these activities. E-Commerce is a wonderful example of internet based commercial activities. Gradually, many online business models are developing. One of such models is E-Retailing or E-Tailing which is a sub set of E-Commerce and basically a B2C (business to consumer) model. Companies have started interacting with consumers online via their marketing, selling or feedback getting activities about their products. E-Tailing provides platform to consumers to shop on internet without any time/place/product/price limitation. On world level, Amazon.com is a major player of E-Tailing, facilitating wider choices of products of various brands at global level.

India is also experiencing this unique phenomenon, creating the perfect environment for niche marketing with the aim of attracting new business, retaining the current business and developing its brand identity. Though, Indian online market (E-Tailing or M-Commerce) is still at its "development stage" yet a huge consumer base creates a great potential for future. To explore the opportunities and to keep pace with global scenario, it has become imperative to speed up the online efforts. Adoption of the latest technology and communication channels, focus on quality products and consumer satisfaction, continuous research and development, soothing web site designing, better customer relationship management, distribution efficacy, unique merchandising, strong branding and understanding consumer behavior are some of issues which should be dealt with carefully.

1.1 Main Objectives
The proposed study will examine the context of consumers' online shopping behavior in India. The main objective of the study is to explore the main factors which consumers consider while making online purchases and to expose the factors which create hindrance to online shopping. Specifically, the objectives for the study being undertaken are listed below:

- To increase a better understanding of buying behavior of online consumers.
- To investigate the major drivers and barriers of online shopping behavior of consumers.
- To study factors related to post purchase and repurchase behavior of online consumers.

1.2 Scope of the Study
To unlock the potential of e-Tailing/m-Commerce, to convert innumerable possibilities into reality and to capture immense opportunities; it has become imperative to understand various aspects related to consumers making online purchasing. Many researches and studies have been done to get insight of this socio technical phenomenon which is visible worldwide but very few studies have been conducted in India. And, it is a diverse country, having a huge consumer base with different demographics, cultural and social characteristics, it is highly significant to analyze the behavior of online consumers within

Indian milieu. The geographical area in which the study is performedis Kota city of Rajasthan.

2 REVIEW OF LITERATURE

Webster's Dictionary, defines, "consumer behavior is all psychological, social and physical behavior of potential customers as they become aware of, evaluate, purchase, consume and tell other people about products and services."

Kotler P. and Armstrong G, defined consumer buying behavior in the book "Principles of Marketing" that it refers to the buying behavior of final consumers – individuals and households who buy goods and services for personal consumption.

Arulkumar S. and Kannaiah D. (2015), conducted a descriptive study to determine the relationship among the different variables of online shopping intention. The authors used discriminant analysis approach to identify the online shopping intention based on shopping experience.

Shim S., Forsythe S. and Kwon W. (2015), investigated the relationship between online consumers' skill, perceived challenge, online flow, brand experience and brand loyalty. The study proposed that online flow positively influences brand experience and then brand loyalty.

Upadhyay P. and Kaur J. (2015), have discussed online shopping behavior of consumers in Kota city. The authors identified factors affecting online shopping behavior and satisfaction level of online shoppers in this exploratory study. Further they concluded that the most preferred product is travelling ticket and the safest mode of payment is cash on delivery.

Lian J. and Yen D.(2014), conducted a study of online shopping drivers and barriers for older adults in Taiwan and found that performance expectation and social influence are major drivers for older adults and, value, risk and tradition are major barriers.

Riquelme I. and Roman S.(2014), have dealt with retailers' deceptive practices and conducted a comparative study between online and offline contexts to identify the influence of consumers' cognitive and psychographic traits. The authors did the study regarding technological products using confirmatory factory analysis and linear structural relations. The results suggested that the effects of consumers' cognitive factors and risk aversion on perceived deception are more relevant when consumers shop online than offline shopping.

Bhandari N. and Kaushal P. (2013), conducted an exploratory study in Tier II study to find out factors that a consumer considers while doing online shopping. The authors adopted factor analysis for result and concluded with these factors- trust, information, convenience, experience, effortless shopping and bargaining.

Swilley E., and Goldsmith R. (2013) carried out a very interesting study about two major holiday shopping days. In U.S., Black Friday and Cyber Monday are considered as profitable days by consumers due to heavy discounts and offers. The study compared consumers' preference and attitude between mall shopping i.e. on Black Friday and online shopping i.e. on Cyber Monday. The results demonstrated that consumers prefer online shopping on Cyber Monday due to its convenience.

Technopak white paper (2013), has issued the paper regarding E-tailing in India. The paper presents latest and forecasted facts and figures about Indian E-tailing market and it's potential. The growth of e-tailing will positively affect employment, growth of allied industries, entrepreneurship and lower transaction cost.

Javadi M., et al (2012), conducted a study in Iran to analyze various factors affecting online consumers' behavior. The authors proposed a model in which financial risk, product risk, convenience risk, non-delivery risk, infrastructural variables, return policy, attitude, subjective norms, perceived behavioral control and domain specific innovativeness are independent variables and dependent variables are attitude and online shopping behavior. The results suggested that financial risk and non-delivery risk negatively affected attitude toward online shopping behavior.

Rose S., Hair N. and Clark M (2011), published a paper on the online customer experience of B2C model. A comprehensive review and critical analysis of literature was presented with a conceptual framework of online customer experience. The paper concluded that positive customer experience leads to online re-purchases.

Lee H. and Chang E. (2011), explored consumer attitude toward online mass customization using Extended Technology Acceptance Model. The statistical research,

conducted in Korea, had dependent variables as follows- perceived usefulness, perceived ease of use, perceived enjoyment, perceived control, attitudes toward online mass customization, willingness to purchase and to make recommendation to friends.

3 RESEARCH METHODOLOGY

The research design will be both exploratory as well as descriptive in nature. The purpose of the study is to gain knowledge about online behavior of consumers and particularly those who are staying in Kota. The approach was analytical to collect qualitative data through administration of suitably designed questionnaire.

- ➢ Sample Design
- ➢ The sample size used for the study is 100. Convenience sampling technique has been used.
- ➢ Data Sources
  - • Primary Data: Data collected through structured questionnaire from respondents.
  - • Secondary Data: Various information obtained from the existing research reports, surveys, articles published in journals, newspapers etc.
- ➢ Data Analysis

The study has used descriptive statistics for data analysis.

3.1 Major Drivers for online shopping behavior

The number of consumers buying online and the amount being spent by online consumers are continuously increasing. Statista.com reported that online retail e-commerce salesin India in 2009 was 3.8 billion USD which reached to 23 billion USD in 2015. The data is showing a tremendous growth and positive forecast. The huge customer base creates a need for the companies to know more ins and outs about the consumers, for instance, what online shoppers actually need, when they shop, what motivates them to shop online etc.

A large number of studies have been conducted already on the subject that showed many of the different motivators. Performance expectation is one of the most important factors which emphasizes on convenience, less time consuming, efficient shopping, enjoyable shopping experience, reliable product quality and quick delivery of products. Some researchers also mentionedabout efforts expectation which means privacy, comfort of home, unbounded by time and hassle free of traffic, crowd and pollution. Another motivator may be social influence in terms of status symbol or benefits of consensus opinion of friends and family members. Facilitating conditions are again one of the major drivers of online shopping that focus on availability of computer, internet, knowledge of working online, net banking or debit/credit card etc.

## 3.2 Major Barriers for online shopping behavior

In spite of great opportunities availablefor online shopping market, there are some factors that create hindrance for online shoppers -

- • **Risk of Fake –** It has been observed& objected by a lot of people that they were delivered Fake or counterfeit product by the online merchant (and in some cases even old/used product were sent to the customer). Such acts of some rogue merchants make the entire online platform untrustworthy.
- • **Variation in Size, colour –** Sometimes, especially for Apparels, it is difficult to assess exact size, colour and design of the product.It makes the buyer uncomfortable for shopping online.
- • **Urgent purchases –** e-Tailers have started delivering the same day in Metro cities but in Tier-2 & Tier-3 cities, it still takes time (Further it may even get delayed due to some abnormal reasons liker strike, accidents etc), so for any urgent purchase a buyer cannot depend on online purchase.
- • **Tradition –** Traditionally people used to purchase the things after seeing/checking it physically, whereas online shopping is completely digital, so some people (specially aged above 40 year) are a bit reluctant to adopt the change.

3.3 Data Analysis and Interpretation
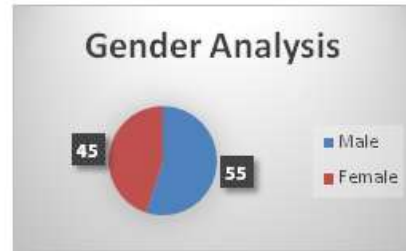
Table 1: Online shopping Analysis

Response	Percentage
Yes	60
No	40
Total	100
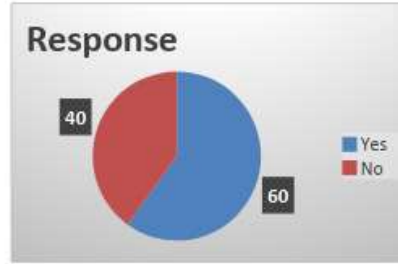
The above table and pie chart shows that around 60 % respondents are indulged in online shopping.
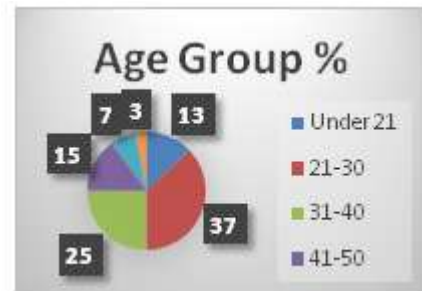
Table 2: Gender Analysis

Gender	Percentage
Male	55
Female	45
Total	100

The above table and figure show that out of 100 respondents, 55 % are males while 45 % are females.

Table 3: Age group Analysis

Age Group	Percentage
Under 21	13
21-30	37
31-40	25
41-50	15
51-60	7
Above 60	3
Total	100

From the above table and figure, it is clear that the highest percentage of online shoppers is 37 % of age group 21-30, which indicates that 21-30 age group people are more active in online shopping. Age group 31-40 is on second highest
position with 25%.

Table4: Marital Status Analysis

Marital Status	Percentage
Married	65
Single	35
Total	100
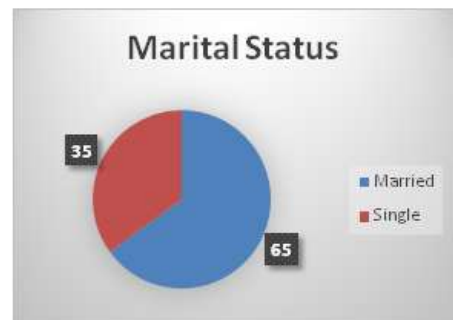
From the above pie chart, it is clear that in this survey, 65% of the respondents have their status as Marriedwho are shopping online while 35% are Single. It shows that Married people are more likely to go for online shopping than the single ones. Sellers should do efforts to push single people to go for online shopping.

Table 5: Employment Category Analysis

Employment Category	Percentage
House Maker	05
Service Class	38
Business Class	16
Professional	25
Student Community	16
Total	100

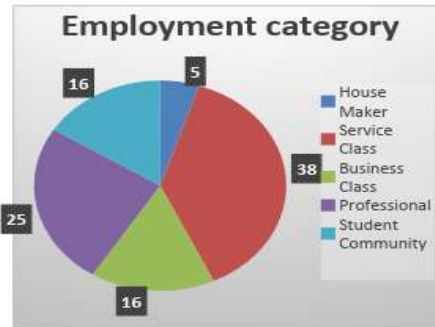The above figure shows that 38% people are Service class who are shopping online followed by professional with 25%. Business class and students community are at par with 16%. Only 5% are house makers doing online shopping.

Table 6: Own Income Analysis (Rs per annum)

Own Income slab	Percentage
Up to 5,00,000	28
5,00,000 to 10,00,000	37
10,00,000 to 15,00,000	22
Above 15,00,000	13
Total	100

The above figure shows that 37% of the people who are shopping online have their own income of Rs 5 Lacs to 10 Lacs, whereas 28% people have their own income upto Rs 5 Lacs. 22% of the people shopping online have their own income of Rs 10 Lacs to 15 Lacs and 13% are having income of more than Rs 15 lacs.

Table 7: Family Income Analysis (Rs perannum)

Family Income slab	Percentage
Up to 5,00,000	23
5,00,000 to 10,00,000	38
10,00,000 to 15,00,000	24
Above 15,00,000	15
Total	100

It's evident from the above table andfigure that 38% of the people who are shopping online have their family income of Rs 5 Lacs to 10 Lacs, whereas 24% people have their family income of Rs 10 Lacs to 15 Lacs. 23% of the people shopping online have their family income upto Rs 5 Lacs and 15% are having income of more than Rs 15 lacs.

Table 8: Product Category Analysis

Product Category	Percentage
Books	7
Movie Tickets	10
Travel booking	15
Banking	05
Electronic Gadgets	30
Apparels& Accessories	25
Grocery Items	03
Others	05
Total	100
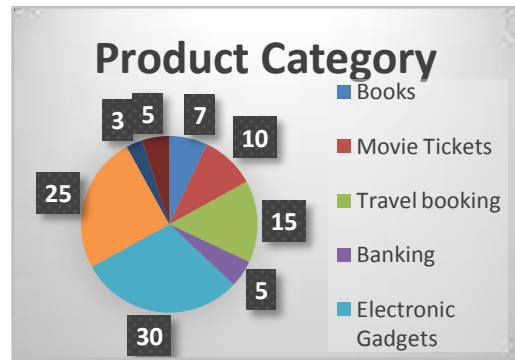
The above figure shows that most sought after product from online shopping is Electronic gadgets with 30% people go for it, Apparels & accessories comes at second position with 25% of the people purchasing online. Travel booking comes at third position with 15% of the people booking it online. Other categories have moderate takers.

Table 9: Mode of Payment Analysis

Mode of Payment	Percentage
Net Banking	10
Debit Card	20
Credit Card	12
Cash on Delivery	50
Other Apps/ Mode	8
Total	100

The above pie chart shows that the most preferred pay mode is Cash on delivery and a whopping 50% people like to pay at the time of delivery. Debit card is the second most preferred pay mode. Other mode of payments are less used.

4 SUMMARY OF FINDINGS
On the basis of the information collected from the survey, some inference can be drawn out. The summative findings are listed here:
- The very firstfinding of the study is that nearly 60 % of respondents are using online shopping model. This is a mile stone in the e commerce industry.The growth shows that now shoppers are having trust in the online shopping.
- A huge chunk of male youngsters (21-30 age group) who are professionals or jobbers are very much interested in online shopping.
- Again, higher income plays an important role in online shopping behavior of consumers.
- Still the most preferred product in online shopping is buying Electronic gadgets where generally big discounts are offered by E-commerce sites.

- Mostly respondents like to pay at the time of Delivery perhaps because other modes still lack in trust.

4.1 Limitations of the study
- The study focused only on consumers residing in Kota city.
- The conclusions derived from the study may not be able to generalize due to small sample size.

5 SUGGESTIONS AND CONCLUSIONS

The study intended to analyze the various issue related to consumers behavior and e-tailing market. In India, this sector is still unexplored and undeveloped fully in terms of market size, market share, customer satisfaction, brand loyalty, technological advancement, safety issues and policy making. Hence, this research will be proved as a mile stone in Indian context (specifically regarding Tier-2& Tier-3 cities of Rajasthan) by providing ground level analysis.

The research shows that e-tailers must work hard on the issues related to consumers. Payment options should be simplified as well as fully secured. Other app option can be a great success if implemented properly. Product quality creates a trust in this mechanism which ultimately provides exponential growth in the sector.

Various reports and researches have suggested the huge potential in Indian e-tailing market but the mechanism need to be improved. Therefore, the findings may contribute to the e-tailing companies to understand how different consumers, based on different demographic attribute, perceive and respond to the online offers. It would be useful for further researches also.

References
Journals
1. Chang, S., & Chou, C. (2011). Factors affecting user's online shopping behavior: Integrating the constraint-based and dedication-based relationship perspectives. African Journal of Business Management, 5(2), 370-382.
2. Christy M. K. Cheung, C. M. K., Zhu, L., Kwong, T., Chan, G. W. W., &Limayem, M. (2003, June). Online consumer behavior: A review and agenda for future research. 16th Bled eCommerce Conference eTransformation. Bled, Slovenia, 194-218.
3. Chung, E. (2001). Factors influencing purchase decisions of onlineapparel shoppers. Unpublished doctoral dissertation, University of California,Davis.
4. Doherty, N. F., & Chadwick, F. E. (2010). Internet retailing: the past, the present and the future. International Journal of Retail & Distribution Management, 38(11/12).
5. Liang, T. P., & Huang, J. S. (1998). An empirical study on consumeracceptance of products in electronic markets: A transaction cost model. DecisionSupport Systems, 24, 29-43.
6. NJKoyuncu, C., & Lien, D. (2003). E-commerce and consumer's purchasingbehavior. Applied Economics, 35, 721-726.
7. Noort, G V., Kerkhof, P., &Fennis, B. M. (2007). Online versus conventional shopping:Consumers' risk perception and regulatory focus. CyberPsychology& Behavior, 10, 731-733.
8. Schlosser, A.E., White, T. B., & Lloyd, S. M. (2006). Converting web site visitors into buyers: How web site investment increases consumer trusting beliefs and online purchase intentions. Journal of Marketing, 70 (2), 133-148.
9. Scott, J.T. (2000). Clicks and mortar: the future of e-commerce. OfficeSolutions, 17(4), 35-39.
10. Venkatesh, V. (2000). Determinants of perceived ease of use: integratingcontrol, intrinsic motivation, and emotion into the technology acceptance model.Information System Research, 11(4), 342-365.
11. Yang, B., Lester, D., & James, S. (2007). Attitudes toward buying online as predictor ofshopping online for British and American respondents. CyberPsychology & Behavior,10, 198-203.
12. Zhou, L., Dai, L., & Zhang, D. (2007). Online shopping acceptance model: A critical survey of consumer factors in online shopping. Journal of Electronic Commerce Research, 8 (1), 41-62.

Books
- Kothari C.R (2010), "*Research Methodology, Methods and techniques*", New Age International Publishers.
- Peter &J.Paul (2009), "Consumer Behavior", Irwin/ McGraw Hill Publications
- Sharma D P (2009), "E- Retailing, Principles and Practice", Himalaya Publishing House

Websites:
- www.googlescholar.com
- www.en.wikipedia.org/wiki/Consumer_behaviour
- www.onlinelibrary.wiley.com

Changing Consumer Behaviour with Online Shopping in Rajasthan

Anita Maheshwari
Research Scholar,
Deptt. of Business Administration,
University of Kota,
Kota, Rajasthan, India.

Abstract

The secret to more sales is as simple as understanding consumer behavior. We are all different, but in many instances our brains are prone to react in a similar manner. Understanding these subtleties in the human mind can help our business find creative ways to ethically move more buyers towards saying "Yes!" to our products or services. The online shopping trend has replaced the traditional trend of shopping in the world. Availability of several online shopping stores, variety of things and designs, fixed price, easy home delivery within no time and the time saving factor etc. are the things that are making online shopping more and more popular day-by-day. Online shopping has reached everywhere and every person with the exception of few places and persons. Rajasthan is not an exception as well. Though a typical state known for its ancient rigid socio-cultural, moral and religious culture, it seems to have accepted and approved the concept of online shopping. As a result, there is a tremendous change in the behavior of consumers. Once there was a phase of time when one would buy the required things through barter system, but now internet and access to android phones have changed the things. The emergence of the nuclear family system, settling down in cities, working conditions, hectic schedule, shortage of time, change in choices and preferences, income status etc. force the people in Rajasthan to go for online shopping.

Designed on the burning issue of online shopping, the paper encompasses all the major aspects of the theme, and is a theoretical study based on the secondary data found available in the various journals and theses.

Introduction

Beginning from the barter system to the online shopping, the shopping has undergone several phases and trends. The most popular shopping trend that is still in existence is the traditional shopping through the retail shops in the local markets that make the various articles of daily and casual needs available to the customers. The shopping trends that emerged from time to time in the various periods of history also reveal the change in the consumer behavior caused by the change in the situation, economic condition, family size, willingness and readiness to buy etc. Barter system was recognized as the first form of the retail. As time passed currency was exchanged with goods and services. Hawkers carried out the first retailing in push carts followed by Kirana stores called 'Mom and pop up' stores. Lastly, manufacturing era necessitated the small stores and specialty stores. It was a seller market still than this point of the time with limited numbers of brands available. Of the various factors that determine the consumer behavior it is the economic factor that includes- 1. Disposal personal Income 2. Size of family income 3. Income Expectations 4. Propensity to consume and save income 5. Liquidity of funds, and 6. Consumer Credit.

Kapil Dev Sharma
Research Guide & Director
Academics,
LBS Group of College,
Kota, Rajasthan, India.

Online Shopping

The form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser is called online shopping. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. Online shopping has been around for about twenty-five years. It has grown in popularity significantly. Today, we can purchase nearly anything online. In fact, retail

experts say that online shopping will soon overtake traditional shopping in monetary terms.

Popular Online Shopping Sites in Rajasthan

At present, as in the other parts of India, in Rajasthan, there are several sites that facilitate the online shopping and supply the demanded and purchased articles within no time. Flipkart.com., Amazon.in., Snapdeal.com., Jabong.com., Myntra.com., Localbanya.com., Homeshop18., Infibeam.com. These names are known almost to every literary and conscious consumer.

Obviously, the concept of online shopping has been there for the last two or three decades, but now it has taken such a speed that does not seem to be controllable for years in future. It has caused a threat to the traditional retail shopping for which has ever since been a source of livelihood and income to millions of shopkeepers in India. However, despite all this, the phase of online shopping which seems to have taken every one in its grip, is going to continue for years in future.

Objectives of The Study

1. To attempt to be familiar with the consumer behavior
2. To have a peep into the changes emerging in the consumer behavior at present
3. To explore the causes of the changes in the consumer behavior
4. To have an idea about the market system and its implications
5. To trace the various shopping patterns in Rajasthan that the history has witnessed
6. To concentrate on the shopping patterns prevailing in Rajasthan
7. To analyze the priority of the type of shopping pattern in the modern context
8. To go into the depth of the online shopping pattern in Rajasthan
9. To be familiar with the various online shopping apps that facilitate the shopping made by the consumers all over Rajasthan
10. To find out the articles that are in demand through online shopping
11. To point out the process of online shopping
12. To explore the various causes of the popularity of online shopping
13. To comment on the advantages and disadvantages of online shopping
14. To find out the reaction of the local salesman against the online shopping
15. To explore the problems of online shopping being faced by the consumers
16. To predict the future of online shopping in Rajasthan

Review of Literature

Shweta Tanwar (2009) in her study entitled: "Online Shopping: A New Generation of Shopping" (A Study in Indian Perspective) enlists the following features of online shopping-1. It is based on the concept of flexi time, 2. It can be accessed from anywhere, 3. One can evaluate many online shopping stores at a time, 4. There is provision of replacement of product if it is not as per the aspiration of the customer, and 5. Casual shopping

Susmit Jain (2011) in A Critical Study of Consumer Preferences Towards Organized Retail in Jaipur finds out that after years of unorganized retailing and fragmented 'kirana' stores, the Indian retail industry has finally begun to move towards modernization. New marketing formats like departmental stores, hypermarkets, supermarkets and specialty stores are spearheading the modernization drive. In Jaipur, Rajasthan, Retailing concept is fast catching up the minds of the consumers and organized retail sector is expected to rise in the next five years. But the consumer retailing needs differ from region to region and across different cities. The consumer decision processes depend on the consumer behavior. Consumers are often studied because certain decisions are significantly affected by their behavior or expected actions.

Dr. Shiv Prasad, Dr. Amit Manne and Dr. Veena Kumari (2014), in their study entitled Changing Face of Buyers' Behaviour Towards Online Shopping of Financial Products in India (A Case Study of Rajasthan State) observe that due to the vast usage of Internet, the buying patterns have been changed. It has changed the way goods are purchased and sold, resulting to the exponential growth in the number of online shoppers. However, a lot of differences concerning online buying have been discovered due to the various consumers' characteristics and the types of provided products and services. Attitude toward online shopping and goal to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by other factors like consumer individuality, situational factors, product distinctiveness, previous online shopping understanding and faith in online shopping.

Aishwarya Goyal (2015) in her research paper entitled Rising Trends of Online Shopping In India observes that the rising use of internet in India provides an impetus to online shopping. Now Consumers are increasingly adopting electronic channels for purchasing their daily needed products. The increasing use of Internet by the younger generation in India is creating opportunities for online retailers. To stay ahead in highly competitive market these days most of the companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in the markets. Companies are also using the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers perceive benefits of online shopping not only in the form of buying product but also to compare prices, product features and after sale service facilities they will receive if they purchased the product from particular website.

Mohamed Sa, Ali & Ramya N. (2016), in their study Factors affecting consumer buying behavior observe that consumer Buying Behaviour refers to the buying behaviour of the ultimate consumer. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. An individual and a consumer is led by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors, etc.. and is influenced by cultural trends as well as his social and societal environment. By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy, a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales.

Kit Smith (2016) in How to Understand and Influence Consumer Behaviour states that the study of consumer behavior includes:

1. How consumers think and feel about different alternatives (brands, products, services, and retailers)

1. How consumers reason and select between different alternatives
2. The behavior of consumers while researching and shopping
3. How consumer behavior is influenced by their environment (peers, culture, media)
4. How marketing campaigns can be adapted and improved to more effectively influence the consumer

Deepak Jain (2017) in Analysis of Consumer Buying Behavior Towards Online Shopping: A Case Study Of Kota City- Rajasthan observes that online shopping refers to the process of purchasing products or services via the internet. The process consists of five steps similar to those associated with traditional shopping behavior. In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the internet and search for need related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post sales services are provided.

Dr. Satyam Pincha, Avinash Pareek & Kusum Lata Joriya (2017) in their jointly written article entitled An empirical study on online purchasing behaviour of women find out that 1. online customers use computer and Internet more often than others, 2. There are three main hurdles regarding online purchase which all women face whether they purchase online or not. In order of importance these are: Difficulty in exchange of money i.e. suspicious mode of payment, Botheration about online deception and misuse of personal information, 3. the main advantages to consumers regarding online purchasing were more opportune, followed by time saving and availability of various products at affordable rate which could not found in nearby stores, 4. To attract women for online purchasing there are three main aspects viz. Price, Catalogue and Advertisement services provided.

Princy Thomas (2018) in her Ph. D. thesis on An Assessment of Problems and Prospect of Organized Retail through Shopping Malls: A Study With Reference to Rajasthan observes that Rajasthan is also on the cusp of 'Retail Revolution'. The influx of modern retail concepts and modern retail giants like Metro, Wal-Mart, Zara, Decathlon etc. are undoubtedly the game changers in the organised retail scenario of Rajasthan. In Rajasthan, Shopping Malls is an epitome of organised retail. They are one of the most preferred and loved formats of organised retail. Due to natural development availability of retail space and aspiring population the 'mall culture' has made a foray into tier II cities of Rajasthan. In fact, smaller towns like Banswara and Bikaner are also venturing into the 'mall culture' with the development of Shopping Malls.

iResearch Services (April 2, 2018) under the head Five Common Factors Influencing Consumer Behaviour, enlists the following determinants of consumer behavior-

1. Marketing Campaigns that include advertisements
2. Economic Conditions
3. Personal Preferences
4. Group Influence
5. Purchasing Power

Hypothesis

1. Consumer behavior is changeable
2. Demand, price, easy accessibility and quality of the products etc. determine the consumer behavior
3. Commercial advertisements play a dominant role in changing the consumer behavior
4. Conventional shopping is fast being replaced by the online shopping
5. Media plays a vital role in making the online shopping popular in Rajasthan
6. Accessibility of the android phones is responsible for the enhancement of the online shopping in Rajasthan
7. As in the other parts of India, in Rajasthan too, the online shopping is being more and more popular day-by-day
8. Online shopping facilitates the consumers
9. The people in the villages of Rajasthan are less interested in online shopping than the people in the cities of Rajasthan
10. The educated prefer the online shopping to the conventional shopping in market
11. The uneducated prefer the conventional shopping in market to the online shopping
12. Online shopping, though has its own limitations, has caused risk to the conventional shopping through markets

Methodology

      The methodology used here involves thorough study of the related literature on online shopping and its impact on the consumer behavior available in the various national and international offline and online journals; selection of some of the relevant studies for the sake of a detailed discussion on the issue of online shopping in the context of Rajasthan in particular; content analysis of the selected studies with a special focus on the objectives of the studies, reviews, alternative and null hypothesis, research methodology, tools and techniques; formulation of hypothesis regarding the places in Rajasthan where the online shopping is tremendously changing the consumer behavior, and about the factors that are responsible for diverting the consumers from the conventional patterns of shopping; adoption of inductive method and historical-analytical approach to arrive at the fruitful findings and conclusion.

Findings & Conclusion

1. There are several determinants of the consumer behavior, but it is the economic factor that plays a dominant role in determining it
2. Since the time man started living in an organized way, and developed a sense of satisfying his needs through buying, several trends have occurred
3. The shopping or buying trend began with the barter system, and the latest trend of shopping known to the people is online shopping
4. Online shopping has caused risk to the traditional pattern of shopping
5. Internet has brought about a revolution in the field of shopping patterns.
6. Internet through various magnetic advertisements, is responsible for the growing inclination of the consumers to online shopping
7. Marketing campaigns made through advertisements are capable of drawing the attention of the consumers
8. Online shopping is the most popular trend of shopping among the educated working persons, businessmen and women who, because of time constraints prefer it to the traditional modes of shopping
9. Online shopping facilitates the customers in getting the required things in time at home, and saves their time
10. Online shopping is popular all over Rajasthan, but the consumers in the cities and towns of Rajasthan are more inclined to it than the consumers in the villages
11. The Digital India Campaign is airing online shopping more and more
12. Online shopping has both the positive and the negative aspects
13. Several online shopping apps are serving the customers throughout Rajasthan
14. Since the shopping delivery centres are not in every city and town of Rajasthan, still there are thousands of customers who fail to shop online despite being aspirants and willing
15. The future of online shopping in Rajasthan is bright

References

Aishwarya Goyal- Rising Trends of Online Shopping In India, Biz and Bytes (Vol. 6. Issue: 2, 2015)

Deepak Jain- Analysis of Consumer Buying Behavior Towards Online Shopping: A Case Study Of Kota City- Rajasthan, ResearchGate, January 2017

Dr. Satyam Pincha, Avinash Pareek & Kusum Lata Joriya- An empirical study on online purchasing behaviour of women, International Journal of Commerce and Management Research, Volume 3; Issue 6; June 2017; Page No. 60-64

Dr. Shiv Prasad, Dr. Amit Manne and Dr. Veena Kumari- Changing Face of Buyers' Behaviour Towards Online Shopping of Financial Products in India (A Case Study of Rajasthan State), AIMA Journal of Management & Research, February 2014, Volume 8 Issue 1/4

Kit Smith- How to Understand and Influence Consumer Behaviour, Marketing, October 28, 2016

Mohamed Sa, Ali & Ramya N.-Factors affecting consumer buying behavior, ResearchGate, September 2016

Princy Thomas- An Assessment of Problems and Prospect of Organized Retail Through Shopping Malls: A Study With Reference to Rajasthan, Ph. D. Thesis, University of Kota, Kota (Rajasthan), January 2018

iResearch Services, Applied Intellect Blog, April 2, 2018

Shweta Tanwar-"Online Shopping: A New Generation of Shopping" (A Study in Indian Perspective), IndianMBA.com, April 27, 2009

Susmit Jain- A Critical Study of Consumer Preferences Towards Organized Retail in Jaipur, ResearchGate, October, 2011

Survey
Questionnaire

QUESTIONNAIRE

The study is being undertaken by Anita Nyati, A Doctoral Scholar of the University of Kota, Kota.

The questionnaire is divided into 5 sections.

Section A

Under this section, the researcher intends to uncover the level of **"Online Shopping Drivers"**. You are requested to tick the check box that best indicates the degree to which you agree or disagree with each of the following statements using the rating scale:

[SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree]

A	Performance Expectation of Online Shopping	SD	D	N	A	SA
1	It is convenient.					
2	It is less time consuming.					
3	It provides efficient shopping.					
4	It provides enjoyable shopping experience.					
5	It offers reliable product quality.					
6	It enables quick delivery of products.					

B	Effort Expectation of Online Shopping	SD	D	N	A	SA
1	It provides me privacy during shopping.					
2	I can shop at ease while at home.					
3	It provides facility of 'any time shopping'.					
4	It provides relief from heavy traffic, crowd and pollution.					
5	It provides detailed & hidden information also.					
6	It provides greater choice out of varied brands.					
7	It provides price comparison facility.					
8	It provides users reviews.					
9	It provides sufficient time to take decision.					

C	Social Influence of Online Shopping	SD	D	N	A	SA
1	Now a day it's considered as status symbol.					
2	It offers the benefits of consensus opinion of family members.					
3	My friends use it and endorse me to use it.					

D	Facilitating Conditions of Online Shopping	SD	D	N	A	SA
1	I have required facilities for online shopping.					
2	I am well versed with computer, internet and online shopping.					

		SD	D	N	A	SA
3	I have access to net banking, mobile banking, debit/credit card facility and can use them at ease.					
4	I can take required security measures.					
5	If any trouble, I am competent to settle any dispute(s).					

Section B

This section belongs to **"Online Shopping Barriers"**. You are requested to tick the appropriate check box in front of the barriers.

[SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree]

Usage, Value, Risk and Tradition Barriers of Online Shopping		SD	D	N	A	SA
1	Online shopping is cumbersome & frustrating.					
2	I don't have computer /mobile with quality net connectivity.					
3	I don't have access to debit/credit/net banking facility.					
4	I am not well versed with internet & online transactions.					
5	I might get wrong product for my needs.					
6	I might be overcharged for some products.					
7	I might purchase unwanted products due to presumed promotions.					
8	I might get damaged or substandard products.					
9	I am fearful that my bank/credit card details may be hacked or misused.					
10	I feel incompetent to settle any disputes.					
11	I am fearful of ambiguity as I find no assistance to guide me.					

Section C

Following are the **'Satisfier'** which prompts you to repeat online behavior. You are requested to tick the appropriate check box against the satisfier which suits to your opinion:

[SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree]

Satisfiers- Good product quality, Satisfactory after sale services, easy return policy, design of web site and repurchase intention		SD	D	N	A	SA
1	My earlier online shopping transactions proved that I procured quality products as depicted.					
2	I experienced quality after sales services.					
3	I have not faced any trouble to return the unwanted product.					
4	I feel that layout & design of online shopping web sites are informative and supportive in taking buying decisions.					
5	I am willing to repeat online buying.					

Section D

Following are the general statements relating to your **"Online shopping behavior"**. You are requested to tick the appropriate option(s) against the suitable alternative(s) in your case:

1. **I use internet at:**

   (a) Work place ☐   (b) Home ☐

   (c) College/Institution ☐   (d) Cybercafé ☐

2. **I am using online shopping since last:**

   (a) 1 Year ☐   (b) 2 Years ☐

   (c) 5 years ☐   (d) More than 5 Years ☐

3. **During the previous one year, my online purchase frequency was:**

   (a) Once in a year ☐   (b) Twice in a year ☐   (c) 3 Times ☐

   (d) 5 Times ☐   (e) 10 Times ☐

   (f) More than 10 times ☐

4. **I prefer to purchase online only for the following products:**

   (a) Books ☐   (b) Movie Tickets ☐   (c) Travelling Tickets ☐

   (d) Banking ☐   (e) Electronic gadgets ☐

   (f) Fashion accessories ☐   (g) Apparels ☐

   (h) Grocery items ☐   (i) General items ☐

    (j) any other(s) please specify………………………..

5. **My previous year's online shopping bill was around (in Rupees)**

   (a) Up to Rs. 10,000/- ☐   (b) Up to Rs.20,000/- ☐

   (c) Up to Rs. 50,000/- ☐   (d) Above Rs. 50,000/- ☐

6. I prefer and use following payment option(s):

(a) Net banking ☐   (b) Debit card ☐

(c) Credit Card ☐   (d) Cash on delivery ☐

(e) others (please specify)……………..

Section E

This section comprises statements pertaining to your **'Demographic Profiles'**. Please tick the appropriate option to complete them:

1. My age is (in years):

(a) Under 21 ☐   (b) 21-30 ☐

(c) 31-40 ☐   (d) 41-50 ☐

(e) 51-60 ☐   (f) above 60 ☐

2. My gender:

(a) Male ☐   (b) Female ☐

3. My marital status is:

(a) Married ☐   (b) Unmarried ☐

4. My city of residence:

(a) Chittorgarh ☐   (b) Bhilwara ☐

(c) Kota ☐   (d) Jaipur ☐

(e) Any other place…………………

5. My work status is:

(a) Home maker ☐   (b) Service class ☐

(c) Business class ☐   (d) Professional (self employed) ☐

(e) Student Community ☐

6. **My own income is (Rs. Per annum):**

    (a) Up to 5,00,000/-   ☐   (b) 5,00,000/- < 10,00,000/-   ☐

    (c) 10,00,000/- < 15,00,000   ☐   (d) Above 15,00,000/-   ☐

7. **My family earnings are (Rs. Per annum):**

    (a) Up to 5,00,000/-   ☐   (b) 5,00,000/- < 10,00,000/-   ☐

    (c) 10,00,000/- < 15,00,000 ☐   (d) Above 15,00,000/-   ☐