

**SEGMENTING THE ONLINE CONSUMER MARKET BY
ONLINE PURCHASE BEHAVIOUR IN EASTERN INDIA
PERSPECTIVE**

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BY

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THESIS COMPLETION CERTIFICATE

This is to certify that the thesis “**Segmenting the Online Consumer Market by Online Purchase Behaviour in Eastern India perspective**” submitted by Nidhi Kumari in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy is an original work carried out by her under our joint guidance. It is certified that the work has not been submitted anywhere else for the award of any other Degree or Diploma of this or any other University. We also certify that she complied with the plagiarism guidelines of the University.

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EXECUTIVE SUMMARY

Unfulfilled demands being met through the online market, is it here to stay? This is the important question facing the industry. Be it the big malls or the online market they have to compete for space in the same market with all retail formats. The formats which will survive will be decided by the consumers. The format which will rule will also be decided by the same set of consumer. Thus mapping consumer behavior and responding to it is the prime task for all marketers, more so for the technology loaded online market. The old consumer market seemed to be very simple. The aim was to expand the market size continuously for achieving economies of scale. But today, the new customer market is mostly based on information management and digital revolution. Today's consumer market is made up of older and newer elements and is basically a hybrid.

Advantages and unique features of online market are many. The IT revolution has changed the style of shopping by offering it on touch of fingertips via online shopping. It has simplified the purchasing style to one click, like going from one shop to another for purchasing. Today people can shop anything at any place at any time and get it shipped at their doorstep by doing just few clicks. Online shopping has influenced the consumer behaviour in many ways like for example more consumer capability, availability of information, more commodities, spontaneous sale, availability of multiple shopping websites, flexi- time and place convenience etc.

Therefore the single label, homogeneous market is a short story that no longer

exists for online retail sector. Today the mass market has been disjointed and melting into number of particles due to factors like technology, education, income and media which dictates the mood of the consumer leading to a pattern of consumer behavior. At present need of the consumer market is to think afresh to identify and satisfy their potential customers of online consumer market. Marketers must employ a strategy of segmentation, screening the market as being made of small segments based on their buying behaviour.

We need to understand online consumer behaviour with reference to the following questions:-

1. Why is consumer browsing?
2. What type of channel does the consumer prefer?
3. What type of products appeal to consumers?
4. What drives consumers online and what are their habits?
5. What are the factors affecting online purchases?

It is clear that proper comprehension of how the consumer behavior which is distinct from the way they act offline. Consumer characteristics are specific to online consumer behaviour and can be segregated based on the fact that the consumers are in control of the information they receive.

Luckily it is possible for marketers to detect what exactly the online consumer is looking for and they can customize the responses based on data inputs.

Therefore, testing of the variables which affects online shopping decision is very important. A segmentation analysis on the basis of variables which affect e-shopping decision helps online retailers to understand the need of their target market more clearly.

Hence in laconic way problem can be summarized that we have difficulties in segmenting the online consumer market - Not much work has been done for the same in the Indian perspective.

An wide-ranging literature survey has been carried out on pertinent research in the subject matter of customer behaviour, online consumer behaviour, market segmentation, factors affecting online consumer behaviour, meaning of shopping with respect to gender, online and offline shopping behaviour, factor analysis and cluster analysis for market segmentation, consumer way of thinking and acting when confronted with online trade, understanding the determinants of web shopping with respect to trust and security factor of online shopping, IT factors affecting consumer behaviour, understanding consumer attitude with respect to trust, trust factors in Indian E-Commerce, overview of online business, importance of the design and presentation of webpage in e commerce eliciting a particular consumer behavior, significance of demographic profiles of online users; gender, age and education on web shopping etc.

Research Objectives drawn from research problem statements are as follows:

1. To study the effect of online shopping on consumer purchase behavior.
2. To compare the effectiveness of online shopping on consumer purchase behavior demographically (gender, occupation, residing place, age, and education).
3. To identify e- shoppers segment on the basis of online shopping behaviour.

To reach these objectives, consumer purchase behaviour (dependent variable) is investigated by a structured questionnaire consisting of 35 items (factors of online consumer market as independent variable) and with the help of Principal Component Method of Factor Analysis, these 35 variables have been reduced to eight components which can explain the impact of online shopping on consumer purchase behaviour.

Hypothesis:

FOR OBJECTIVE NO. 1:

H₀₁: There is no significant effect of online shopping factors on online purchase behaviour.

FOR OBJECTIVE NO 2:

H₀₁: There is no significant difference on the effect of online shopping factors across categories of **educational qualification** (up to graduation, post graduation, professional).

Ho2: There is no significant difference on the effect of online shopping factors across categories of **age** (below 30 years, 30-50 years, above 50 years)

Ho3: There is no significant difference on the effect of online shopping factors across categories of **gender** (male, female)

Ho4: There is no significant difference on the effect of online shopping factors across categories of **occupation** (Working, Non- Working)

Ho5: There is no significant difference on the effect of online shopping factors across categories of **residing place** (Urban, Rural)

[Under each hypothesis there were 35 cases as each demographic factor (5 different demographic factors) has been tested against 35 factors of online shopping. Therefore there were total 175(35 x 5) cases in objective no. 2.]

FOR OBJECTIVE NO. 3:

Ho1: There are no significant bases of segmentation on the basis of online shopping behaviour

Research Methodology:

It is an empirical research study that follows a descriptive research design.

Data has been gathered by various means, the primary data was collected through survey done via a well- structured questionnaire consisting of 30 items for the pilot survey which was slightly modified with 35 items for the final survey. Likert's 5 Point type Scale has been used to identify various factors mentioned in the hypothesis.

Secondary Data was collected from a variety of sources as mentioned in references.

Sample size: The sample Size consisted of 829 individuals belonging to Eastern India.

Sample element: The sample elements were an individual over 18years old who would at least surf the net.

Sample Procedure: Simple random sampling.

Statistical Analysis of the Data has been done using statistical tools namely

- ✓ Factor analysis,
- ✓ Mann-Whitney U Test,
- ✓ Kruskal- Wallis Test, and
- ✓ Cluster analysis.

With the help of Principal Component Method of Factor Analysis, the number of variables has been reduced to eight significant components or factors which can explain consumer purchase behaviour. To compare the effect of online shopping on consumer purchase behaviour demographically Mann-Whitney U Test has been applied for gender (male, female), occupation (working, Non Working) and residing place (urban, rural) whereas Kruskal- Wallis Test was applied on age (below 30 years, 30-50 years, above 50 years) and education (up to graduation, post graduation, professional). Here with the help of Cluster analysis a segmentation topology consisting four clusters was created.

The research findings are as follows:

Customer's profile of data collected.

1. **Educational Qualification:** Out of 829, the majority of the respondents i.e. 393 (47%) were under graduates while 237 (or 29%) were professional and 199 (or 24%) were post graduates.
2. **Residing Place:** 20% respondents were from rural background whereas 80% were from urban area.
3. **Income:** Almost Out of 829 the majority of the respondents were dependent (41%) or 343 while (26%) or 213 were having their monthly

income between Rs. 40,000-Rs. 80,000, (18%) or 150 were having their monthly income below Rs. 40,000 and (15%) or 123 were having their monthly income above Rs. 80,000. It's the next new generation net savvy student's community which is driving the online market.

4. **Occupation:** 56% of the total respondents were non-working and 44% were working people.
5. **Age:** almost 57% of online shoppers were below 30 years of age while 32% were within 30 and 50 years and only 11% were above 50 years. This can easily be explained as computer is a new phenomenon and very few people over 50 years would have learnt the skills in class room environment to operate a computer while below 30 years everyone would have done so.
6. **Gender:** 56% of the total respondents were male and 44% were female.

ONLINE SHOPPING FACTORS:

1. **Time Convenience:** 64% strongly agreed while another 22% somewhat agreed thus it can be concluding that most respondents considered time convenience as a major reason for buying online.
2. **Place Convenience:** (43%) strongly agreed another 37% somewhat agreed with the proposition that the online shopping offers place convenience. Together they accounted for 80% an overwhelming majority.

3. **Ease of Price Comparison:** Around 70% either strongly agreed or somewhat agreed with the proposition and out of the rest 19% remained neutral. This is a very good reason to register this as a valid reason for buying online.
4. **Easy Access to Information:** On easy access to information 34% strongly agreed 32% somewhat agreed, 19 % stayed neutral and only 15 % were against this factor.
5. **Infinite Choice In Products And Services:** On infinite choice in products and services 42% strongly agreed another 29% agreed taking the agreement to an overall 71%. From this we can conclude that indeed the online retail shops have given sufficient choice to shoppers to win their hearts and this became a major reason for shoppers to make purchases online.
6. **Ease of Access to Customer Review:** On Ease Of Access To Customer Review 29% strongly agreed another 27% agreed taking the agreement to 56% overall.
7. **Male: No Shopping Traffic or Crowds / Female: No Shopping Traffic or Crowd:** In both the cases (male and female) majority of the respondents were in agreed side of the propositions. The response across the gender is consistent and the overcrowded market offers more problems than pleasure for shoppers. The online retail comes as a relief to most and they can avoid the traffic or crowd when buying online.

8. **Better Price:** On better price the strongly agreed and somewhat agree added up to 56% and those who were neutral were 24%. Thus a mere 20% disagreed with the proposition. The perception overall with the respondents is that there is comparatively better pricing on the online market as compared to traditional and other retail formats.
9. **Better Security (Payment and Delivery):** Of the 829 respondents 62% felt better security from the online retailers in payment and delivery. This is a clear shift from the traditionally stance of doubting sales people thinking they will probably act like the peddlers and dupe the people of their hard earned money.
10. **Fewer Expenses:** Out of 829 respondents, 71% agreed that online shopping reduces the other incidental expenses that accrued due to traditional shopping.
11. **No Compulsive Shopping:** 70% of the total respondent agreed that there were no compulsive shopping. Means buying online is a well-planned process and does not normally lead to compulsive buying.
12. **Discreet Purchases:** 63% of the total respondents agreed with the proposition and very few (14%) disagreed with the proposition.
13. **Save Time:** 48% which is almost half the respondents strongly agreed with the fact that online shopping saves time and another 24% agreed to the statement. In total, 72% who agreed with the proposition 'save time'.

14. **Better after Sales Service:** 56% of the respondents were sure of the after sales service while almost half 44% were doubtful.
15. **24/7 Availability For Any Problem:** Around 62% agreed on the 24/7 availability of the customer helpline for any problem that they may face. However, while 21% were neutral and some appear to have had problem with helpline but they form a minority of 17 percent.
16. **Easy Payment Option:** 71% were agreed with the proposition while only 12% disagreed with it.
17. **Easy Placing Order:** 70% agreed with the proposition while only 11% disagreed with it.
18. **Better Scope of Discount:** 63% agreed on the scope of discount. Hardly 14% disagree with the proposition and 23% were neutral.
19. **Easy Maintenance of Purchase Records:** 47% of respondents agreed strongly with the proposition and another 29% also tend to somewhat agreed leaving just about one fifth who did not understand the same.
20. **Better Security for Personal Detail:** 66% agreed that the online retailers have a Better Security for Personal Detail. Very few, only 13% did not agree with the proposition.
21. **Faster Service:** An overwhelming majority (62%) confirmed the fast service that the online retailers have brought in with tougher competition for the retailers online the world over. Very few (16%) did not agree with the proposition.

22. **Proper Billing:** 62% agreed with the proposition. Hardly 16% disagree with the proposition and 22% were neutral.
23. **Quick Return Policy:** 66% somewhat agreed that the online retailers have a quick return policy. Very few only 18% have had any kind of adverse experience.
24. **Cash on Delivery Option:** 56% of respondents agreed that 'cash on delivery option' is satisfactory and available, however 25% have not had the option as most retailers provide the facility for limited pin codes.
25. **No Wait Period:** Almost 80% somewhat agreed that there is quick delivery and goods are available and dispatched at once as are received in time but 9% have had negative experience.
26. **Quick Refund:** 51% somewhat agreed with quick refund but the other 49% have had poor or no experience of the process.
27. **Details Match Product Delivered:** Here is a case where online retailers have a real challenge. 50-50 split almost 30% have had a problem and 24% neutral 46% somewhat agreed with the proposition.
28. **No Price Change on Delivery (Additional Cost Added):** Only 19% disagreed with the proposition. While 24% were neutral, 57% have had good experience and no additional costs were charged to them.
29. **After Sales Service:** 61% of the total respondents were agreed with the proposition whereas 22% disagree with it.

30. **Decrease in Price on Website Soon After Delivery:** 48% of the total respondents were agreed with the proposition while 38% did not agree and 32% were neutral.
31. **Quality Promised / Delivered:** 50% were agreed on the positive side of the proposition while 28% disagreed and 22% were neutral.
32. **Ease Of Buying:** Strongly agreed is 21% these were the tech savvy who have no problem in handling software, another 40% too can manage and somewhat agreed with the proposition, with 25% fence sitters did not ready to commit their position and 14% who have a problem.
33. **Loyalty Reward:** 68% have availed loyalty rewards in some form or the other while 19% were fence sitters and 13% have not been able to get any loyalty benefit.
34. **Bulk Discount Orders:** 49% of the respondents agreed with the proposition while 28% disagreed and 22% were neutral.
35. **Satisfactions on Usage:** Majority (58%) were satisfied with the usage of the products and services obtained online. Only 6% were not satisfied.

Following are the **eight significant components extracted** through factor analysis which can explain the online shopping behaviour of the customers.

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery

5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

After applying Mann-Whitney U Test and Kruskal- Wallis Test in SPSS we have found that we can retain the null hypothesis in most of the cases (156 cases out of 175 i.e. 89%) with very few exceptions (out of 175 only 19 cases i.e. 11 %) which are insignificant overall. Therefore it can be stated as follow: There is no significant difference on the effect of online shopping factors (35 items) across categories of Demographic factors (gender, occupation, residing place, age, income and education) except following cases (out of 175 only 19 cases i.e. 11 %). Rejected which are as follows -

1. There is significant difference on the effect of Quality promised/ delivered across categories of Gender.
2. There is significant difference on the effect of Time Convenience across categories of Occupation.
3. There is significant difference on the effect of Proper Billing across categories of Occupation.
4. There is significant difference on the effect of Quick Refund across categories of Occupation.
5. There is significant difference on the effect of Quality promised/ delivered across categories of Occupation.
6. There is significant difference on the effect of Loyalty Reward across categories of Occupation.
7. There is significant difference on the effect of Satisfaction of usage across categories of Occupation.
8. There is significant difference on the effect of Discreet Purchase across categories of Age.

9. There is significant difference on the effect of Better Scope of Discount across categories of Age.
10. There is significant difference on the effect of and No Wait Period across categories of Age.
11. There is significant difference on the effect of Time Convenience across categories of Educational Qualification.
12. There is significant difference on the effect of Fewer Expenses across categories of Educational Qualification.
13. There is significant difference on the effect of Discreet Purchase across categories of Educational Qualification.
14. There is significant difference on the effect of Save Time across categories of Educational Qualification
15. There is significant difference on the effect of Better Security for personal detail across categories of Educational Qualification
16. There is significant difference on the effect of Faster Service across categories of Educational Qualification
17. There is significant difference on the effect of No Wait Period across categories of Educational Qualification
18. There is significant difference on the effect of Loyalty Reward across categories of Educational Qualification
19. There is significant difference on the effect of Bulk Discount across categories of Educational Qualification

In order to **segment the online consumer market** by online purchase behaviour Cluster analysis has been used in SPSS.

Therefore as indicated below in the Summary of Cluster Analysis there are four clusters.

Table 1.1 Summary of Cluster Analysis				
	CLUSTERS			
	Cluster 1 (21%)	Cluster 2 (26%)	Cluster 3 (32%)	Cluster 4 (21%)
Gender	FEMALE	MALE	MALE	FEMALE
Age	ABOVE 50 Years	ABOVE 50 YEARS	BELOW 30 YEARS	BELOW 30 YEARS
Occupation	NOT WORKING	WORKING	NOT WORKING	WORKING
Income	DEPENDENT	ABOVE 80K	DEPENDENT	ABOVE 80K
Residing Place	RURAL	URBAN	URBAN	URBAN
Educational	PROFESSIONAL	PROFESSIONAL	UG	UG

The research concludes that online buyers are influenced by various benefits such as Improved Retail Service, Smooth Operations, Customer Relationship Management, Consistency in delivery, Better scope of discount, Discreet purchases, Satisfaction on usage and Trustworthy Retailing. Consistency in delivery is provided through online tracking, awareness to all and quick solution when there is a problem. Price advantage proved to be a very positive buying behaviour as this becomes a major factor based on which purchases are made. Reduced shopping cost helps them to decide the mode they would use to buy. The buying behaviour in majority is very greatly influenced by these to convert the buying into a positive mode.

For our second objective, distribution of online factors demographically is almost (156 case out of 175 i.e. 89%) i.e. there is no significant difference on the effect of online shopping factors (35 items) across categories of Demographic factors (gender, occupation, residing place, age, income and education) where we retain the null hypotheses with very few exceptions (19

cases out of 175 i.e. 11%).

For the third objective this research has found four significant clusters by applying cluster analysis on demographic factors of online consumers with respect to online shopping factors which are as follows:

1. **SENIOR FEMALE IN RURAL AREA** - First comprises of females above 50 years, non-working residing mainly in the rural areas with educational qualification professional.
2. **SENIOR URBAN MALE ACHIEVERS** - The second cluster is of males in the age group of above 50 years working and income above 80, 000 per month residing mainly in urban areas and educational qualification of Professional.
3. **YOUNG MALE IN URBAN AREA** – The third cluster is a young group dependent but computer savvy and ready to take the risk of online purchasing.
4. **YOUNG FEMALE IN URBAN AREA** – The fourth cluster is the dashing young working women having achieved her position in life ready to go for the most current and updated products and accessories online.

Recommendations of this research are as follows:

Improved Retail Service, Smooth Operations, Customer Relationship Management, Consistency in delivery, Better scope of discount, Discreet purchases, Satisfaction on usage and Trustworthy Retailing, are the areas on which the buying behaviour can be turned positive which will lead to very good response from the customers and improve the bottom line for the online retailers.

The clusters identified in this research are four major segments that need to be targeted by the online sellers in Eastern India to grow and make it more inclusive.

A major contribution of this research is as follows:

CONTRIBUTIONS TO KNOWLEDGE: FOR RETAILERS

- ✓ This work shows the path to the online selling industry to take in order to survive, grow and remain an alternative. Cut throat competition and angel investors have resulted in rapid growth in recent times but we know that it is by understanding and fulfilling the needs of the customers that any industry survives. Online selling is no exception. They will not enjoy the hospitality of the angel investors for long unless they take these kinds of study seriously and cater to the demands through proper understanding and thereby bring forth a bright morrow for the industry.
- ✓ The study has identified eight important factors of online shopping behaviour as given below:

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery
5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

Above factors are the factors based on which the buying behaviour can be turned positive. Undoubtedly, this will lead to very good response from the customers and improve the bottom line for the online sellers.

- ✓ The cluster analysis showed four major segments buying online and it is this that needs to be targeted by the online sellers in Eastern India to grow and make it more inclusive. These four major segments are as follows:

1. Senior Female In Rural Area
2. Senior Urban Male Achievers
3. Young Male In Urban Area
4. Young Female In Urban Area

- ✓ The base can be constructed out of these four segments as they are most net savvy and available to attract them to buy online.
- ✓ Segmentation of consumers of online marketing on demographic factors has been done and four important clusters identified.
- ✓ Clusters segmentation strategies for targeting consumers and exploiting them for their own gain is important for retailers.
- ✓ The factor analyzed gives a path for marketers to read and carry their business forward.

CONTRIBUTIONS TO KNOWLEDGE: FOR CONSUMERS

- ✓ Consumers have some unique advantage from online retailing. Proper analysis will help the service to continue and will benefit them.
- ✓ With online retailers being aware of their needs (8 factors identified) through the research, it will benefit the consumers who would be more satisfied and happy.

- ✓ With proper targets identified (four clusters identified) they can get their due in the form of discounts and loyalty rewards, when the retailers work out a strategy for themselves.
- ✓ Products and services would be better aligned for consumer benefit, having been identified through the research.

Scope for further Research

- ✓ Further work can be done on more segments so that their needs are addressed too.
- ✓ The identified segments could be researched to find their areas of concern as buyers.
- ✓ It would also be possible to do a global study on the subject and come up with a unification program with global supply leading greater advantages in supply and pricing.
- ✓ The technology gives an option to become truly GLOCAL. This is another area of research which can be explored.
- ✓ From the study both horizontal and vertical exploration can be done to go for further research.

Keywords: Online Retailing, Cluster, Segmenting, Factor analysis, Improved Retail Service, Smooth operation, Customer Relationship Management, Consistency in delivery, Better scope of discount, Discreet purchases, Satisfaction on usage, Trustworthy Retailing.

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CHAPTER 1: INTRODUCTION

1.1 OVERVIEW

In today's time it is fashionable to speak about the Online shopping. Consumer's behaviour towards fashion products is well known. They tend to change fast. We notice that consumer behaviour is passing through ongoing changes; that their attitudes are varying at a nanosecond pace; that our consumer markets are characterized by tense competition; that consumer market are being challenged by new technologies; and that marketer must become accustomed to the empowered consumer.

Advantages and unique features of online market are many. The IT revolution has changed the style of shopping by offering it on touch of fingertips via online shopping. It has simplified the purchasing style to one click and eliminating all the hassle of going from one shop to another for purchasing. Today people can shop anything at any place at any time and get it shipped at their doorstep by just few clicks. Online shopping has influenced the consumer behaviour in many ways such as more say for consumers, product reach, instant feedback and redressals, interactive and instant exchanges, access to multiple shopping websites, flexi- time and place convenience etc.

According to the study done by the Retailers Association of India (RAI) "Consumer buying behaviour in India is passing through the ongoing changes, here the factors such as technology, education, income and media play a leading role in shaping the consumer buying behaviour". The inclination towards online shopping is based on the fact that it provides customer to shop anything from any place that makes it convenient to purchase products like furniture, books, electronic appliances, households and many more. We do not

have to face any additional hassles like traffic, crowds, varieties at one shop etc. There is no specific time period to shop; we can buy any time instead to wait for store to open. There are many advantages of online shopping which can be encased on touch of fingertips. Online retailers require huge number of online customers for their survival and to create wealth. It is pretty obvious that if customers do not felt user friendly and easy access to the online retail site, they undoubtedly will go elsewhere.

Many studies related to consumer behaviour, shows that the Indian consumer have become more educated than earlier. Decreasing cost of electronic gadgets such as computer, mobile, tab and easy access to internet in these gadgets, motivating the people even from the small towns of Bihar to take the advantages of digital revolution. Many people from interiors are also looking for online tools to improve their life styles.

Considering above reasons, we need to first understand the types of e-shopping behaviour on the basis of needs and motivation of online shopping so that market segmentation can be done for online retail sector in India on the basis of e- shopping behaviour.

Consumer behaviour for online shopping cannot be same as used in traditional marketing, as the concept brings with it unique features of offerings to the customer. Thus, the need to study online consumer behaviour as distinct from traditional consumer behaviour. Some of the researchers of marketing have gone so far as to say that traditional marketing is dead or dying.

Online shopping in India is catching up rapidly with traditional shopping. People can now choose from number of websites for goods ranging from beauty and fashion products to insurance and travel options. There are both

products and services available online. B2B can also take place online. Business standard quoting “Internet and Mobile Association of India IAMAI data shows that online purchase were estimated to be Rs.46,520 crores at the end of 2011. According to IAMAI the digital commerce market grew by 33% to `62,967 crores in 2013 as against Rs.47, 349 in the preceding corresponding phase of 2012. Of the total digital commerce business in 2013 travel business accounted for 71% valued at Rs.44, 907 crores.”

In terms of population, India has one of the youngest populations in the world. Every year it adds around two million people as college graduates to the workforce. The younger generation has been described as tech savvy, which means that they can use E-Commerce with ease.

There are sceptics amongst consumers who are unwilling to buy online. But once the advantages of online purchase dawn on them it becomes the better option. The advantage of skipping a long queue, and time off to travel to the counter was so evident, that they were ready to pay the additional charges and bank charges. Today this is the segment which has grown.

Both Amazon and Flipkart started off as retailers of books offering price advantage and availability list which prevented one from visiting number of retail outlets and spending hours browsing yet their efforts coming to naught. With books cross-selling became possible and trust was developed through cash on delivery and return possibilities.

A research in Delhi-NCR in 2006-07 attempts to understand the effect of demographic characteristics on purchasing behaviour of the customer over the internet.

Technology often gets round to problems faced and virtual trials rooms that we see today are actually answers to the problems that we have seen in the above study. Consumer experience also has made online buying more attractive. The advantages of price and availability combined with home delivery leads to a unique experience for customers of online shopping.

“Well there is no doubt that consumer habits have changed and online browsing is the order of the day. Still, there is quite a chunk of population which goes for traditional marketing. However with time this equation will gradually shift and there will be more and more customers who would be available online rather than approach the market traditionally. Therefore the need to study online buying behaviour is very important for the purpose of furthering knowledge frontier in market segmentation for proper targeting the market and ensures that with time we remain in touch with the consumers.

1.2 RESEARCH MOTIVATION

The motivation for the research came after discovery of the fact that most of the online retailers were actually incurring losses year after year. As a marketer, to operate with a loss can only be a temporary phenomenon, hence the need to research ways to improve the bottom line. Proper segmentation of this complex, heterogeneous and widely spread market was a challenge. This resulted in wastage of resources on unproductive and futile areas. A proper segmentation can easily be followed up with targeting and subsequently targeting.

Once the idea was formed, interactions with my guides, peers and teachers helped me to freeze the idea so that my research could move into the next

level. The upcoming malls, new online shopping, aggressive advertisements spread across the different media vehicles, added to the motivation as it appeared to be the happening thing. Undoubtedly, the interest of big business houses, inflow of capital from across the borders all helped to motivate me to take up this topic. The presence of Amazon, Flipkart, Snapdeal, etc. all helped to choose this area. Many brick and mortar retails have also moved to clicks, like future bazaar, the rapid increase and feedback as customers also motivated me to take up the question.

The research is of great socio-economic importance as it intends to:

Have a better understanding of consumer behaviour with respect to online shopping market.

Understand effectiveness of various online shopping factors on consumer purchase behaviour

After these few opening remarks, this chapter proceeds with some background information on online retailing industry focused on consumer durables in Eastern India perspective. An overview of market segmentation is discussed thereafter. Segmentation strategies adopted by Indian retailers were discussed next; followed by the final section of this chapter namely, research problem statement.

The research flows through Literature Review in chapter 2 which culminates in identifying research gaps and then moves on to developing Objectives and sets of Hypotheses in chapter 3. This is followed by chapter 4 which provides details on Research Methodology adopted in this research study. Data Analysis is presented next in chapter 5 which leads us to findings, conclusions and future research in chapter 6. Appendices are presented at the end, wherein

listing of all publications referred to, is provided in the Bibliography, Questionnaires used in this research, SPSS Output Factor, Cluster and Anova analysis, Summary of research flow with detailed results and relevant research publications by this researcher are provided.

1.3 CONSUMER BEHAVIOUR

Consumer behaviour has been defined as “Consumer behaviour is the study of how persons groups and organizations choose the use and dispose of goods services ideas or experiences (products) to satisfy their needs and wants.”

Consumer behaviour is the way people buy goods and services – what, when, where, how, from whom and how often.

The changes in society as we move towards a consumer culture is described as the McDonaldization of society (**Ritzer 2007**) in his book by the same name “McDonaldization is defined as the method by which principles of fast food restaurants are coming to control more and more sectors of American society and even the rest of the world. These principles are efficiency, predictability, calculability and control.”

Efficiency. McDonald has brought about efficiency into operations of a wide variety of Business and services restaurants have created systems to get customers in and out as quickly as possible these processes are now being followed by department stores Mall theatres and so on reducing waiting time of customers. Work processes have been simplified and broken down and automation has been introduced across sectors to deliver products and services efficiently.

Predictability. When people visit McDonald's anywhere in the world will know what to expect. They get the same experience employees are trained to take orders and deliver food effortlessly and stores have the same ambience. Other companies have realised the importance of predictability customers like to buy products knowing they will not be short changed and like what they get. Other businesses have standardized their business processes so that the two are able to deliver products and services with the same amount of predictability each time.

Calculability. Businesses have learnt to quantify everything. This helps in establishing standard and also ranking products and services. Not only are students rank in compared by the Grade Point Average but college across the country around and various parameters are quantified that help students to make informed choices.

The effect of consumerism is now clearly evident even in India. The advent of television advertisements, globalization, liberalization and privatization leads us to believe that there is complete consumerism which rules the global world. To compete globally we now need to work towards moving ourselves in the direction of consumerism and compete in the field. The characteristics of online market makes it impossible to equate it with consumer behaviour that we see in the normal brick and mortar atmosphere. The unique characteristics of the online market, according to India Brand Equity Foundation (IBEF) are:

- Consumer durables revenues are growing at a strong speed.
- In India sales revenue from consumer durables sector stood at US\$ 9.7 billions in the year 2015, and over again increased to US\$ 12.5 billions

in 2016. This sector is expected to grow at CAGR (compound annual growth rate) of 13 % 2005 to 2020.

- Around 2/3RD of the total revenue is generating from urban population and rest is made from rural population.
- In India FMCG industry is about to grow up at 12% in 2016, and would go to US\$ 49 billion.

Chart 1.1 Patterns in Indian Retail Industry



“India's online market is expected to grow up by US\$ 220 billions with respect to gross merchandise value (GMV) and 530 millions retailers by 2025, led by faster speeds on effective and efficient telecom networks, quicker acceptance of online services and improved variety as well as convenience.”

Indian consumer market can be bifurcated into urban and rural markets, and is pulling the attention of people from across the globe.

1.4 GAP: CHANGING FACE OF THE RETAIL SCENARIO

Online retailing has been challenged by government regulations, which restrict the fair competition. Developing nations are wooing for the organized retail sector considering the tremendous employment opportunities generated by the sector. The other additional factors like inflow of capital and technological knowhow are being lapped up! There is an opportunity to be found for both the host and the investor. The investor finds tremendous opportunities to expand a developed brand and technology to this new market. The future potentials are mind boggling. With the advent of modern technology the barriers to global business have been reduced beyond recognitions. Training and Development has taken new turns, leading to the human resources deficiency created by spurt therefore the in demand is being met by local educated youth.

Increasingly the purchase from organized retail is in the value format. Whether it is Wal-Mart in USA or Big Bazaar in India they are both offering discounts and price cuts that are making the customers happy even in inflation and recessive environment. These value formats push up sale up to 25% (AC Nelson). On the other hand there is recession in several categories, where the discretionary power of the consumer is exercised. The consumers want more value for their money, and they actively seek out value formats where their need is satisfied. Corporate is being forced by the value seeking customer to provide real time competition and give discounts by lower their margins. Inflation and recession have made the customers sentimental about their spending. In today's situation such value formats are getting more and more acceptance and are growing rapidly.

Brands in organized retail are also working hard to establish a loyal set of customers. There are various ways in which they work towards it. Tools like loyalty discounts, privilege cards, are in use abundantly. The technology makes it possible to detect customers in short span of time and extend the privileges. The customer feels recognized and important.

There are new ways of generating formats of retail too. There are various ways in which the retail formats can vary. They vary on account of size, type, ownership patterns. This combination approach is now catching up fast in the retail format. Some of it is need based. If a retailer is looking for franchise the size of the retail format makes it prohibitive. At once if he decides to go for multiple franchises with each being a specialty store, certain challenges like real estate availability, sprawling retail establishments will come up to surpass all other structures and sizes made before. The marketing innovators keep working on formats that will surpass customer expectations. The work on specialty stores, super markets their combinations and variants and still come up with new innovative store design.

Target segment keeps changing. Earlier the concentration level was confined to urban populations but in today's scenario we cannot ignore the demand from rural population. Rural population plays vital role in meeting retail market expectation. This states that products in the retails should be able to meet the expectation of urban and rural populations as well.

1.5 RETAIL THE NEXT STEP – GLOBAL MARKET

Whether it is government or business entrepreneurs they have to take a broad view of the situation. Global opportunities call for far more visionary deep drive than in local opportunities. The flow will always be both ways. The countries where the goods are available can work as a host country which can be placed in global map for availability worldwide.

The combination of price, product and service will be the winning combination for the future. Even today many of the product categories are yet to come under the umbrella of the organized retail sector. There is tremendous opportunity for brands and big players as the retail sector is now bound to grow bigger than ever before. The infrastructure will be bigger and the lucre will be same for consumers. The huge size will determine the brand of the future. The future trend will revolve around super structures with mechanized movement for customers. Assortment which will hardly know a variety which doesn't exist! Service levels which are sure to delight customers!

- Prices which sound authentic and give satisfaction to customers.
- Innovation in the structural use of malls for shopping and entertainment.
- Global Supply chain management for most efficient retail mix.

As per accordion theory, with the big retail outlets the opportunity for organised small outlets will come up. The necessity of looking for franchise and not being able to find such people forces retailer to look for smaller options calling for lesser investment so that more franchises can be interested. Some large retailers have several franchises based on demand of products with common brand covering all categories. Another trend is to set up smaller

format stores less than 2000 sq. ft. in selected categories with expertise in that. This idea is especially appealing to manufacturer's who can go forward integration and open their own retail outlets. This will enable them to consolidate their position and with assured sale in some related categories they can always expand their ambit to include those categories in manufacturing too. This gives the manufacturer's an added lucre to forward integrate into retailing.

Increasing call of value format is another global trend. More and more retail organizations are opting for value format. The larger chunk of customer lies in this segment and it is a sure success formula for attracting and retaining customers. While all customers are willing to shop in good ambience, not all are ready to pay for it. However, if they find that along with the good ambience they are also getting a bargain they would be more than willing. That they get all that they need under the same roof acts as an added incentive for the customer. This is what has led to the trend of going in for value format. More and more retailers in the organized sector are going in for these kinds of formats and their numbers will increase in the coming days.

Cutting costs is another trend that is catching up on the retail industry. Every organization has to account for its profit and loss at the end of the day. It is no different for organized retail. With the profit margin and customer base shrinking every day due to increasing competition and regulations, it becomes important to reduce costs. Unnecessary expenses can easily be controlled without hurting outcome. Rules are being framed every day to control costs in transportation, lodging, incentives, freebies etc. Greater control is also being exercised on use of organization properties like telephones, guesthouses,

counters, etc. These measures cut the flab in organizations and make them lean and eager to do more.

Private brands are another trend which is popular with organized retail. With the bulk and centralized purchase this becomes a reality without any extra effort. However, in the coming days we will be sure to see efforts and works in this direction. With a promotional budget already in place new brands can be tagged to the same budget and that will help the organization to have greater say in profitability of the merchandise.

Organized retail is attracting more and more investment. Investors are ready to crossing borders when it comes to investing in organized retail. The real estate also gains through expansion of organized retail and they are taking active interest in the growth of the organized retail.

1.6 PITFALLS IN ORGANIZED RETAILING MARKETING

The global recession of 2007 saw the downfall of almost all industries. Organized retail, being the first interface with customers, was one of the worst hit. However, those who had been trading the path with caution were able to emerge with minimum damage. These were those who had their finance correct when it came to calculating their working capitals, per square feet expenses, projections, and employee-customer policies on expenses and returns, were the ones who came out with minimum damage control.

“Managing in good times and Bad and dealing with booms and slumps, is an important aspect of retail experience. Especially organized retail, where the running cost is so high that sustaining in bad times becomes a challenge. The aggregate demand and supply of final goods and services will determine the

level of economic activity. Consumers spending, investors spending, government spending and exports are all affected by the economic cycle. Fluctuations in income, interest rate and spending affect the demand and supply. People with more income and greater disposable income, will be more likely to spend than those with lower income.”

People are interested to choose job in this sector giving employers good options to choose the eligible employees. Similarly, lower interest rates give the option of hire purchase for consumer durables a more lucrative look. If retailers invest during recession, it may have to pay for equipment's which have not been fully utilized and thus jeopardize the profitability of the investment.

Government economic policies have direct effect on business. Any effort from the government to boost a sector, or impose tax on any sector has multiple fall outs which also affect the retail.

While the concerned sector would bear the direct brunt of the decision an indirect effect would be felt by the retail industry.

“Inflation and tax rates have direct effect on the cost and hence on prices of retail merchandise. For imported goods or goods manufactured on imported products, the exchange rate fluctuations also play an important role in determining the prices. Even the costs of operations are directly affected by inflation. The retail is worst hit during recession as it is the first in line of business.”

“The greater the length and severity of the recession the greater the financial strain on firms, so that more firms are likely to be vulnerable at the end of the recession.

Firms expand activities too fast for their depleted funds during the upturn in the market.

Consumer credit is a good example of a leading indicator.”

Any change in consumer credit informs the retailers of behavior, an increase in credit means more money to spend while the opposite will mean vice-versa. Accordingly, the retailer can plan for his stock in anticipation of sales going up or down and thus anticipate the fluctuations.

Indirect effect on economy has been the effect of organized retail on the real estate industry. Quality infrastructure is available to the Indian retailers mainly due to 100% FDI in the real estate development. The money that comes into the real estate will have a cascading effect on the economy as a whole. Shopping tourists will also increase with quality outlets coming up and the GDP can increase through organized retail. Outsourcing opportunities in the organized retail are as high as the ancillary units that come up around a manufacturing unit. We already find several warehousing, transporting, software and manpower services developing around the organized retail, this is likely to increase with time.

“FDI in retail has been on the anvil for the last few years. The government is thinking of allowing FDI in retail somewhere around 50% to 100% in the tier one cities.”

“Already this has attracted leading brands who are scouting for Indian partners to open retail outlets in India.”

While there is a lot of thought going in before FDI is given a green signal, the examples of South Asian countries are there to understand that unorganized retail will not be affected by the coming of organized retail. Even in US both

organized and unorganized retail flourish side by side. Organized retail too is here to stay, a look at South East Asian countries, China, and other countries similar to India will confirm that we cannot wish away organized retail.

There are various retail institutions where there is scope for growth some of them are listed below.

Table 1.1: List of Retail Institutions

Motor vehicle dealers	Shoe stores
	Florists
Motorcycle dealers	Grocery stores
Food stores	Liquor stores
	Hardware stores
Radio, television, and consumer electronics Stores	Retail bakeries
Fuel dealers	Stationery stores
Lumber and other building materials Dealers	Men's and boys' clothing and accessory Stores
Home furnishing stores	Meat and fish (seafood) markets
Direct selling establishments	Drapery, curtain, and upholstery stores
	Women's clothing stores
Used merchandise stores	Sewing, needlework, and piece goods Stores
	Dairy products stores
Luggage and leather goods stores	Variety stores
Department Stores (excluding leased departments)	Eating places
Sporting goods stores and bicycle shops	Tobacco stores and stalls

Gift, novelty, and souvenir shops	Gasoline service stations
Family clothing stores	CDs and VCD Stores
Apparel and accessory stores	Paint, glass, and wallpaper stores
Hobby, toy, and game shops	Candy, nut, and confectionery stores
Optical goods stores	Household appliance stores
Jewellery stores	Floor covering stores
Furniture stores	Fruit and vegetable markets
Retail nurseries, lawn and garden supply stores	Drug stores and proprietary stores

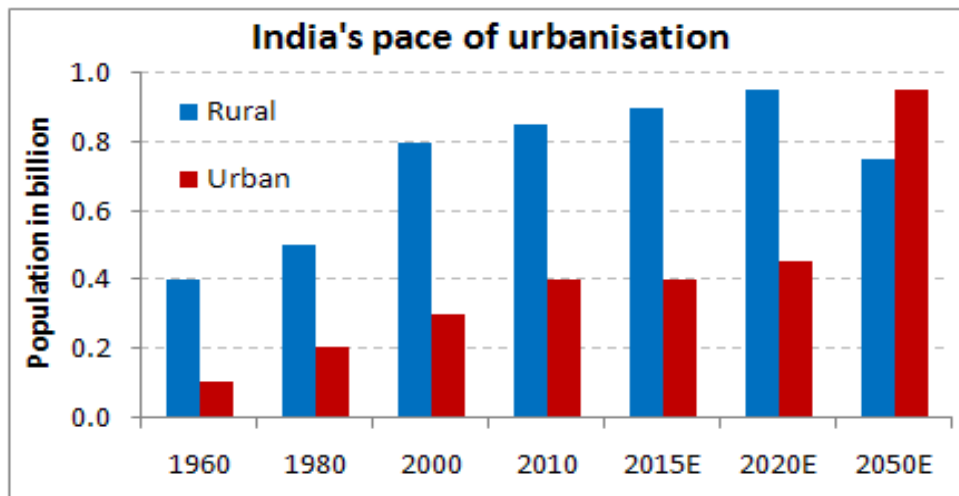
Source: ICFAI Centre for Management Research.

1.7 FACTORS BEHIND THE CHANGE OF INDIAN RETAILING INDUSTRY

There are many reasons for the growth of Indian Retail, while the global environment is conducive for retail, the main reasons are:

Economic growth in India a major economic force is such that everyone takes a notice. The gradual increase in Gross Domestic Product (GDP) and the purchasing power of Indians provided an excellent opportunity for organized retailing. According to an International Monetary Fund Report (1998), private consumption in India accounts for 61.4% of the GDP. Although the IMF has downgraded the growth rate from 7.6 to 7.2 it is still better than most economies. The table below provides the data on the private consumption and PPP adjusted per capita GDP of some countries.

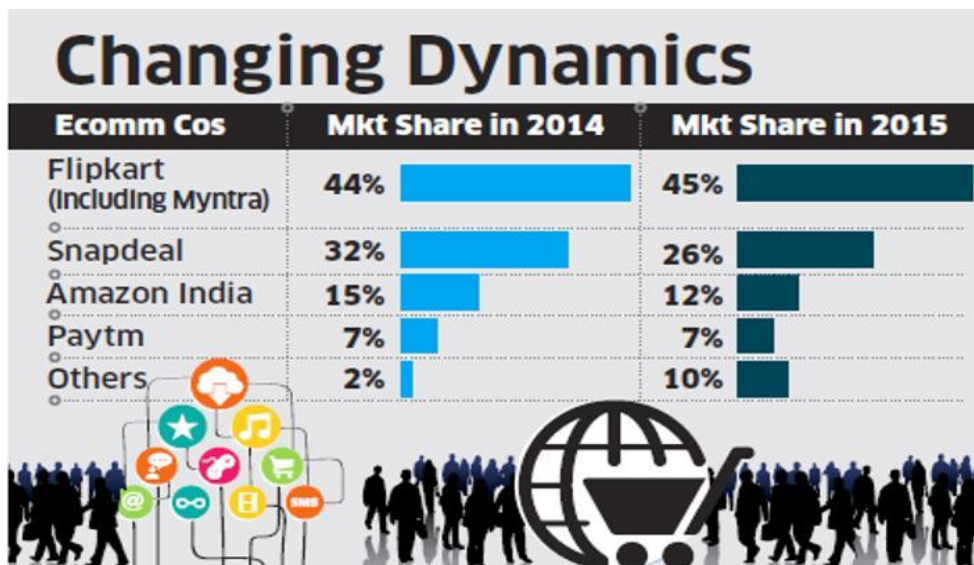
Chart 1.2 Urbanization of India



Source: <http://www.sociocosmo.com/2013/07/urbanization-problem-or-solution.html>

Time constraints of working couples and satellites families and traffic congestion in the heart of the cities has led to the growing popularity of one stop shopping among urban customers. The table below provides the distribution of organized retailers in these cities.

Table 1.2 Distributions of Organized Retailers



Source: <http://economictimes.indiatimes.com/industry/services/retail/etail-giants-like-snapdeal-amazon-lose-market-share-in-2015>

Consumerism as a result of the western adoption in the way of living makes it imperative to bring about a change in the psychographic factors consumer. At

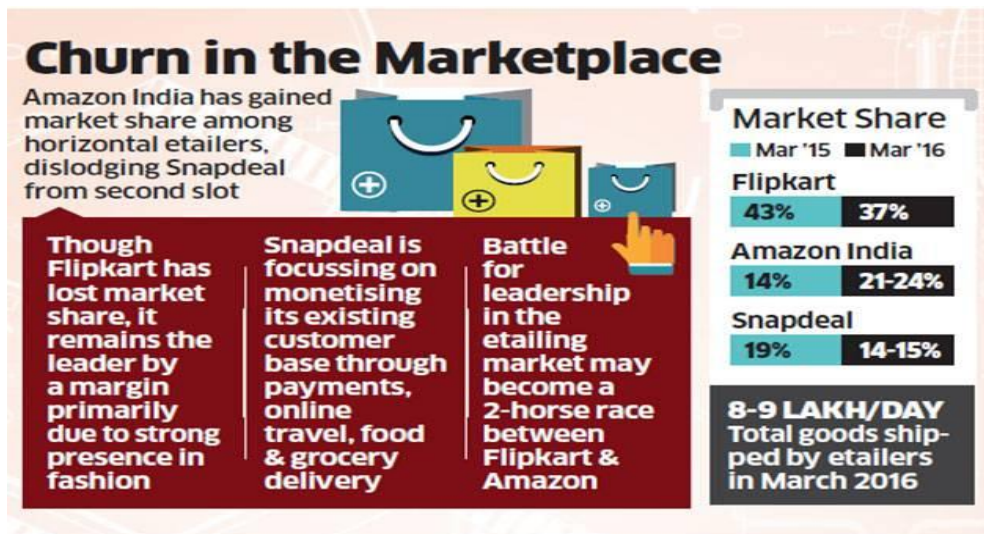
the same time the improved living condition of the people of India who now bring about new demand not existing earlier, semi luxury good demand, a catalyst in increasing consumerism which has now spread its wing and is gaining momentum in India. Demand moves towards buying goods like cars, washing machines, audio systems, designer dresses, cosmetics and other personal care products than ever before.

Brand profusion in every sector be it service or goods, has made the Indians brand consciousness. Even products like salt, oil, flour etc., which are being sold as commodities a decade ago are now branded. Although there are no international retail stores in India, almost every international brand is available to the Indian consumer. India also has its share of strong domestic brands like Titan watches, Asian paints, Thums Up (now owned by Coke), McDowell's whisky, Kingfisher beer etc.

1.8 AVAILABILITY OF REAL ESTATE

The cost of real estate forms a major part of the fixed investment for a retailer. In the last few years, real estate prices have hit the lowest and encouraged many entrepreneurs to set up retail stores in different parts of the country. Apart from the decrease in real estate costs, availability of ample retail space also has led to the proliferation of retail stores in India. Online retailing is an answer to the problems accrued by space crunch in real estate.

Table 1.3: Economic Growth and UPHEAVAL in market place



Source: economictimes.indiatimes.com

1.9 SEGMENTATION

Dividing the market into smaller homogenous groups for purpose of selling products by targeting them.

There are several types of key market segments used in retail clothing markets.

- ✓ Basis of Segmentation
- ✓ Way to online retail market segmentation:-
- ✓ Market segmentation by product
- ✓ Market segmentation by nature of transaction
- ✓ Demographic segmentation
- ✓ Service segmentation
- ✓ Business segmentation by revenue.
- ✓ Geographical segmentation by revenue
- ✓ Demographic Segmentation

1.9.1 GENDER-RELATED SEGMENTS

There are many segments which are for “Men only” or “Women only” at the same time evolving is the integrated approach on finding similarities be it watches and apparels attempt to discover ways of unifying sex in their products.

1.9.2 AGE-RELATED SEGMENTS

Needs and wants evolve with age. What is required by an infant is very different from the needs of senior citizen. At the same time common elements have been discovered by marketers here too. Diapers which came as boon for mothers and baby care are now a solution for aged parents too.

1.9.3 GEOGRAPHIC SEGMENTS

Hills and plains cannot have same requirements. The climatic condition and requirements are different. While four wheel drive for automobiles is must for hilly areas, it is not important in plains where speed is of essence.

1.9.4 BEHAVIOR-RELATED SEGMENTS

The way consumer acts is related with the upbringing and culture. While one segment in India prefers shades of maroon as the colour to wear another prefers green leading to retailers exhibiting different colours depending on the segment likely to buy. This has given respite to manufacturers and marketers alike.

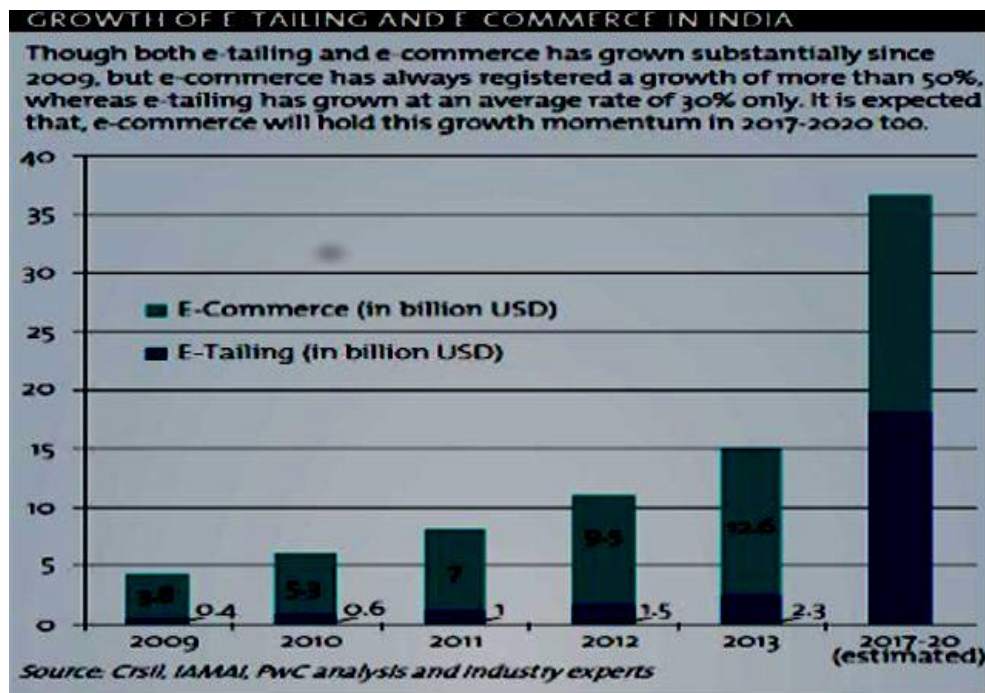
1.9.5 PSYCHOGRAPHIC SEGMENTATION

Psychographic represents another market segment where people with different thinking lead market in different directions. While saving tiger is important to some, saving humans is more important to others. The needs and wants change accordingly a segment abhorring mink another embracing these coats. Indians are very stubborn when it comes to mind sets and its study can lead marketers to interesting way to sell their wares.

1.10 INDIAN E-COMMERCE SECTOR

We find Indian e-commerce has come of age and is in growth stage leading to euphoria in marketers worldwide. Angel investors are investing all overs the Indian market.

Chart 1.3 Growth of E-tailing and E-commerce in India



“Online retail sector has grown-up by 57 % since December 2014; electronics products and fashion set close to 49% out of overall pay out in e-tail. Horizontal marketplaces are the obvious winner.

In 2015, \$9 billion used in Indian start-ups such as Flipkart, Snapdeal, ShopClues and Paytm, getting in a fourth of the amount. However, fashion is where vertical players excel: Flipkart-owned Myntra, Rocket Internet-backed Jabong, and well-funded players like Wooplr, Voonik, and Limeroad are also doing on a massive customer base.”

These are indicators of the Indian market poised at a critical phase.

1.11 OVERVIEW OF RESEARCH APPROACH

Data was analysed using SPSS and Excel spreadsheets. Frequency table was constructed to find the feelings of the online buyers and SPSS was used to segment them into groups.

1.12 RESEARCH PROBLEM STATEMENT

1. To study the effect of online shopping on consumer purchase behaviour.
2. To compare the effectiveness of online shopping on consumer purchase behaviour demographically (gender, occupation, residing place, age, and education).
3. To identify e- shoppers segment on the basis of online shopping behaviour.

1.13 OVERVIEW OF RESEARCH APPROACH

Data was analysed using SPSS and Excel spreadsheets. Frequency table was constructed to find the feelings of the online buyers and SPSS was used to segment them into groups.

Factor Analysis has been used to identify the factors in e-shopping behaviour.

Principle Component method was used in SPSS on the basis of data collected.

Cluster Analysis in SPSS using Anova Table was executed to identify the clusters if any and how they could be used to segment the online customers.

CHAPTER 2: LITERATURE REVIEW

Literature Review of academician, scholarly research journal, articles etc. work as an important part of any research project, a good quality literature review forms a strong foundation, based on which information in the selected area can be extra built and extended. It recognizes the areas where further research is essential and unlocks the opportunities to expand, approve, simplify or match earlier research results and conclusions.

An extensive literature review has been carried out wrapping the area of study which is provided in the following sections, leading to the section on Research Gaps identified. Care has been taken to ensure that the review is not restricted by narrow geographic boundary to any country or region. Stress has been given to more recent publications in reputed international journals, as they in turn have reviewed previous work and have built on past work. The review was however restricted to publications in English language only.

Literature survey helps researcher in maintaining continuity of research. It also acts as a guide, avoiding repetition and often identifying gaps. However, some research identifies the gaps due to commercial situation in the country or area. With a growing online market, work to make the marketing effort more effective is essential in India. This will help to continue the growth story. The value addition, of online retailing has to be conserved. The present research aims to provide pointers to online marketers to identify the marketing efforts and thus help the society by continuity of a service, and help in growth and development.

In the development, several researchers were studied. They were focused in one or few aspects of marketing strategy. These are discussed in this chapter.

2.1 OFFLINE SEGMENTATION

Singh (2014) has worked on “Market Segmentation in FMCG Companies: Its Past and Future Role” The basis of segmentation and the advantages to companies were studied from his work.

“When it comes to marketing strategies, most people spontaneously think about the 4P (Product, Price, Place, Promotion) – maybe extended by three more Ps for marketing services (People, Processes, Physical Evidence).

Market segmentation and the identification of target markets, however, are important elements of each marketing strategy. They are the basis for determining any particular marketing mix.”

Singh (2014) highlights how market segmentation is important and buyers of a good or a service do not fit in to a similar group.

The link between marketing mix and segmentation discussed in this portion is innovative and a new thought. Without underlying the importance of segmentation and marketing mix as a strategy on their own, the relationship between them is established.

Dholakia (1999) in her work "Going shopping: key determinants of shopping behaviours and motivations” stresses on the importance of shopping as a “major source of relaxation as well as a household chore. Associated with females, in the Indian context the activity is under pressure due to time constraints, changing social roles and technological advances. She points to the effect of changing social pressures on going shopping is examined among married households. Key constructs are sex and shopping context which determine shopping responsibility among household members. Based on a large scale survey that included statistically viable numbers of male as well as

female respondents, the study has found a great deal of consensus regarding shopping responsibility among the sampled households. Although men are playing a significant role in shopping activities, particularly shopping for household groceries, shopping remains a gendered activity but it is also fun as an activity for many. She concludes that the superstore is probable to be the retail surroundings where the varying roles will make the maximum effect.”

Bart et al. (2005) undertook a study to find “Are the Drivers and Role of Online Trust the same for all Web Sites and Consumers? A Large Scale Exploratory Empirical Study” “This was the central research question: Are there significant differences in the determinants and role of online trust across Web sites and consumers? To tackle this question, they developed a theoretical model that associates consumer perceptions of Web site features and consumer features to perceptions of trust in a Web site, and linked online trust to behavioural intention related to a Web site. Using structural equation study with a prior and post-hoc heterogeneity or segmentation huge quantum of statistics was studied. The end results stated that there is significant heterogeneity across Web site categories and amongst customers with respect to the leading Web site and consumer features driving online trust. Privacy and order fulfilment are the most dominant determinants of trust for Web sites where both information risk and involvement are high, such as travel Web sites. Navigation is strongest for information concentrated Web sites such as sports sites, portals and community sites. On the other hand ‘Brand’ power is critical for categories with high involvement such as automobile and financial service sites, and advice is the most powerful determinant for search good categories with high financial risk such as computer sites.”

2.2 ONLINE MARKETING

Kapoor, (2014) has done a study in online marketing “An empirical study of online marketing in Indian perspectives and challenges” He has brought out the evolution of online marketing in India and then suggested the marketing to be undertaken.

Table 2.1 Advent of internet in India

Organizations	Year
VSNL(Launches Internet in 6 cities)	1995
Rediff.com (launched by Ajit Balkishnan)	1996
ICICI Bank launches online banking	1997
Naukri.com India's Job portal	1997
India's first ISP sify started	1998
Webdunia India's first Hindi portal	1999
Baazee.com Launched	2000
Foreign portals as Yahoo and MSN Launched new versions for Indian market	2000
Indian Railways launched the facility of online reservations	2001
Air Deccan first airline to offer online tickets	2003

Source: <http://www.amitrانjan.com/2005/08/31/milestones-in-indias-internet-journey/>

Online marketing is not confined to B2C alone, but it spreads to C2C and B2B as well. The marketing of B2B in Indian context has been highlighted by

Sandeep Kapoor in his study. The trend could just be an indicator of the potential for B2C.

“An all India survey of 1000 B2B suppliers conducted by IAMAI shows some interesting trends in total 1000 online B2B marketplace suppliers generated business worth Rs 49.69 crores through online B2B marketplace in the domestic market yearly. The average order value for these B2B suppliers was around Rs. 3.41 lakhs from a total of around 1492 orders.

1000 online B2B marketplaces suppliers surveyed generated business worth Rs 165.11 crores yearly through online B2B marketplaces in the International market. The average annual order value for these B2B suppliers was around Rs. 3.48 lakhs from a total of around 4842 orders.” The table below shows the status.

Table 2.2 B2B Suppliers yearly average value of business and average order value

	Domestic Annual	International Annual
B2B Business Value	Rs. 49.69 Crores	165.11Crores
Number of orders	1492	4842
Average order value	Rs. 3.41 lakhs	Rs.3.48 lakhs

Source :*IAMAI-Estatsindia survey 2008*

The various industries which have used online marketing are from varied industries like Industry wise classification of online marketing are as follows:

Online Travel Industry: Travel, comprising Travel aggregators Raahi.com, HolidayIQ.com, ixigo.com, zoomtra.com, yatra.com, travelguru.com, desiya.com, makemytrip.com, ezeego1.com, yahoofarechase.com,

cleartrip.com, oktatabyebye.com, travelchacha.com, travelpaisa.com,
India.arzoo.com, ghumo.com, tripmela.com, meratrip.com

Tour Operators: A & N Islands Tours & Travels, Adventure and Cultural
Tours India, Akshaya India Tours & Travels (P) Ltd., All India Guides,
Andaman & Nicobar Islands Tours & Travels, Asian Adventures, Atari Tour
and Travels, Barefoot India, Bharat Tours and Travels, Athira holidays

Hotels: orchidhotel.com, neemranahotels.com, jaypee-hotels.com
styresindia.com, indiahotelreview.com, Onlinehotelsindia.com

Railways: Indianrail.gov.in,

Airlines: Goair.in, spicejet.in, goindigo.in, paramountairways.com,
airindia.in, indianairlines.nic.in, flyingfisher.com, jetairways.com,
deccanairlines.in,

Online Non Travel Industry:

a. E-tailing, comprising

Online Retailers baazee.com, themobilestore.in, mobilenxt.com
cafe-gadgets.com, searchindia.com, clickindia.com, nbcindia.com,
gadgets-guru.com, indiaplaza.in, searchindia.com, flipkart.com, rediffshopping
futurebazaar.com.

b. Online Auctions

Heritage Pointe Pvt. Ltd., One Sky Shop, baazee.com, Auctionraj.in,
Furniture Walla, Cheapmobilephonedeads.net, auctionindia.com,
Auctionghar.com, Shoppe 24 Online, Indian fashion Shop, rediffauctions

c. Financial Services

i. Banks

Sbjbank.com, sbhyd.com, indorebank.org, statebankofmysore.co.in, sbp.co.in etc.

ii. Brokerage

sharekhan.com, icicidirect.com, emkayshare.com, mangalkeshav.com, bricssecurities.com, manfinancial.com, krchokcey.com, mywealthguide.com, ways2gain.com, indiabulls.com,

iii. Financial Institutions

ifcilt.com, nabard.org, sidbi.in, eximbankindia.com, licindia.com, jammuandkashmirbank.com, federalbank.co.in

iv. Classifieds, comprising

a. Online Jobs,

Naukri.com, monsterindia.com, jobsahead.com, clickjobs.com, firstsalary.com, goldenjobs.com, jobsbank.com, naukrisalah.com, naukriguru.com, placementindia.com, India.recruit.net, ritejobs.com, timesjobs.com

b. Online Matrimony, Shaddi.com, lifepartnerindia.com, bharatmatrimony.com, brahminsmatrimony.com, cybermatrimony.com, dilmilgya.com, greatmatrimonial.com, jeevansaathi.com, jain4jain.com, marriageexpress.com, merasaathi.com, Punjabi-marriage.com, simplymarry.com

c. Property indiahousing.com, indiaproPERTIES4u.com, zameenzaidad.com, 99acres.com, magicbricks.com, propertyfinder.com, kothi.com, onlineghar.com, jaaydaad.com, mastghar.com, makan.com, singlepropertysite.com, mypropertyindia.com

d. Online Automobile

Autoindia.com, automobileindia.com, wheelsunplugged.com, carsalesindia.com, cardekho.com, motorindiaonline.com,

autobashti.com, bharatautomobiles.com, cartradeindia.com,
carwale.com

e. General Classifieds

Astrology, Health advice, Current News

Thus we find in this work most of the industries have made attempts to exploit the unique advantages provided by online e-business. The fact that this was already in existence in other countries helped to bring in the change. However, there is hardly any industry which is left; in fact most industries have several alternatives for the consumers.

2.3 A SEGMENTATION OF ONLINE AND OFFLINE SHOPPERS

James et al. (2001) in their research in the US on “A segmentation of online and offline shoppers” has found that the rational of online and offline shoppers differed with different product categories. The driver for online shopping was income, where they found a strong correlation. Six shopper groups were clustered in this study.

The major conclusions are listed from the research:

“The penetration of online shoppers is highest in the music and books categories, as expected.

The percentage of internet users making offline purchases as a result of online shopping is highest for clothing, electronics and toys. Among those making offline purchases, over 40% have only purchased offline in the past month for these categories.

Even in books, music and video about 30% of online purchasers also made offline purchases.

People who made purchases Online and Offline did not always represent the largest share of purchasers, but consistently had the highest spending levels.

For most categories Offline Only shoppers had higher average spending levels than online shoppers did.”

Aljukhadar & Senecal (2011) has provided a basis of online customers. They found three segments based on various usage of internet. They were named as Basic communicators, lurking shoppers and social thrives. However, income and age were also used as factors to segment these clusters along with gender and educational qualification.

2.4 SEGMENTATION OF ONLINE CONSUMERS

Mafe, Carla & Carlos, (2005) of the University of Valencia has done a research on the topic “Segmenting consumers by e-shopping behaviour and online purchase intention.” The browsing patterns and risks on e-shopping behaviour in order motivate to develop an online consumer typology. The Spanish consumers were sampled and analysed to find the predictors of online shopping. Internet exposure and experience as M-shoppers are the most relevant factors in future purchase intention for non E-shoppers. Segmentation was done on various criteria including demographic which we intend to use. The work was useful to identify the variables and method of segmentation.

“Impact of Changing Demographic Profiles of Indian Customers on their Internet Shopping Behaviour” by **Nayyar & Gupta, (2010)** comes handy for this research. The outcome of this research has shown that internet male buyers are higher than of female internet buyers. Men are faster in adopting computer technology than females (**Qureshi & Hoppel, 1995**). They are more

passionate participants of a variety of internet conducts such as e-mailing, searching information , downloading apps and documents and shopping activities. Females on the other hand display higher degree of anxiety.

Babinec (1990) used CHAID analysis to come to a common research position to forecast a reaction variable based upon a set of explanatory variables.

When most of the variables in the study are quantitative, as well as the reaction variable, then multiple regressions is used as a popular method.

Poela et al. (1999), found that website acceptance as a physical delivery channel is considerably lower. **Iventosch et al. (2001)** brings out the difference between online and offline spending. Offline Purchasers with respect to different product categories in their research. Although there are two authors with him in the paper of Indian origin, but for all practical purposes of the research they are Americans more than Indians. **Loudon & Bitta (2002)**, exhibit the Concept of Consumer market segmentation, Concept of Consumer Behaviour in their research. **Kau, et al. (2003)** has done Factor and cluster analysis for segmenting online shoppers not only by demographic factors but also from psychographic, navigation expertise, shopping experience and so forth. (Asian countries). Segmentation is an important tool in online shopping. Developing topology helps to link behaviour to demographic with reference to US.

Bhatnagar & Ghose (2004), in their research show consumer perceptions and behaviour with respect to online commerce. Segmentation based on online purchase behaviour. All Web-based stores should first make sure that the safety of their sites is of high quality (US).

Schiffman & Kanuk (2004) has done their research centred on Concept of Consumer Behaviour which was of immense importance to the study. **Zhou, et al. (2007)** in their study on Online shopping acceptance model to clarify the degree of consumer acceptance towards online shopping. **Jiang, (2008)**, show in his research that Knowledge is one important factor influencing the online shopping (china) **Chung, (2010)**, stresses on the significance of site features in online retailing on customer satisfaction, site features in online retailing have a optimistic influence on customer satisfaction (South Korea). **Chen & Dibb, (2010)** in their research on “Consumer trust in the online retail context: Exploring the antecedents and consequences” brings out the significance of the web site interface in consumer online behaviour. **Lee (2011)** has worked in his research on analysis of key determinants of online repurchase intentions. Important pointers to intentions and factors for repurchase or purchase also.

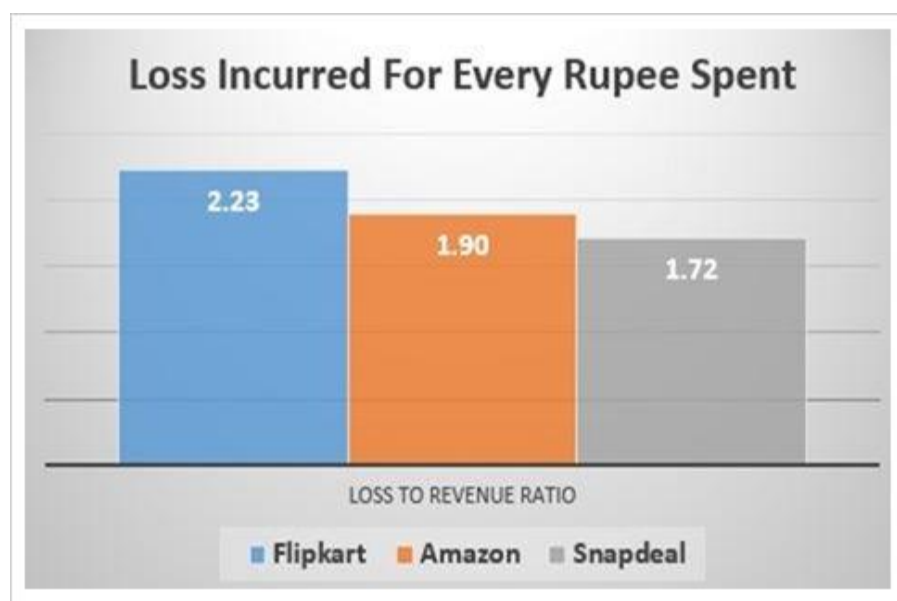
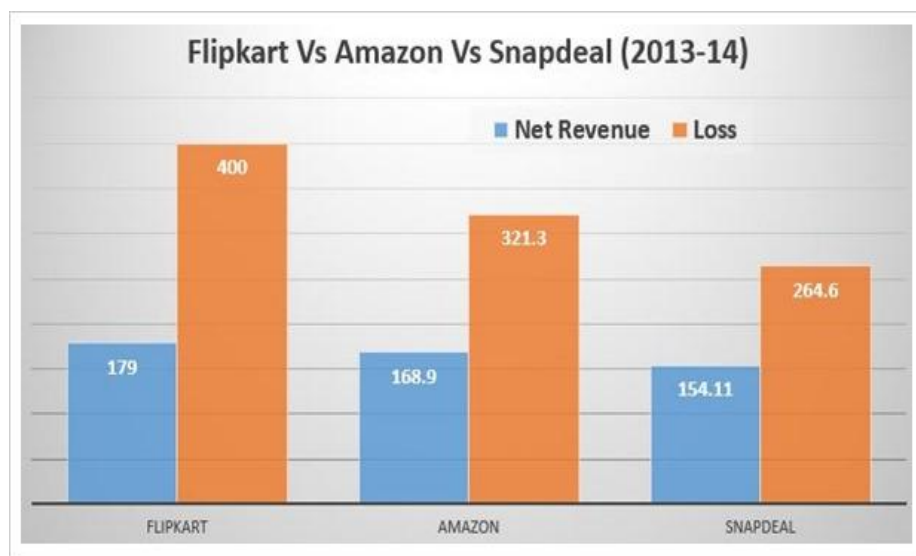
Guo (2011) in his research on “Factors influencing consumer purchase behaviours in cyberspace” brings forth concept of online shopping. We need to understand how to identify the relative implication of all influencing factors of online customer’s buying behaviours. **Darshan (2011)** explained the “Customer acceptance of internet shopping in India: Impact of shopping orientations- knowledge and security” which helps in understanding the penetration of internet shopping in India. This work helps in constructing variables for online shopping behaviour. **Dashaputre et al. (2012)** in their research on a study of the growth of internet marketing in Indian scenario in the field of Internet Marketing which assists in identifying the factors of online marketing. **Kauret al. (2013)** has studied the factors which lead trust in consumer behaviour helped in understanding the Concept of online shopping.

Trust Factors in Indian E-Commerce (India) helps to understand the factors influencing online shopping behaviour.

Paliszkiewicz et al. (2013), developed “Tools of building customer trust” in their work which leads to understanding consumer attitude with respect to trust. The research revealed that trust is considered as an important element part of relationship as well as a part of social and economic exchange. This study has identified many variables of trust such as Highlight professional accomplishments, certificates and awards on websites, Share testimonials, Organizations should be honest and straightforward, Secured transactions, Respond personally to correspondence, Social media presence, Make it easy for customers to complain, Professional web design, Use Company branded email, Customer review sites, Company profile, Customer contact etc. These variables were used in constructing the variables of online shopping. **Guru (2013)** did her study on trust and perceived risk in Online Shopping which brings out the importance of perceived risk with respect to the trust factor. This study helped in constructing variables for online shopping in Indian context.

Narwal & Sachdeva (2013) in their research paper “Impact of information technology (IT) on consumer purchase behaviour” brings forth IT factors affecting consumer behaviour to develop predictive variables for online shopping.

Prabhudesai (2014) has shown in their article that Flipkart, Amazon and Snapdeal, had raised funds or have commitments of \$1 Billions or more. This capital is being invested to obtain new clients, offer discounts and pushed up goods and services on offer. However, they are all in the red as shown in the figure below. They have ignored strategies to improve the bottom line for too long.



These figures undermine the importance of improved techniques of marketing to be implemented.

The literature survey has helped us to frame our own working as an extrapolation of the work done previously and take useful pointers and guidelines from this work. Errors and limitations have been carefully avoided to prevent them from creeping into our work.

<u>Documentation of Literature Reviewed</u>							
S. N.	Literature Reviewed	Literature Type	Author/s	Publishing Year	Gist of Points gained	Linkage to own research	Remarks
1	Data Use: CHAID response modelling and segmentation; (http://www.quirks.com/articles/a1990/19900601.aspx?Searchid=622320882&sort=5&pg=1)	Research paper	<u>Tony Babin</u>	June 1990	Benefits of using chi-square Automatic Interaction Detection (CHAID)	Research methodology for data analysis	Most useful
2	Going shopping: key determinants of shopping behaviours and motivations; (International Journal of Retail and Distribution Management, 27 (4), pp.154-165)	Research paper	R.R. Dhokia,	1999	Meaning of shopping with respect to gender (US context)	Consumer behaviour gender wise	Fairly useful
3	Consumer acceptance of the Internet as a channel of distribution; (Journal of Business Research Volume 45, Issue 3, July 1999, Pages 249–	Research paper	Dirk Van den Poela, Joseph Leunissb	1999	Website acceptance as a physical delivery channel is considerably lower.	Theoretical background of online shopping behaviour	Relevant to some extent

	256)						
4	Building trust to develop competitive advantage in e-business relationships; (MCB UP Ltd); (http://www.emeraldinsight.com/journals.htm?Articleid=1669028)	General Review	Traci B. Warri ngton, Nadia j. Abgra b Hele n M. Caldwe ll n	2000	Relationship between trust knowledge with respect to online shopping	Developi ng variables for online shopping	Fairly useful
5	A segmentation of online and offline shoppers; (http://www.warc.com/fulltext/ESOMAR/76786.htm)	Resear ch paper	Lori Ivento sch– James, Katie Lamo ntand Kyle Karne s	2001	Difference between online and offline spending Non-Purchasers, Online Only Purchasers, Offline Only Purchasers, Online and Offline Purchasers with respect to different product categories. Demographics were important drivers of online and offline spending Segmentation study based upon the number of sites visited and the amount used up in online (US)	Secondar y data for segmenta tion analysis of online customer s	Relev ant to some extent
6	Consumer behaviour	Book	L. LOU DON, & J. BITT A	2002	Concept of Consumer market segmentation, Concept of Consumer	Theoretic al framewor k	Extre mely useful

					Behaviour		
7	Topology of online shoppers; (web.it.nctu.edu.tw/~etang/Tang_Publication/Topology.pdf(; fo lanruoj remusnoc gnitekram, lov. 20 no .2 2003(Research type	Ah Kenng Kau, Yingchan E. Tang, Sanjo y Ghosh	2003	Factor and cluster analysis for segmenting online shoppers not only by demographic factors but also from psychographic , navigation expertise, shopping experience and so forth.(Asian countries). Importance of segmentation in online shopping. Developing topology that links behaviour to demographic. (US))	Data analysis	Useful to great extent
8	A latent class segmentation analysis of e-shoppers; (Journal of Business Research, 57, pp. 758-767.)	RESEARCH PAPER	Amit Bhatnagar*, Sanjo yGhos e	2004	Consumer perceptions and behavior with respect to online commerce. Segmentation based on online purchase behaviour. All Web-based stores should first ensure that the safety of their sites is of maximum quality (US)	Overview of segmentation analysis by e-shopping behaviour	Absolute ideas for online shoppers segmentation
9	Consumer Behaviour	Book	G. Schiffman, and I. Kanuk	2004	Concept of Consumer Behaviour	Theoretical framework	Highly relevant
1	Are the Drivers	Research	Iakov	April	Understanding	Overview	Fairly

0	and Role of Online Trust the Same for all Web Sites and Consumers? ; (Journal of Marketing, 69 (October 2005), 133 152)	ch paper	Y. Bart Venka tesh Shank ar Faree na Sultan Glen L. Urban	2005	the determinants of web shopping with respect to trust factor of online shopping(California)	of consumer online shopping	useful
11	Online shopping acceptance model — a critical survey of consumer factors in online shopping; (Journal of Electronic Commerce Research, VOL 8, NO.1, 2007)	Resear ch paper	Lina Zhou, Liwei Dai, Dongs ong Zhang	2007`	Development OSAM (Online Shopping Acceptance Model) to explain consumer acceptance of online shopping	Helps in constructi ng variables for online shopping behaviou r	Highl y releva nt
12	Knowledge and Trust in E-consumers' Online shopping Behaviour; (Electronic Commerce and Security, 2008 International Symposium on)	Resear ch paper	Jui-Chin Jiang	2008	Knowledge is one important factor influencing the online shopping (china)	Understa nding the factors influenci ng online shopping	Useful to some extent
13	Marketing Management Pearson Education International	Book	Philip Kotler , Kevin Lane Keller -	2009	Concept of market segmentation, Concept of Consumer Behaviour	Theoretic al framewor k	Useful to great extent
14	Handbook for writers of research papers	Book	MLA	2009	How to write research papers?	Designin g structure of the research, citation etc	Extre mely useful
15	Impact of Changing Demographic Profiles of Indian Customers on	Resear ch paper	Dr. S. L. Gupta & Ruchi	2010	Demographic profiles of online Users; gender, age and	Develop ment of responde nt profile,	Mostl y useful

	their Internet Shopping Behaviour; (http://www.tmu.ac.in/gallery/managementjournal/finalinner_07.pdf)		Nayar		education have significant Association to web shopping. Trust and security constitute the prime concerns preventing (Indian)		
16	The antecedents and consequents of relationship quality in internet shopping; Emerald Group Publishing Limited; (http://www.emeraldinsight.com/casestudies.htm/casestudies.htm?Articleid=1889587&show=html)	Research paper	Ki-Han Chung	2010	Importance of site characteristics in online retailing on customer satisfaction , Site features in online retailing have a optimistic influence on customer satisfaction (south Korea) <u>C:\Users\SONY\Desktop\imp content for personal speech.docx</u>	Understanding the factors influencing online shopping	Fairly useful
17	Consumer trust in the online retail context: Exploring the antecedents and consequences; (http://onlinelibrary.wiley.com .)	Research paper	Jun Chen and Sally Dibb	March 2010	Importance of the Web site interface in consumer online behaviour	Helps in constructing variables for online shopping behaviour	Fairly useful
18	Analyzing key determinants of online repurchase intentions; (Asia Pacific Journal of Marketing and Logistics, Vol. 23 Iss: 2, pp.200 – 221)	Research paper	<u>Chai</u> <u>Har</u> <u>Lee</u>	2011	Overview of online business, The factors that may influence consumers' intentions to repurchase goods and services online(MALASIA)	Understanding the factors influencing online shopping	Fairly useful
1	A Research on	Research	Li	July	Concept of	Methodol	Fairly

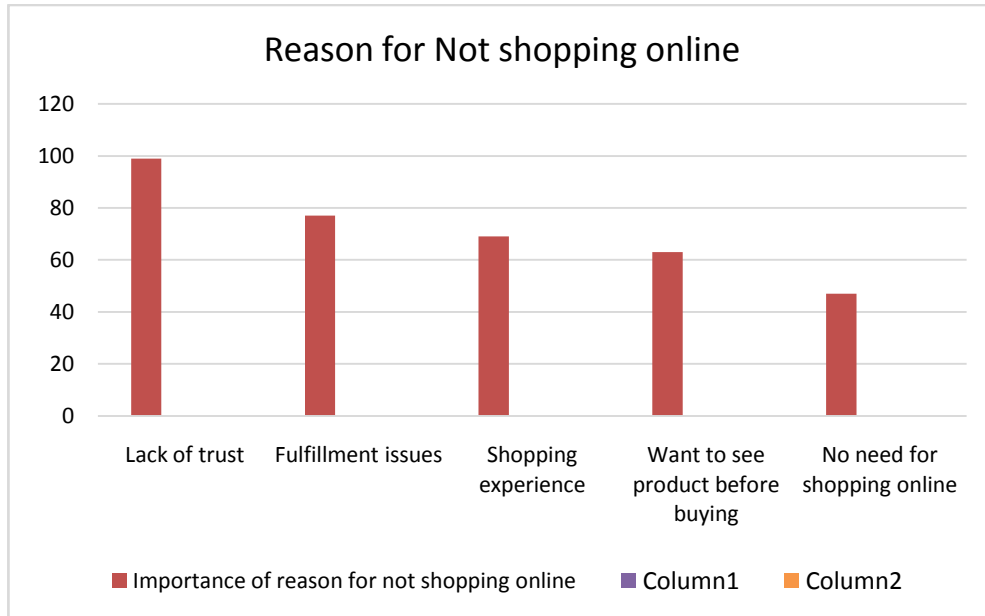
9	influencing factors of consumer purchasing behaviours in cyberspace; (. International Journal of marketing studies Vol. 3, No. 3; www.ccenet.org/ijms	ch paper	Guo	2011	online shopping, To understand how to find out the relative significance of all influencing factors of online consumers' purchasing behaviours. (security of online shopping, prices, and commercial credits are primary factors influencing consumers' purchasing behaviours, and Genders education levels of consumers, and designs of store are the minor ones. china)	ogy to identify the factors of online purchasing behaviour	useful
20	Customer acceptance of internet shopping in India: impact of shopping orientations, knowledge and security	Research paper	Parikh, Darshan	Sep 2011	Understanding the penetration of internet shopping in India	Helps in constructing variables for online shopping behaviour	Mostly useful
21	Business Research Methods, 11th edition	Book	J.K.Sharma, D. Cooper, R.S. Schindler	2012	Research methodology, collection data, sampling plan etc.	Help in designing research methodology	Extremely useful
22	A study of the growth of internet marketing in Indian scenario	Research Paper	Dashaputre, Sharad	2012	Understanding consumer solitude, consumer	Identifying the factors of online	Fairly useful

			Madh ukar		inclination and consumer personalization in the field of Internet Marketing	marketin g	
2 3	Factors Influencing Trust in Online Shopping: An Indian Consumer's Perspective ; (http://www.iiste.org/Journals/index.php/EJBM/article/viewfile/8769/9032)	Article	Baljee t Kaur1 * Sushil a Mada n	2013	Concept of online shopping, Trust Factors In Indian E- Commerce (India)	Understa nding the factors influenci ng online shopping	Fairly useful
2 4	Tools of building customer trust; (http://www.toknowpress.net/ISBN/978-961-6914-02-4/papers/ML13-426.pdf)	Article	Joann a Palisz kiewicz Bogda n Klepa cki	2013	Understanding consumer attitude with respect to trust. Trust as a part of relationship. Trust as a part of social and economic exchange. Highlight professional accomplishme nts, certificates and awards on websites. Share testimonials. Organizations should be honest and straightforwar d. Secured transactions. Respond personally to4correspond ence. Social media presence. Make it easy for customers	Helps in constructi ng variables for online shopping behaviou r	Fairly useful

					to complain. Professional web design. Use company branded email. Customer review sites. Company profile. Customer contact.		
25	Segmenting consumers by e-shopping behaviour and purchase intention; (Journal of Internet Business (2010) Key: citeulike:8822848)	Research paper	Ruiz Mafe Carla & Lassala Navegarre Carlos	2013	CHAID Analysis, e-shopping behaviour, factors of online shopping, segments consumer market by e shopping behaviour. (SPAIN)	Similar research	Extremely helpful
26	A study of trust and perceived risk in Online Shopping	PhD Thesis	Sunita Guru	March 2013	Relationship between perceived risk and trust	Helps in constructing variables for online shopping behaviour	Helped in Indian context
27	Impact of information technology (it) On consumer purchase behaviour; (researchers world -Journal of Arts, Science & Commerce)	Research paper	Dr. Mahabir Narwal Dr. Geeta Sachdeva	July 2013	IT factors affecting consumer behaviour (Indian)	Developing predictive variables for online shopping	Fairly useful

2.5 REASONS FOR NOT BUYING ONLINE

According to Ecommerce in India – Statistics, Trends & Insights (2011), the following data is given.



Source: Shah 2011

Some other reasons are delivery of low quality products online, difficulty in returning products, lack of after sales service, lack of ability to see and touch the product. While the sellers are aware and are working to solve the issue it still persists and becomes a deterrent for online buyers.

2.6 LITERATURE REVIEW IN INDIAN CONTEXT

Considering that our research would be with specific reference to India, the literature with Indian context was studied with greater emphasis. However, as online retail can easily cross the boundaries that divide the globe, international studies were relevant as they gave perspective and insight on methodology applied in their research.

Indian researchers like **Sandeep Kapoor (2014)**, **Amandeep Singh (2014)**, **Dr. Mahabir Narwal and Dr. Geeta Sachdeva (2013)**, **Sunita Guru (2013)**, **Baljeet Kaur et al (2013)**, **Dashaputre et al (2012)**, **Parikh, Darshan (2011)**, **Amit Bhatnagar & Sanjoy Ghose (2004)**, **Ruby Roy Dholakia, (1999)**, and **Ruchi Nayyar & Dr. S. L Gupta (2010)** were studied in great details. **Dr. S.L.Gupta** was personally consulted by the researcher as they are both from the BIT fraternity. For research in Indian Context **Dr. Prahlad Mishra (2012)**, author of Business Research Methods (OUP) was also consulted by the researcher during one of his workshops and he has actively commented and advised on the research and SPSS outputs.

2.7 RESEARCH GAPS

From the literature review, research gaps were visible in the following areas in Indian context. No work has been done on segmentation of online consumers in Eastern India perspective, although such efforts have been made in international context and they are part of literature review.

- ✓ Segmentation of consumers of online marketing on demographic factors.
- ✓ Identification of most important groups which should be targeted by online marketers to improve their revenue.
- ✓ Segregation of factors useful for consumers due to which they prefer online purchase.
- ✓ To delve into Eastern India mindset in various factors which they look for when making online purchase.

- ✓ Identification of principle components from factors accrued which need to be focused on by online retailers.
- ✓ Segmentation as a strategy for online marketers in Eastern India context to improve their revenue and bottom-line.

CHAPTER 3: OBJECTIVES AND HYPOTHESES

Research Objectives and Hypotheses developed are discussed in subsequent sections.

3.1 RESEARCH OBJECTIVES

Research Objectives have emanated from research problem statements in section 1.13 and have been developed for this research, after an in-depth study of the domain and review of literature, detailed in chapter 2. In finalization of these research objectives, due consideration has been accorded to critically examine efficiency and effectiveness of current practices of marketers, reveal underlying motives and factors of online consumer behaviour, while ensuring practicality of these objectives. Alongside online consumer purchase behaviour dynamics, the situation of online retailers, who function as key marketplace influencers and their industry, has also been given adequate attention.

The research objectives, accordingly been developed are as follows:

- 1. To study the effect of online shopping on consumer purchase behaviour.**
- 2. To compare the effectiveness of online shopping on consumer purchase behaviour demographically (gender, occupation, residing place, age, and education).**
- 3. To identify e- shoppers segment on the basis of online shopping behaviour.**

3.2 RESEARCH HYPOTHESES

The research hypothesis for the first objective to be put to test is stated below for null hypothesis;

H₀₁: There is no significant effect of online shopping factors on online purchase behaviour.

Stating the alternate hypothesis;

H₁₁: There is significant effect of online shopping factors on online purchase behaviour.

Factor Analysis using principle component method was performed on the factors and 35 factors were reduced to identify the important factors for online purchase behaviour which could strategically be used by marketers to satisfy the consumers.

In order to achieve the objectives no.2 i.e. 'To compare the effect of online shopping on consumer purchase behaviour demographically (gender, occupation, residing place, age, and education', a set of 5 hypotheses have been formulated, which have been tested against all 35 factors of online shopping. Therefore there were total 175(35 x 5) cases in objective no. 2.

Conclusions were drawn on the basis of the test outcome. The hypotheses are given below in pairs of null hypothesis and alternate hypothesis:

H₀₁: There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).

H₁₁: There is significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).

H₀₂: There is no significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)

H₁₂: There is significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)

H₀₃: There is no significant difference on the effect of online shopping factors across categories of gender (male, female)

H₁₃: There is significant difference on the effect of online shopping factors across categories of gender (male, female)

H₀₄: There is no significant difference on the effect of online shopping factors across categories of occupation (Working, Non- Working)

H₁₄: There is significant difference on the effect of online shopping factors across categories of occupation (Working, Non- Working)

H₀₅: There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)

H₁₅: There is significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)

The third objective was fulfilled by putting the following hypothesis to test.

The null hypothesis is stated below;

H₀₁: There are no significant bases of segmentation on the basis of online shopping behaviour.

Stating the alternate hypothesis;

H₁₁: There are significant bases of segmentation on the basis of online shopping behaviour.

Cluster analysis was performed to test the hypothesis and results obtained were instrumental in accepting or rejecting the hypothesis developed.

Pilot Studies:

After literature review and consultation with guide and experts the questionnaire was developed. This questionnaire was put to test to detect any failure in understanding by the respondents, or in delivering the questionnaire.

Sl. No.	Items
1	Time convenience
2	Place convenience
3	Easy price comparison
4	Easy access to information
5	Infinite choice in products and services
6	Easy access to customer review
7	No shopping traffic or crowds
8	Better price
9	Better security (payment and delivery)
10	Fewer expenses (reduces expense of eating, travelling etc. While shopping)
11	No compulsive shopping
12	Discreet purchases
13	Save time
14	Better after sales service
15	24/7 availability for any problem
16	Easy payment option
17	Easy placing order

18	Better scope of discount
19	Easy maintenance of purchase records
20	Better security for personal details
21	Faster Service
22	Proper billing
23	Quick return policy
24	Cash on Delivery Option
25	No wait period
26	Quick refund
27	Details match product delivered
28	No price change on delivery (additional costs added)
29	After sales service
30	Decrease in price on website soon after delivery

The initial questionnaire consisted of 15 questions which was increased to 30 (for pilot survey) and subsequently to 35(for final survey). The inputs of the respondents were taken into consideration for incorporation as an open ended question was given to ask if any other factors were important for them.

The collected data was subjected to dummy analysis to detect if any improvements were required. To improve the authenticity of questionnaire some check questionnaires were incorporated and spurious data were rejected and not used in the research. There was an effort to test each and every part of the research plan, to avoid any problems towards the end of the research.

Pilot study to improve the research and its effectiveness was very useful for the result and for the smooth flow of the research work. It helped to identify

the various loopholes and proper collection of various types of data for proper analysis. Building proper gaps and intervals in the questionnaire to support the data collection.

CHAPTER 4: RESEARCH METHODOLOGY

Research Methodology used for this research has been explained in the following sub sections- research design, sources of data, sampling design which contains sampling techniques used and data collection instruments developed.

4.1 METHODOLOGY AND DATA SOURCES

The first part of the research which deals with theories of marketing, segmentation and retailing and online shopping etc, for this secondary data was used. As the data available was studied it became clear that much thought had gone into identifying factors affecting online consumer buying behaviour, and for segmenting online consumer behaviour little or no work done. A segmentation analysis on the basis of variables which affect e-shopping decision helps online retailers to understand the need of their target market more clearly.

This study would contribute to the current market segmentation research for online retail sector of Eastern India by making an overview of the existing literature on e-shopping behaviour. For this no substantial work could be found by the researcher. Hence, empirical research had to be used. Therefore in this study both primary as well as secondary data was used. For computing factors of online shopping secondary data was applied. While to know the effect on consumer, comparing it with demographic factors and finally creating bases of segment primary data was done.

4.2 RESEARCH DESIGN:

This was an empirical Research Study.

Nature of the Study:

The Study was a Quantitative as well as Qualitative Study.

Type Of Analysis:

Statistical Analysis of the Data has been done using statistical tools namely

- ✓ Factor analysis,
- ✓ Mann-Whitney U Test,
- ✓ Kruskal- Wallis Test, and
- ✓ Cluster analysis.

Types of Questions:

The Questions were structured and none disguised. Likert's 5 Point type Scale has been used to identify various factors mentioned in the hypothesis.

4.3 COLLECTION OF DATA

Data has been collected using Primary and Secondary Sources.

Plan of Collecting Primary Data: Primary data has been collected using survey method.

Secondary Data collected from Journals, articles, Books, Magazines, internet etc.

Sample Element: The sample elements were an individual over 18years old who would at least surf the net.

Sample Size: The sample Size consisted of 829 individuals belongs to Eastern India.

Respondent framework:

Category	Group
Age	Below 30 years
	30-50 years
	Above 50 years
Gender	Male
	Female
Occupation	Working
	Non working
Income	Dependent
	Below 40,000/month
	40,000/month-80,000/month
	Above 80,000/month
Educational Level	Undergraduate Level
	Post graduate Level
	Professional Level
Residing place	Rural
	Urban

Sample Frame: EMAIL IDs via personal and friend's contact list SURVEY MONKEY, Face to face interaction with school teachers, people around shopping mall, residential area etc.

Sample Procedure: The procedure was simple random sampling.

4.4 JUSTIFICATION FOR OBJECTIVES:

Objective No. 1: To study the effect of online shopping on consumer purchase behaviour:

The sample Size consisting of 829 individuals belongs to Eastern India was taken to study the effect of online shopping on consumer purchase behaviour.

Here consumer purchase behaviour(dependent variable) is investigated by a structured questionnaire consisting of more than 35 items (factors of online consumer market as independent variable) and with the help of Principal Component Method of Factor Analysis, significant component or factor were extracted.

Objective no. 2: To compare the effect of online shopping on consumer purchase behaviour demographically:

To test whether the effect of obtained significant factors of online shopping (dependent variable) on consumer purchase behaviour differ demographically (independent variable), Mann-Whitney U Test has been applied for gender (male, female), occupation (working, Non-Working) and residing place (urban, rural) whereas Kruskal- Wallis Test was applied on age (below 30 years, 30-50 years, above 50 years) and education (up to graduation, post-graduation, professional).

Objective no. 3: To identify e- shoppers segment on the basis of online purchase behaviour:

Here with the help of Cluster analysis a segmentation topology has been created. Dependent and Independent variables (online purchase behaviour) were identified after factor analysis.

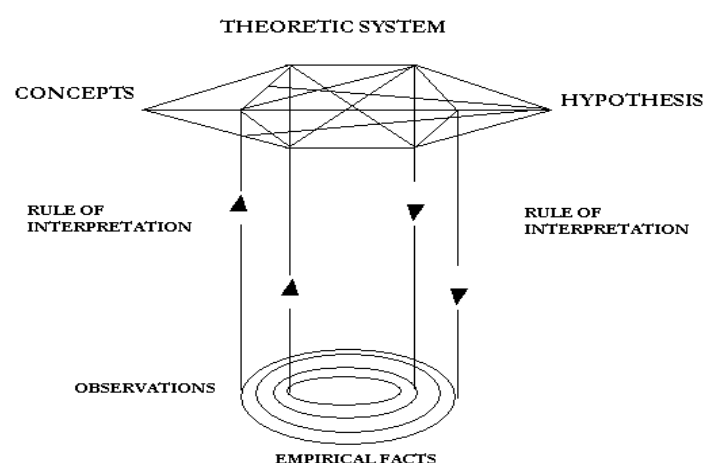
A study of relevant data available on the internet and other databases was done for literature review as well as for the main research.

Research was done using primary and secondary data. For secondary data journals thesis newspapers and magazines have been referred however internet was the major source as the topic itself deals with internet users.

Empirical

In primary data empirical data was used.

Chart 4.1: Hempel's Model Linking Facts To A Theory



Source: Research Methods In Social Science By P.K.Mazumdar Viva Books 2005 Page 48,

Observations must start from concepts and constructs. These concepts can be distinguished from each other. However, there is a possibility that the concepts

are same or similar. To condense these similar concepts we use factor analysis which has been used with the help of empirical data and SPSS. To further improve the findings expert was consulted and their observations were used to finalize the concepts and the constructs.

While many of the words used are in common usage they do assume different meaning. For the purpose of the research their meanings have to be confined to clear concise meaning in order to give accuracy to the result. The meaning for the research confines to the meaning selected for those words which will lead to a conclusion.

“However there is difficulty in forming and understanding these concepts and constructs.”

‘A construct is defined as the mental abstraction formed by the perception of a phenomenon.’

There are many concepts that do not have observable physical quantities this leads to difficulty.

As can be seen from Hempel’s model illustrated above these concepts and constructs are supported by empirical data and subsequently they are also verified by the empirical data which leads to Hypothesis being accepted or rejected.

Different books have used the terms in different ways. **Kinnear and Taylor** in Marketing Research An applied approach (McGraw Hill) 1987 has used it interchangeably but **P.K. Mazumdar** in Research Method in Social Science (Viva) 2005 distinguished it and this concept has been accepted here.

Hypothesis was tested with the help of the survey designed with the help of a questionnaire which was designed after the results of the factor analysis. The

response of the shedule was recorded in hardcopy and were used as input to the SPSS table for further analysis. *Survey was limited to the city of Patna and its suburbs and some areas o f Ranchi*, but secondary sources were used to input information from around the globe. The experience of interaction with learned and experts in relevant fields during conferences were also used as inputs and analysis during the pre and post survey analysis. The measures were taken as graphical inputs in the data level of interval scale data which was converted to ratio data by eliciting reponse on the same information in five questions and compiling this statistacally under bionomial theorem. The theorem is used to convert interval scale data to the level of ratio data.

4.4.1 FACTOR ANALYSIS

The main applications of factor analysis are as follows:

- (1) To decrease the number of variables and
- (2) To identify relationships between variables, that is to categorize variables.

Hence, factor analysis is used as a data reduction or structure finding method.

4.4.2 PRINCIPAL COMPONENT ANALYSIS

Principal component analysis is a statistical instrument which is used for analysing the interrelationships amongst a huge number of variables and to provide their details in terms of a minimised number of variables, called principal components, with a minimum loss of information.

4.4.3 MANN-WHITNEY U TEST

The Mann-Whitney U test bring out the difference in two independent groups when the dependent variable is ordinal or continuous, but is skewed. For example, when we use the Mann-Whitney U test to know if satisfaction for performance appraisal, where satisfaction is measured in ordinal scale, differ based on location (rural or urban) (i.e., dependent variable were "satisfaction towards performance appraisal" and independent variable is "location", which has two groups:"rural" and "urban"). On the other hand, we can use the Mann-Whitney U test to comprehend if compensation, measured on a continuous scale, Changes according on location (i.e., the dependent variable would be "compensation" and the independent variable is "location", where the two groups are "rural" and "urban"). The Mann- Whitney U test is sometimes understood to be the non-parametric alternative to the independent t- test but even this will not be correct for every situation.

4.4.4 KRUSKAL- WALLIS TEST

The Kruskal-Wallis - H test is a non-parametric rank-based test that is often used when one desires to find the difference between two groups which have an independent variable as defined by the user on either a continuous scale or in an ordinal scale as the dependent variable. Some consider this as the nonparametric substitute for the one-way ANOVA, and another kind of the Mann-Whitney U test to compare between two or more independent groups.

4.4.5 CLUSTER ANALYSIS

Cluster alternative attempts to group data based on attributes that are similar. The groups can be created in SPSS as per the user defined limit and then based

on attributes they are grouped together and finally clusters are formed on this basis. Dendogram is also used where the straight line can be shifted by users to form different numbers of groups and their significance can be spotted as the groups are visible in the diagram.

4.4.6 CLUSTER ANALYSIS WITH SPSS: K-MEANS CLUSTER ANALYSIS

SPSS provides both ways of executing cluster analysis. The data input have to be entered in the sheet and then variables have to be selected in the dialog box. Based on these factors the clustering is done in SPSS. The number of desired clusters has to be entered for the SPSS to give the output. It then generates the output which can be interpreted and named based on the factors which are indicated in the cluster. The common variables are put together in various clusters and these are presented in table form for user's convenience.

SPSS also generates the Dendogram which can be used to form clusters.

4.5 EDITING AND TABULATION

The data was edited both in the field and at the table by the researcher. In complete or missing data was left out of the purview of study by not including in the tabulated data. Classification and coding scheme was done at the time of making the questionnaire itself. They have been explained in details where ever they have been used.

The orderly arrangement of data in rows and columns has become easier due to the use of spreadsheets. Both Excel and SPSS were used interchangeably for Tabulation. While tabulating the following were kept in mind:

- ✓ Titles were given to each table so that the objective was defined.
- ✓ Tables were numbered, so when used for analysis they could be referred to easily.
- ✓ Column heading and row heading were brief but clear to facilitate understanding.
- ✓ Units of measures were indicated.
- ✓ Sources were mentioned unless they were from the primary work done by the researcher.
- ✓ Tables were drawn up as per requirement and some were included in the annexure, if the graphical representation was used.
- ✓ Two way tables were used mainly and more complex tables were avoided as far as possible.
- ✓ The tables were used to compare, draw graphs, compute statistical interference, explanations and cross checking data for accuracy.
- ✓ Frequency tables and graphical representations.
- ✓ Frequency tables and graphical representations have been used freely as they summarize information and improve clarity. Response tables and graphs of various types like Bar-Chart, Histogram, Pie-Chart and Ogive was used as per requirement.
- ✓ Consumers were the respondents. Questionnaires were administered with full knowledge of the objective to the respondents. The questionnaire was structured on Likert's principle on a 5 point scale

represented pictorially at interval scale. All questionnaires were pretested and corrections made where ever required to confirm to the analysis required.

- ✓ The advantages of Likert's scale are that it is empirically correct. It is simpler to construct and comprehend for respondents. It is reliable and the range provides more precise information.

4.6 PERSPECTIVE OF INDIAN ONLINE RETAILERS

ONLINE RETAILER: FLIPKART

KEY PERSON: BINNY BANSAL

Binny Bansal in his interview to Shraddha at Tech speak admits they have made a lot of mistake but they kept going forward. He added "Never try to get everything right but keep trying. Thinking big, very big is very important. Learning everything around you is essential to evolve and move forward."

(https://www.youtube.com/watch?v=zPFptdATk_s)

KEY PERSON: SACHIN BANSAL

Sachin Bansal in his keynote address in 2014 admits that they cannot and have not segmented their market. Although there is lot of data available and he can do a lot with it in terms of intelligence but attempts to segmentation seems far out due to diversity.

(<https://www.youtube.com/watch?v=3nllCsK7qeA>)

ONLINE RETAILER: SNAPDEAL

KEY PERSON: ROHIT BANSAL

Rohit Bansal has said in an interview to Ajeet Khurana at IIT Bombay on entrepreneur cell summit that he believes that he is more of a supplier consumer connects rather than an online seller. In fact technology which is an enabler is what they have been stressing on; therefore marketing strategies have taken a backseat.

<https://www.youtube.com/watch?v=3nllCsK7qeA>

ONLINE RETAILER: AMAZON

KEY PERSON: JEFF BEZOS

Jeff Bezos of Amazon India believes he is a long term investor. He traces how many things did not work. It was Amazon which worked and they kept going on. Opportunities are more important and profitable which the skills can be put to good use. Profitability has taken a back seat and investors are clear on that, as it is a long term investor.

<https://www.youtube.com/watch?v=Xx92bUw7WX8>)

ONLINE RETAILER: MYNTRA

KEY PERSON: MUKESH BANSAL

Mukesh Bansal has said in an interview to Ajeet Khurana at IIT Bombay entrepreneur cell summit that he believes he is in fashion space where he will introduce brands and he is mainly a distributor.

<https://www.youtube.com/watch?v=Xx92bUw7WX8>)

4.7 RESEARCH FLOW

The research followed a systematic flow of sequence of analytical and field survey work. The research objectives were formulated and an exhaustive review of literature to study past research work in the domain to understand their findings, limitations, gaps and directions for further research was undertaken. Thereafter hypotheses were formed for achieving objectives and research methodology was finalized, including development of two research instruments in terms of structured questionnaires. While the stages of data collection, analysis and conclusions are dealt with in later sections, in the current section, the linkage between objectives, hypotheses and final survey questionnaires are shown as Research Flow in Figure below:

Research Flow

Objective	Hypothesis	Sample Size	Statistical Instrument	Outcome
1	H ₀₁ : There is no significant effect of online shopping factors on online purchase behaviour. H ₁₁ : There is significant effect of online shopping factors on online purchase behaviour.	829	Principal Component Method Of Factor Analysis	8 SIGNIFICANT COMPONENT IDENTIFY Reject the null hypotheses
2	Ho1: There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional). Ho2: There is no	829	Mann-Whitney U Test, Kruskal-Wallis Test	Retain The Null Hypothesis In Most Of The Cases (89%) With Very Few Exceptions (11%) Which Are Insignificant Overall

	<p>significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)</p> <p>Ho3: There is no significant difference on the effect of online shopping factors across categories of gender (male, female)</p> <p>Ho4: There is no significant difference on the effect of online shopping factors across categories of occupation (Working, Non- Working)</p> <p>Ho5: There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)</p>			
3	<p>H_{o1}: There are no significant bases of segmentation on the basis of online shopping behaviour.</p> <p>H₁₁: There are significant bases of segmentation on the basis of online shopping behaviour.</p>	829	CLUSTER ANALYSIS	<p>FOUR CLUSTER CREATED</p> <p>Reject the null hypothesis</p>

CHAPTER 5: DATA ANALYSIS

The primary data were collected during the Exploratory Survey and the final survey, through questionnaires, for the sample size 829. It was edited, coded and analysed using IBM SPSS 20 software. Exploratory Survey data analysis **has been** presented briefly, thereafter detailed analysis of the final survey data **has been** provided.

5.1 ANALYSIS OF DEMOGRAPHIC FINDINGS

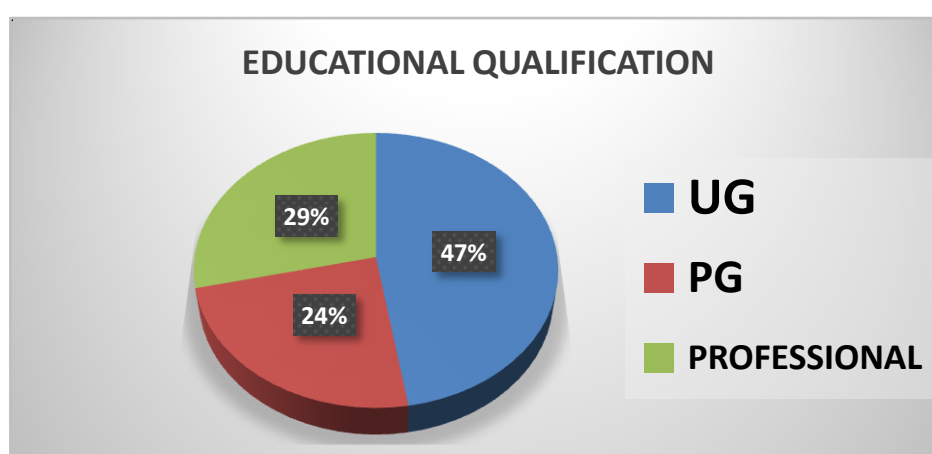
Educational Qualification:

The total data of 829 respondents were segregated on the basis of Education qualification as per the table below:

Table 5.1 Educational Qualification

Educational Qualification	No of Respondents
Under Graduates	393
Post Graduates	199
Professional	237
Total	829

Chart 5.1 Educational Qualification



The Chart shows that out of 829, the majority of the respondents i.e. 393 (47%) were under graduates while 237 (or 29%) were professional and 199 (or 24%) were post graduates. This reflects the proper distribution of the respondents across the education qualification profile. The online shoppers are also distributed in this manner across the zone of study.

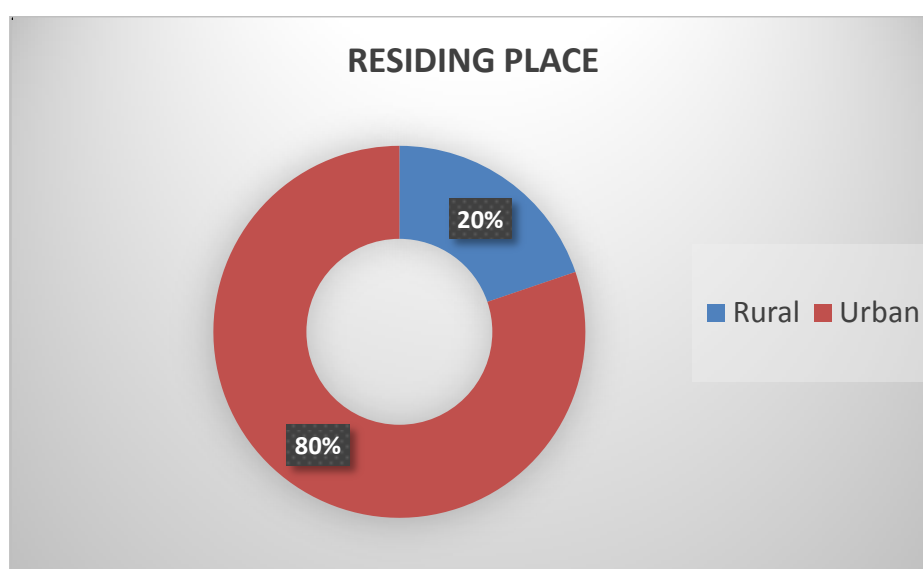
Residing Place:

The total data of 829 respondents were segregated on the basis of Residing place as per the table below:

Table 5.2 Residing Place

Residing Place	No of Respondents
Rural	164
Urban	665
Total	829

Chart 5.2 Residing Place



The residing place for the online shoppers was important and considering that 20% respondents were from rural background indicates that there is some penetration in that market and there is a possibility of more penetration in that

region. The respondents from urban area were 80% and the online segment mainly lies in this area.

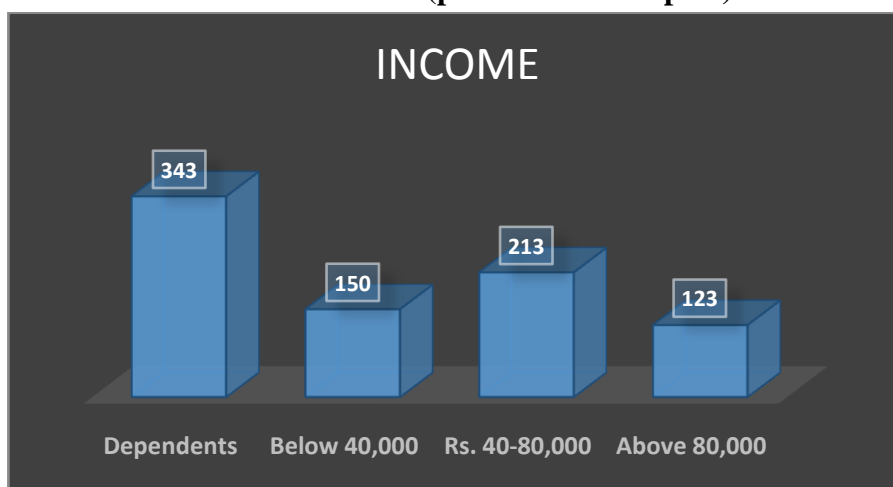
Income:

The total data of 829 respondents were segregated on the basis of Income as per the table below

Table 5.3 Income (per month in Rupees)

INCOME(In Rupees/ month)	No of Respondents
Dependents	343
Below 40,000	150
Rs. 40,000-Rs. 80,000	213
Above 80,000	123
Total	829

Chart 5.3 Income (per month in Rupees)



The graph depicts majority of those making purchases online are dependents. It's the next generation net savvy student's community which is driving the online market. The older generation admitted to being guided, helped, directed and often assured by the youth relations to depend on the online market. The distribution of income shows that most people who have reasonable good monthly income of Rs.40, 000-80,000 are maximum spenders on online market from the earning group.

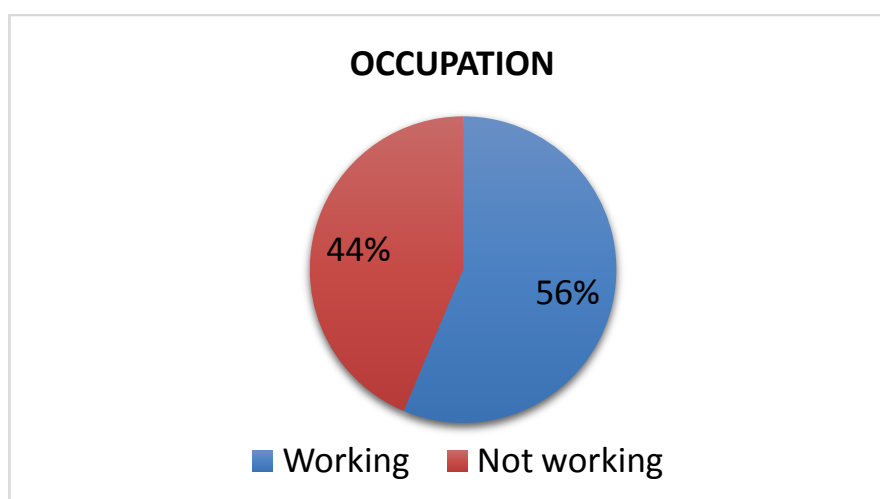
Occupation:

The total data of 829 respondents were segregated on the basis of occupation as per the table below

Table 5.4 Occupation

Occupation	No of Respondents
Working	467
Not working	362
Total	829

Chart 5.4 Occupation



The graph shows 56% who shop online were non-working but have income sources or are dependent on others. This is a clear indication of the next generation and their role in the fast developing online market. It is this segment which is giving a fillip to the online market segment. Our finding corroborate that online shoppers are mostly youth and students who are not regularly working. However 44% of the working is also indulging in online shopping and they order for themselves or for their dependents needs.

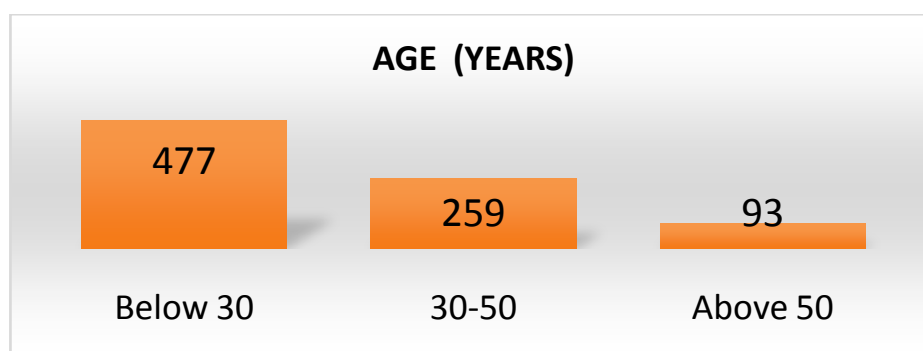
Age:

The total data of 829 respondents were segregated on the basis of age as per the table below

Table 5.5 Age

Age	Respondents
Below 30 years	477
30-50 years	259
Above 50 years	93
Total	829

Chart 5.5 Age



Almost 57% on online shoppers are below 30 years of age while 32% are within 30 and 40 years and only 11% above 50%. This can easily be explained as computers is a new phenomenon and very few people over 50 years would have learnt the skills in class room environment to operate a computer while below 30 years everyone would have done so. This fact emerges directly from the findings and the data corroborates this finding.

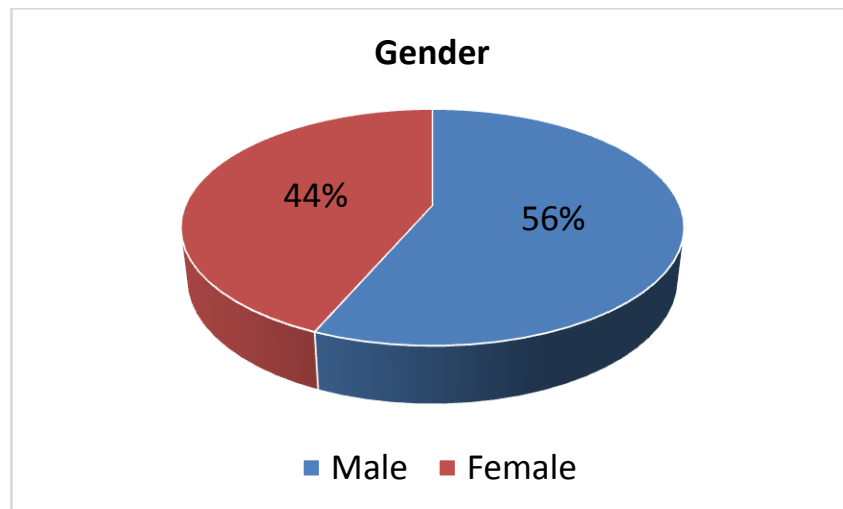
Gender:

The total data of 829 respondents were segregated on the basis of gender as per the table below

Table 5.6 Gender

Gender	No of Respondents
Male	468
Female	361
Total	829

Chart 5.6 Gender



There is almost an equal representation for online shopping in terms of gender. Be it a male or female both enjoy online shopping equally. They may have different reasons, but there is balance in their attempt to purchase products online. This is correctly reflected in our findings.

5.2 ANALYSIS OF ONLINE SHOPPING FACTORS

Online shoppers have different reasons for buying from online retailers. These reasons were investigated and the findings of data were analysed for better understanding of online shoppers and they were segmented on this basis for preference for what they were looking for when buying online.

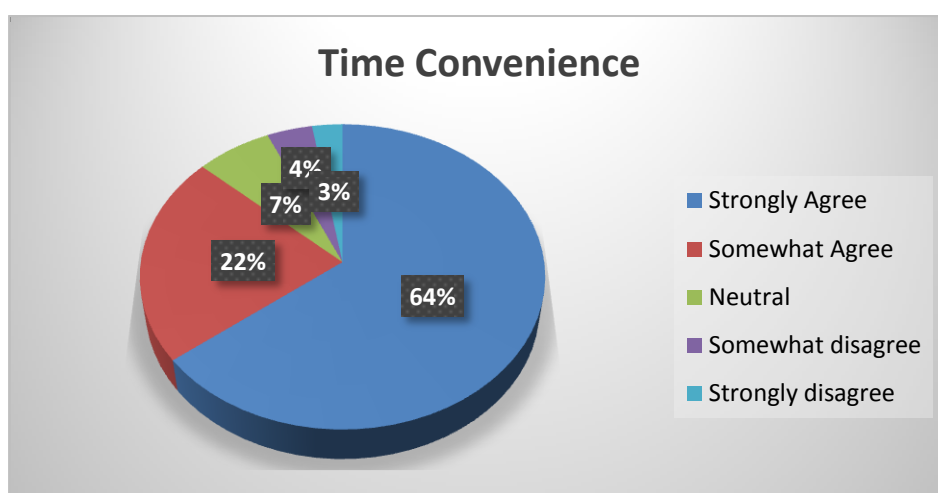
The first information obtained was to find the satisfaction level of buyers on the level of 1-5. Here 1 was for strongly agree and 5 for strongly disagree. The first Question put across to the respondents was if they felt online shopping gave time convenience to them. They can shop anytime they please as the facility is available twenty-four hours. The response was as follows:

Time Convenience:

Table 5.7 Time Convenience

Strongly Agree	535
Somewhat Agree	184
Neutral	55
Somewhat disagree	33
Strongly disagree	22
Total	829

Chart 5.7 Time Convenience



Most respondents somewhat agree with the proposition and felt that time convenience is an important ingredient which motivates them to buy online. Sixty four percent (64%) felt they strongly agree while another 22% somewhat agree thus it can conclude that most respondents consider time convenience as a major reason for buying online.

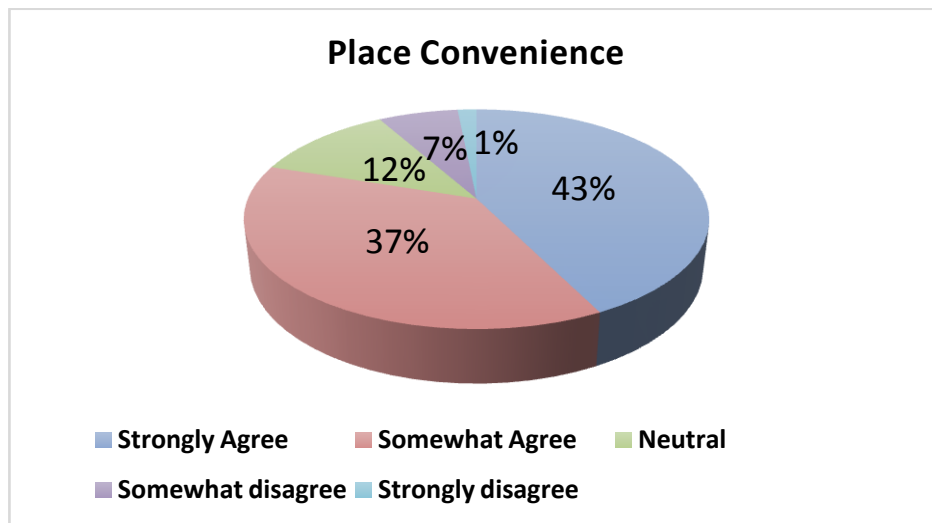
Place Convenience

The next reason was place convenience as they could shop online from the convenience of their home or office. The 829 respondents gave the following response

Table 5.8 Place Convenience

Response	No of Respondents
Strongly Agree	353
Somewhat Agree	311
Neutral	97
Somewhat disagree	55
Strongly disagree	13
Total	829

Chart 5.8 Place Convenience



While around half felt (43% in agreement very strongly, another 37% somewhat agree with the proposition that the online shopping offers place convenience. Together they account for 80% an overwhelming majority.

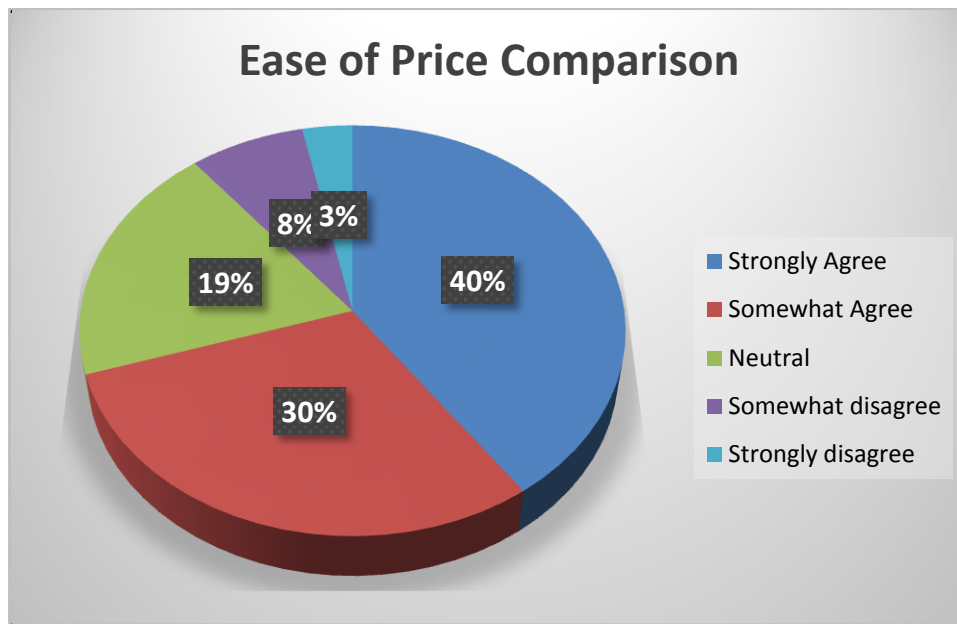
On ease of price comparison as they can compare the price across retail formats and certainly across all online retailers. The respondents gave the following response:

Ease Of Price Comparison:

Table 5.9 Ease Of Price Comparison

Response	No of Respondents
Strongly Agree	333
Somewhat Agree	248
Neutral	159
Somewhat disagree	62
Strongly disagree	27
Total	829

Chart 5.9 Ease Of Price Comparison



Around 70% either strongly agree or somewhat agree with the proposition and out of the rest 19% felt they are neutral. This is a very good reason to register this as a valid reason for buying online.

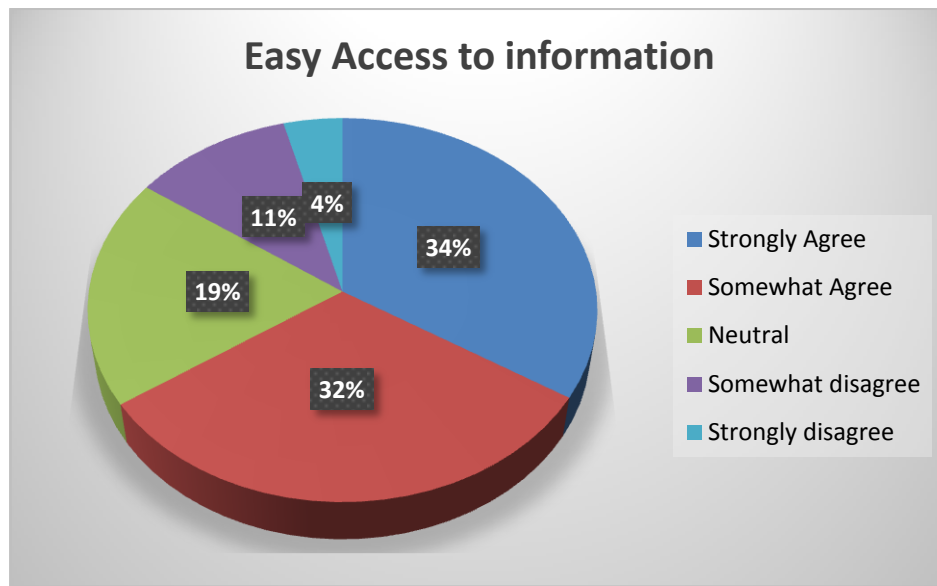
Information can be accessed easily was the next proposition for respondents to make online purchase. The following response was elicited from the respondents.

Easy Access to Information:

Table 5.10 Easy Access to Information

Response	No of Respondents
Strongly Agree	281
Somewhat Agree	262
Neutral	160
Somewhat disagree	92
Strongly disagree	34
Total	829

Chart 5.10 Easy Accesses To Information



On easy access to information 34% strongly agreed 32% somewhat agreed, 19 % neutral and only 15 % were against of this factor.

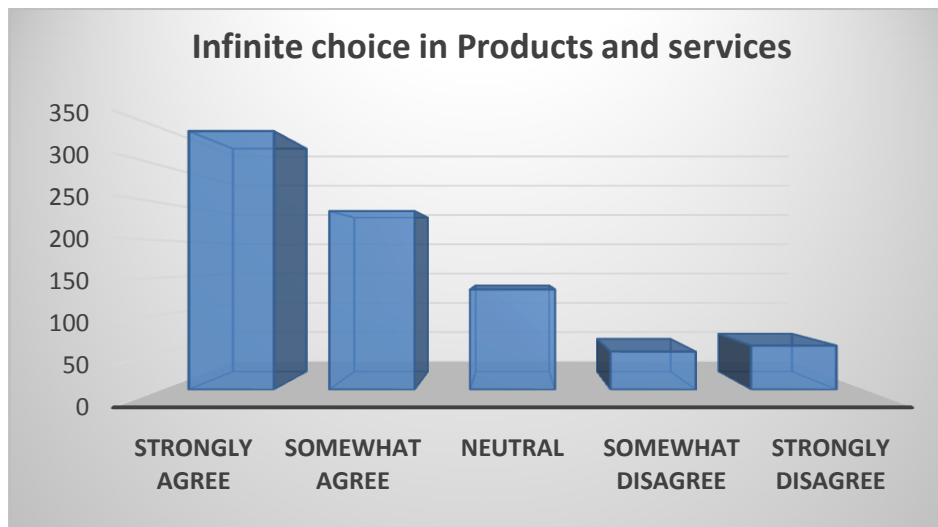
Online shoppers enjoy ‘infinite choice in products and services’ was another proposition given to the respondents on which a total of 829 respondents gave their opinion.

Infinite Choice In Products And Services:

Table 5.11 Infinite Choice In Products And Services

Response	No of Respondents
Strongly Agree	346
Somewhat Agree	239
Neutral	134
Somewhat disagree	51
Strongly disagree	59
Total	829

Chart 5.11 Infinite Choices In Products And Services



While 42% strongly, another 29% somewhat agreed taking the agreement to 71% overall. From this we can conclude that indeed the online retail shops have given sufficient choice to shoppers to win their hearts and this become a major reason for shoppers to make purchases online. Another 16 are neutral thus the conclusion is that there is infinite choice and consumers get what they need exactly on the internet retail portals.

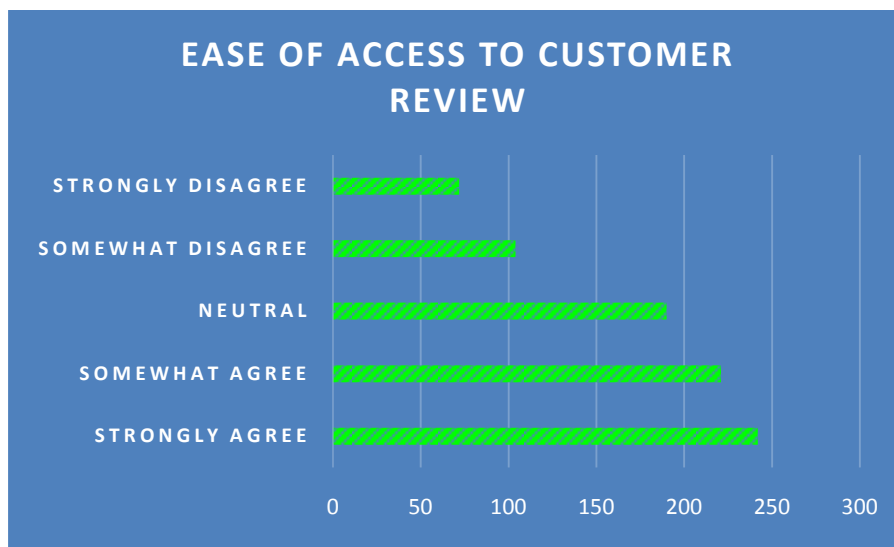
Ease Of Access To Customer Review:

Online shoppers have 'easy access to shoppers review' was the next proposition. The result is as follows:

Table 5.12 Ease Of Access To Customer Review

RESPONSE	NO OF RESPONDENTS
Strongly Agree	242
Somewhat Agree	221
Neutral	190
Somewhat disagree	104
Strongly disagree	72
Total	829

Chart 5.12 Ease Of Access To Customer Review



Online shoppers can find the reviewers of the product both from their acquaintances and from those who post a review of the product as there are many reviewers.

If one makes a purchase online, there is 'no shopping traffic or crowds' and this leads to a major reason for consumers to make their purchases. For an analysis the male opinion and female opinion were bifurcated to locate the differences, if any.

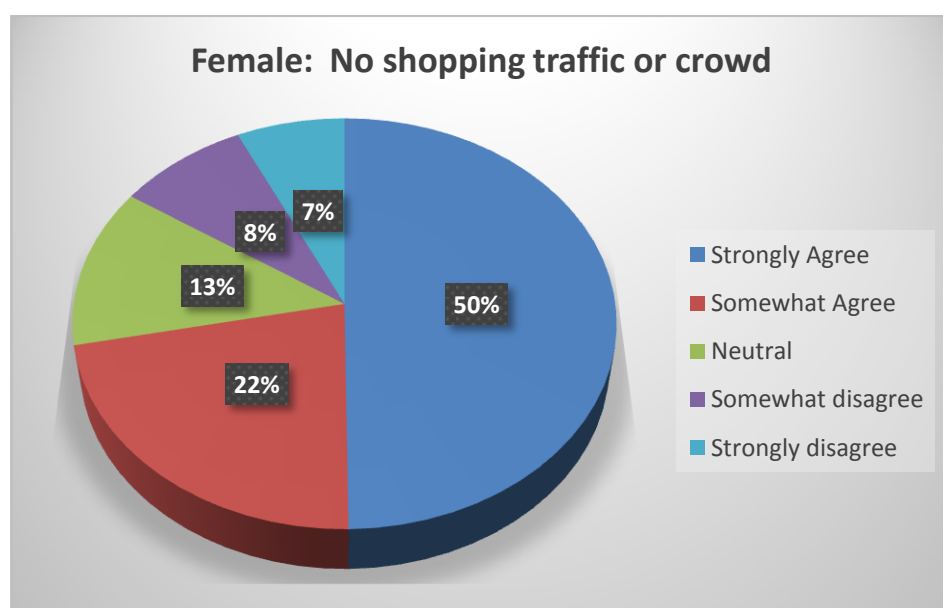
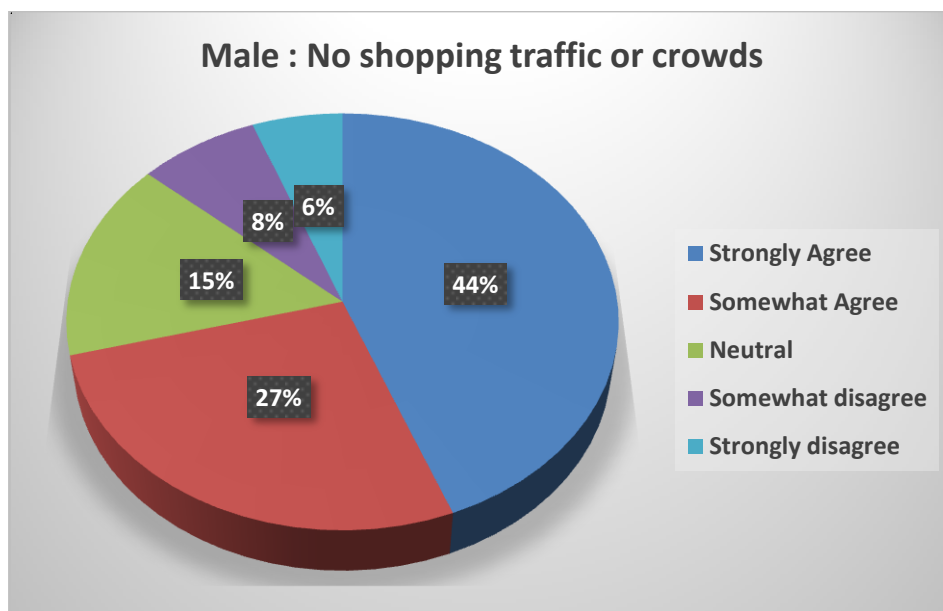
No Shopping Traffic Or Crowds / Female: No Shopping Traffic Or Crowd:

Table 5.13 Male: No Shopping Traffic Or Crowds / Female: No Shopping Traffic Or Crowd

Female response		Male Response	
Strongly Agree	159	Strongly Agree	233
Somewhat Agree	97	Somewhat Agree	103
Neutral	56	Neutral	59
Somewhat disagree	28	Somewhat disagree	40
Strongly disagree	21	Strongly disagree	33

Response	No of Respondents
Strongly Agree	392
Somewhat Agree	200
Neutral	115
Somewhat disagree	68
Strongly disagree	54
Total	829

Chart 5.13 Male: No Shopping Traffic Or Crowds / Female: No Shopping Traffic Or Crowd



The response across the gender is consistent and the overcrowded market offers more problems than pleasure for shoppers. The online retail comes as a relief to most and they can avoid the traffic or crowd when buying online.

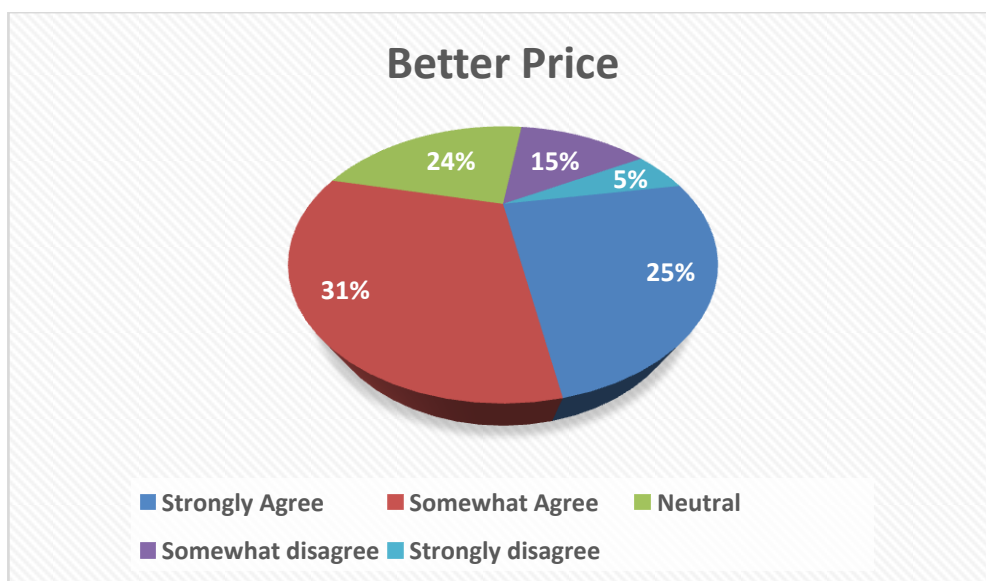
Better Price:

The bonanza offered by online retailers to shoppers is too good to resist. To investigate respondents were asked to inform if online retailers offered 'better price'. The result is as below:

Table 5.14 Better Price

RESPONSE	NO OF RESPONDENTS
Strongly Agree	207
Somewhat Agree	261
Neutral	195
Somewhat disagree	121
Strongly disagree	45
Total	829

Chart 5.14 Better Price



The strongly agree and somewhat agree add up to 56% and those who are neutral are 24%. Thus a mere 20% disagreed with the proposition. The perception overall with the respondents is that there is comparatively better pricing on the online market as compared to traditional and other retail formats.

Better Security (Payment And Delivery):

‘Better security (payment and delivery)’ was the next question put to the 829 respondents as this was a critical issue with online retailing. However, from their personal experience, the respondents came up with the following response:

Table 5.15 Better Security (Payment And Delivery)

RESPONSE	NO OF RESPONDENTS
Strongly Agree	275
Somewhat Agree	237
Neutral	171
Somewhat disagree	102
Strongly disagree	44

Chart 5.15 Better Security (Payment And Delivery)



Out of the 829 respondents 62% felt better security from the online retailers in payment and delivery. The case of duping or tricking customers into making the payment vanishes with large established brands which know the importance of keeping their brands strong. This is a clear shift from the traditionally stance of doubting sales people thinking they will probably act like the peddlers and dupe the people of their hard earned money.

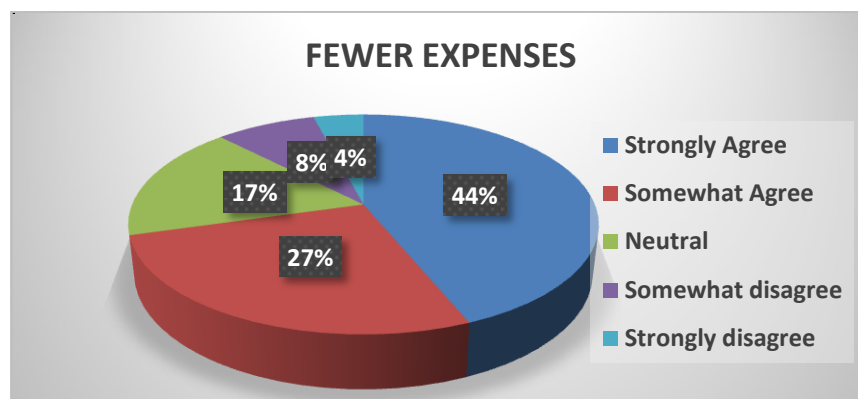
Fewer Expenses:

Online purchase 'reduces shopping expenses like eating, travelling etc.' while doing the shopping. These expenses often become mandatory as travel is a must, and the time taken causes one to feel hunger, this causes additional burden due to purchase, leading to increase in expenses. The respondents felt that the expenses were saved.

Table 5.16 Fewer Expenses

RESPONSE	NO OF RESPONDENTS
Strongly Agree	363
Somewhat Agree	222
Neutral	142
Somewhat disagree	68
Strongly disagree	34

Chart 5.16 Fewer Expenses



Out of 829 respondents, 71% somewhat agreed with the proposition and felt that online shopping reduces the other incidental expenses that accrue due to traditional shopping. While there is a cost of shopping online too, it is far less than the cost of purchasing from the market. If small children are there, the cost increase much more and the shopping becomes more cumbersome.

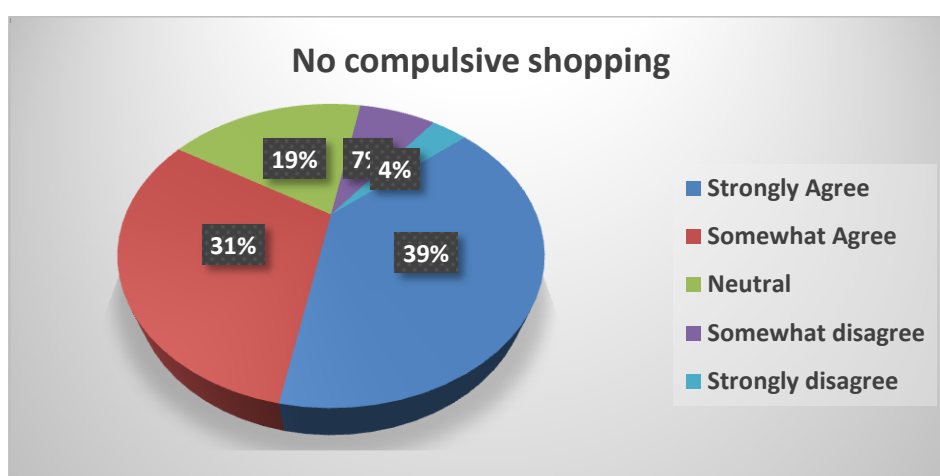
No Compulsive Shopping:

The next response was that online shopping can be searched and it takes us exactly to what we were looking for. This eliminates any compulsive shopping due to non-availability or availability when we land up buying something thinking we may not find it again. The respondents were asked if online shopping led to 'No compulsive shopping'. The response was as below.

Table 5.17 No Compulsive Shopping

Response	No of respondents
Strongly Agree	324
Somewhat Agree	256
Neutral	158
Somewhat disagree	62
Strongly disagree	29

Chart 5.17 No Compulsive Shopping



The chart clearly shows that buying online is a well-planned process and does not normally lead to compulsive buying. Since there are tools to take one directly to the product or category there is no scope to look at other products as one does in traditional retail outlets thus leading to conducting the shopping in a business-like manner, and buying exactly what ones want.

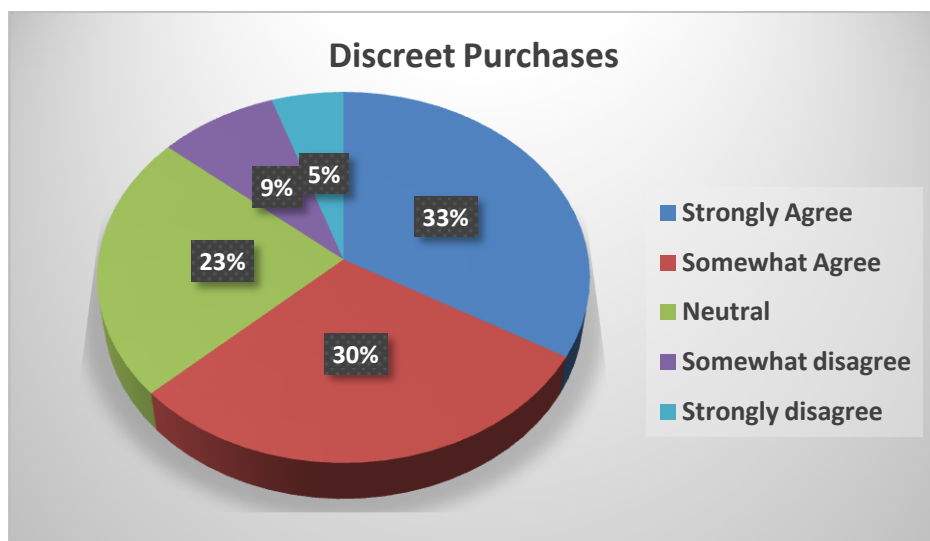
Discreet Purchases:

One often wants to spring a surprise, or not let others know of purchases made. Does online shopping give the facility of 'discreet purchases'? The findings are interesting.

Table 5.18 Discreet Purchases

RESPONSE	NO OF RESPONDENTS
Strongly Agree	277
Somewhat Agree	246
Neutral	192
Somewhat disagree	71
Strongly disagree	43

Chart 5.18 Discreet Purchases



Very few people disagreed with this proposition although there may be many fence sitters who prefer to be discreet here too. But the least numbers disagreed with this shows that for those who are willing this could be a very discreet means of making purchase. The options to get it delivered anywhere, and the convenience of placing orders from anywhere makes it a perfect discreet purchase method.

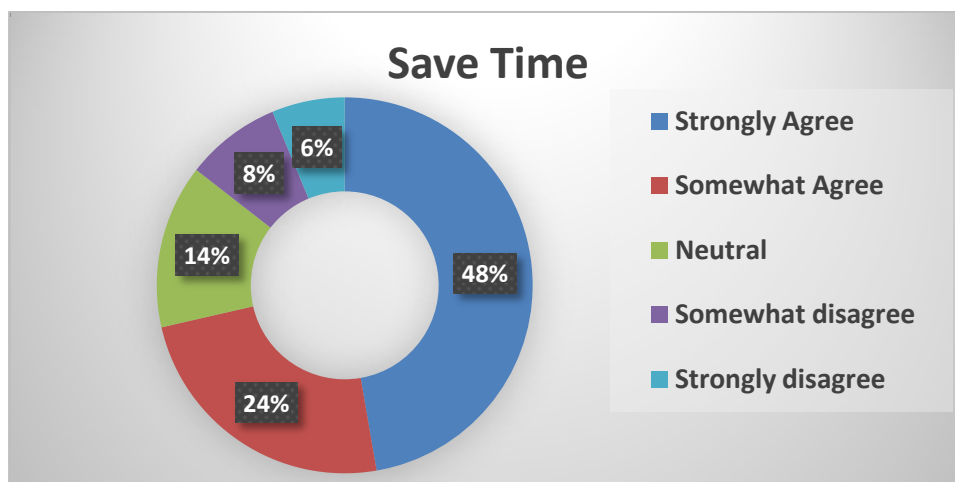
Save Time:

Online shopping 'save time' for buyers. For this proposition the following data was obtained.

Table 5.19 Save Time

RESPONSE	NO OF RESPONDENTS
Strongly Agree	392
Somewhat Agree	200
Neutral	117
Somewhat disagree	68
Strongly disagree	52

Chart5.19 Save Time



The large majority are of the view that online shopping saves time for them. 48% which is almost half strongly agreed with the fact that online shopping saves time and another 24% added makes 72% who somewhat agreed with the proposition. This leaves little doubt for accepting the fact that it saves time. However, for the respondents who have poor internet connectivity or are less technology savvy this may not be true. But now the speed of internet is generally good as is the basic knowledge required to most as can be seen from the data.

Better After Sales Service:

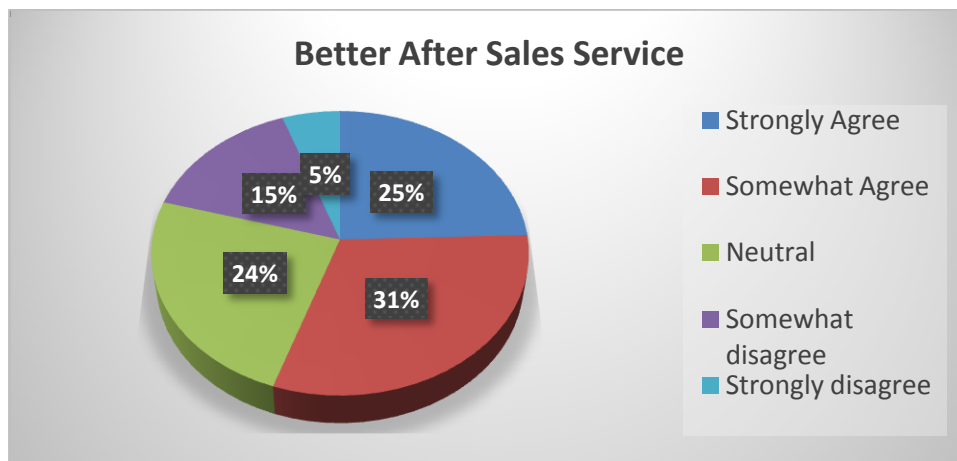
Online shopping does raise a doubt about 'better after sales service' in most first time buyers mind. However, with most brands taking care of their own

services and 24 hours customer care available on online shopping there has been an attempt to overcome this problem. In spite of this we investigated to find the customers perception regarding the after sales service.

Table 5.20 Better After Sales Service

RESPONSE	NO OF RESPONDENTS
Strongly Agree	203
Somewhat Agree	255
Neutral	200
Somewhat disagree	126
Strongly disagree	45

Chart 5.20 Better After Sales Service



While many are sure of the after sales service almost half 44% are doubtful. Mostly the process is not properly advertised or informed to customers who lead them to avoid such products where after sales serves is important. This is the reason why books were the first thing that caught the fancy of online shoppers followed by clothes and food for quick delivery. Now services for cab and hotels are also catching up. Yet, the consumer durables are mostly avoided by online shoppers.

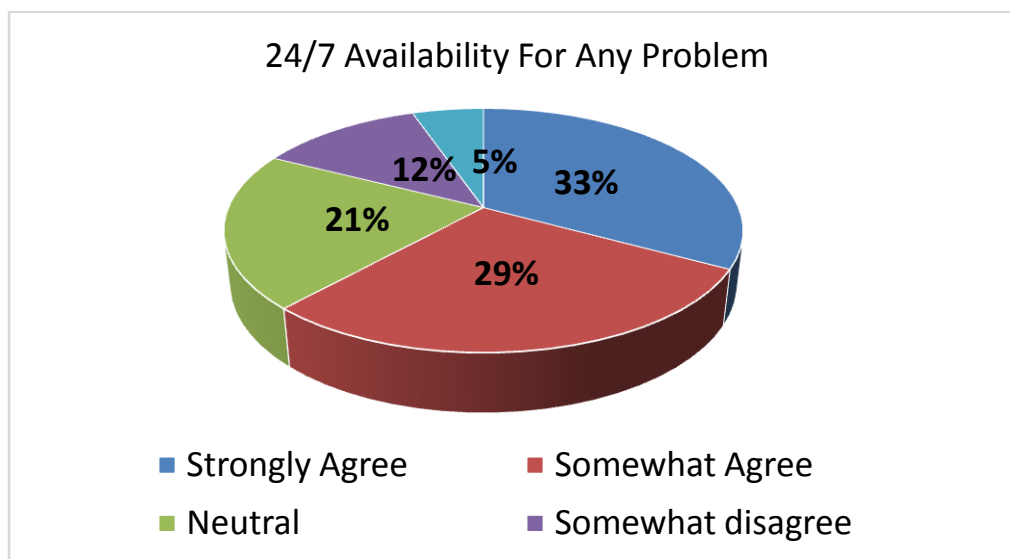
Availability For Any Problem:

The next information sought from the respondents was '24/7 availability for any problem'. The response is below:

Table 5.21 24/7 Availability For Any Problem

RESPONSE	NO OF RESPONDENTS
Strongly Agree	273
Somewhat Agree	239
Neutral	172
Somewhat disagree	101
Strongly disagree	44

Chart5.21 24/7 Availability For Any Problem



Around 62% are somewhat agreed on the 24/7 availability of the customer the customer helpline for any problem that they may face. However, while 21% are neutral some appear to have had problem with helpline but they are a minority of 17%.

Easy Payment Option:

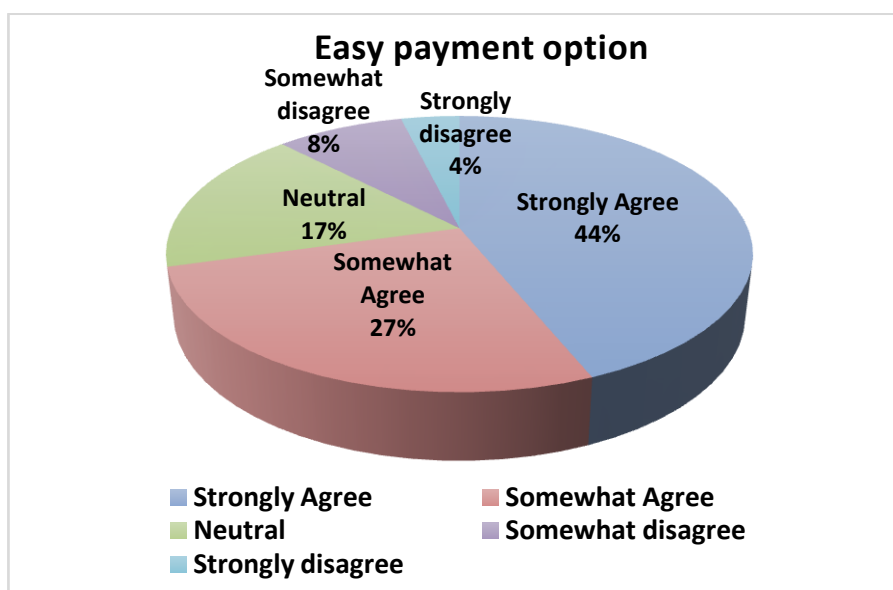
The online payment option is easy compared to traditional method of retailing.

‘Easy payment option’ includes various modes of payment, using internet, cards cash on delivery etc. The details are as under:

Table 5.22 Easy Payment Option

RESPONSE	NO OF RESPONDENTS
Strongly Agree	363
Somewhat Agree	222
Neutral	142
Somewhat disagree	70
Strongly disagree	32

Chart 5.22 Easy Payment Option



The ease of payment is strongly agreed by almost half and another quarter somewhat agreed with the proposition. In fact quite a few options are such that they are only available on this platform. The convenience factor is also very high for payment, as all these can be done from the ease of place chosen and

almost all banks are now included for internet banking and every card is accepted. In fact many give the option of wallet and other such means.

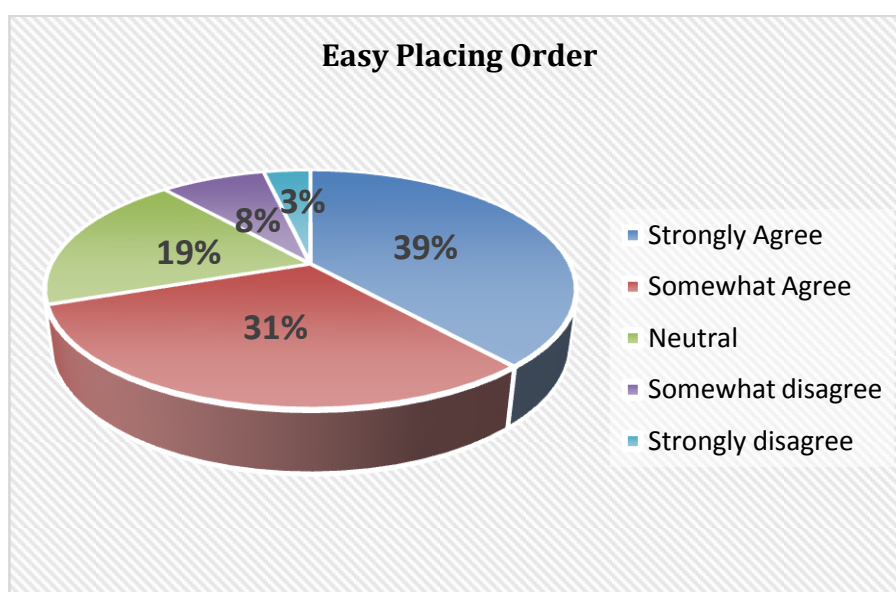
Easy Placing Order:

Online retailing perhaps is a platform where it is 'easy placing order'. The proposition gave the following results.

Table 5.23 Easy Placing Order

RESPONSE	No of respondents
Strongly Agree	320
Somewhat Agree	257
Neutral	158
Somewhat disagree	65
Strongly disagree	29

Chart 5.23 Easy Placing Orders



From the above graph it is clear that 70% were agreed with the proposition while only 11% were disagreed with it.

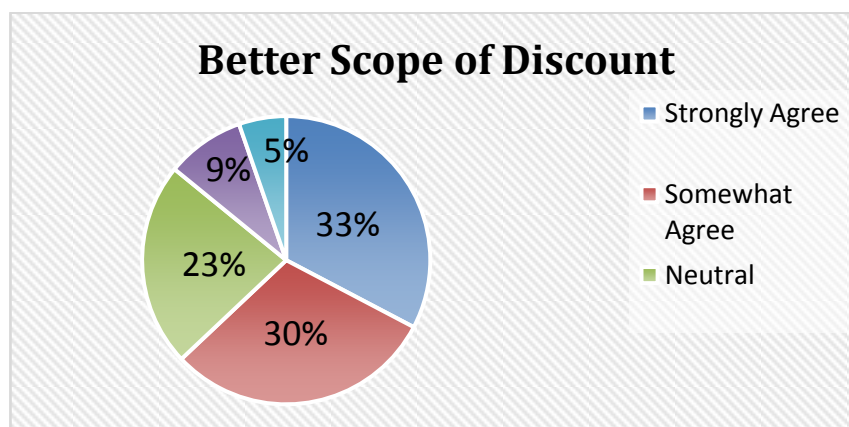
Better Scope Of Discount:

Online shopping offers ‘better scope of discount’. This was put before the respondents and the following came out of the analysis of the data in the questionnaire.

Table 5.24 Better Scope Of Discount

RESPONSE	NO OF RESPONDENTS
Strongly Agree	271
Somewhat Agree	251
Neutral	190
Somewhat disagree	73
Strongly disagree	44

Chart 5.24 Better Scope Of Discount



63% somewhat agreed on the scope of discount. As the scale of operation is large, the scope for discounts is also maximum. Hardly 15% disagreed with the proposition, which may have access for privileged discount at some store.

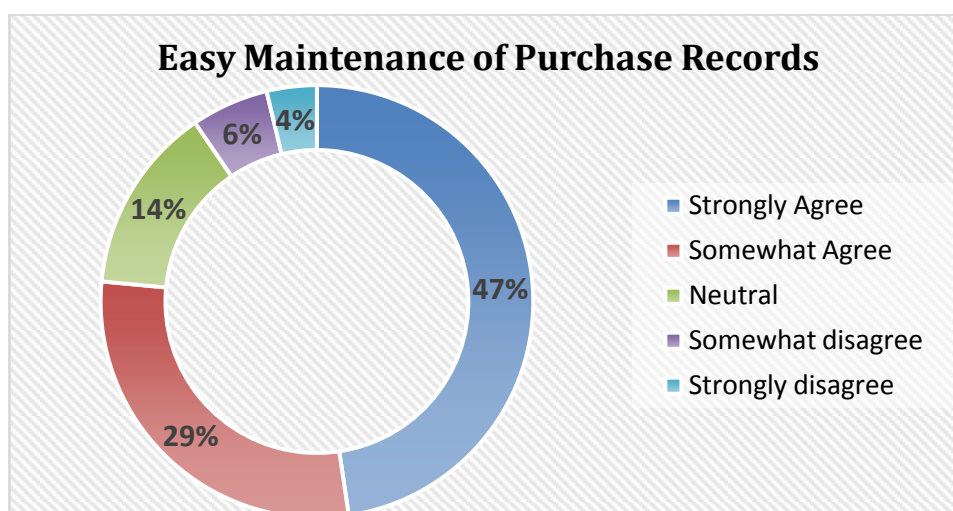
Easy Maintenance Of Purchase Records:

On query regarding 'Easy maintenance of purchase records, the following response was derived.

Table 5.25 Easy Maintenance Of Purchase Records

RESPONSE	NO OF RESPONDENTS
Strongly Agree	395
Somewhat Agree	239
Neutral	116
Somewhat disagree	48
Strongly disagree	31

Chart 5.25 Easy Maintenance Of Purchase Records



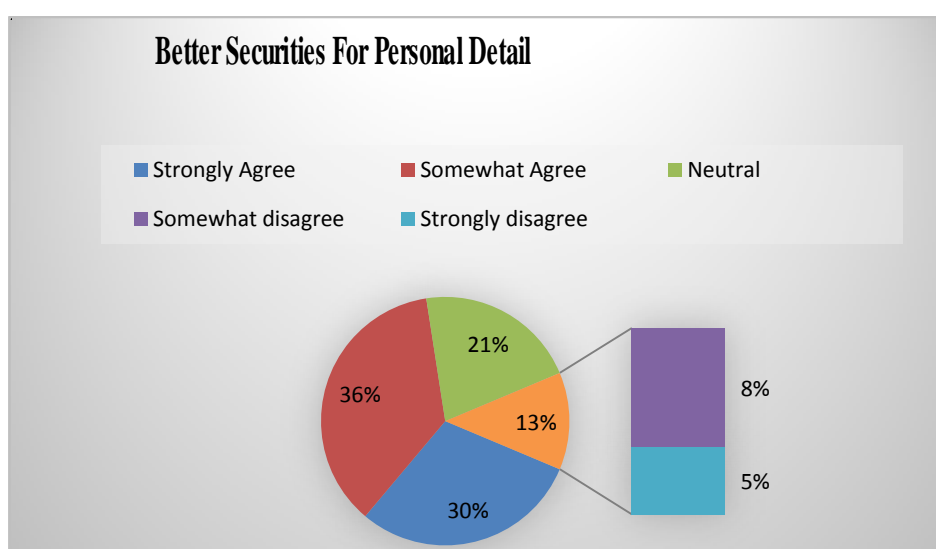
Online purchases are made through computers, so one record is there on the computer itself if one copies and downloads the details. The website too keeps a purchase record in account for substantially long time. The transactions kept on mail or through communication regarding order on email, records are maintained. This is reflected when 47% of respondents agreed strongly with the proposition and another 29% also tend to somewhat agreed leaving just about one fifth who do not understand the same.

With numerous data regarding individuals, does online retailing have ‘better security for personal detail’? The respondents felt as below:

Table 5.26 Better Security For Personal Detail

RESPONSE	NO OF RESPONDENTS
Strongly Agree	247
Somewhat Agree	302
Neutral	175
Somewhat disagree	67
Strongly disagree	38

Chart 5.26 Better Securities For Personal Detail



Only 13 % felt there is any threat to security by divulging personal details online to the retail outlets. This shows clear understanding of various security measures and brands which have done a wonderful work and reassured the people about any security threat whatsoever.

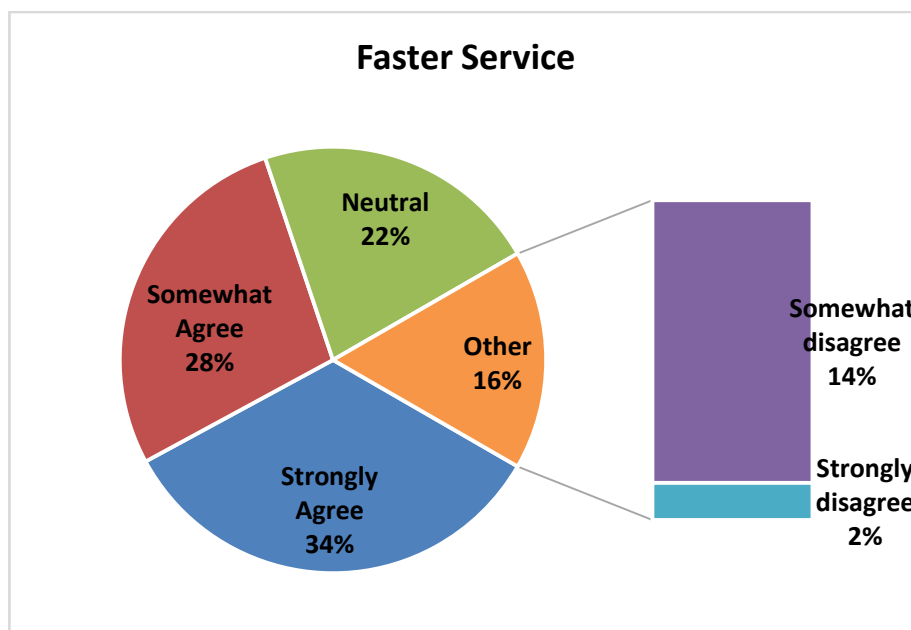
Faster Service:

Online service is lightning fast giving 'Faster Service' to people across the globe. Today products available worldwide can be ordered through the internet. The respondents gave the following response.

Table 5.27 Faster Service

RESPONSE	NO OF RESPONDENTS
Strongly Agree	280
Somewhat Agree	230
Neutral	181
Somewhat disagree	122
Strongly disagree	16

Chart 5.27 Faster Service



An overwhelming majority confirm the fast service that the online retailers have brought in with tougher competition for the retailers online the world over. Very few have disagreed while an equal number to disagree are fence sitters.

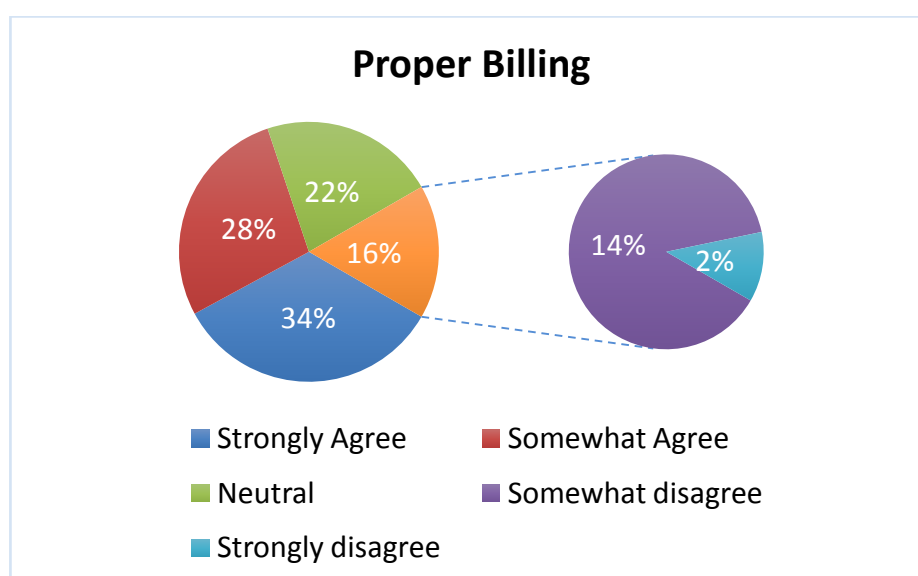
Proper Billing:

Does online retailing ensure ‘proper billing’? The following is the answer for that.

Table 5.28 Proper Billing

RESPONSE	NO OF RESPONDENTS
Strongly Agree	280
Somewhat Agree	230
Neutral	181
Somewhat disagree	122
Strongly disagree	16

Chart 5.28 Proper Billing



Although half the respondents understand only 16% disagree leading to a huge number at 22% which is more than those who disagreed, as very few people understand the importance and necessity of billing at all. Proper billing is not understood by many which are why this number has gone up.

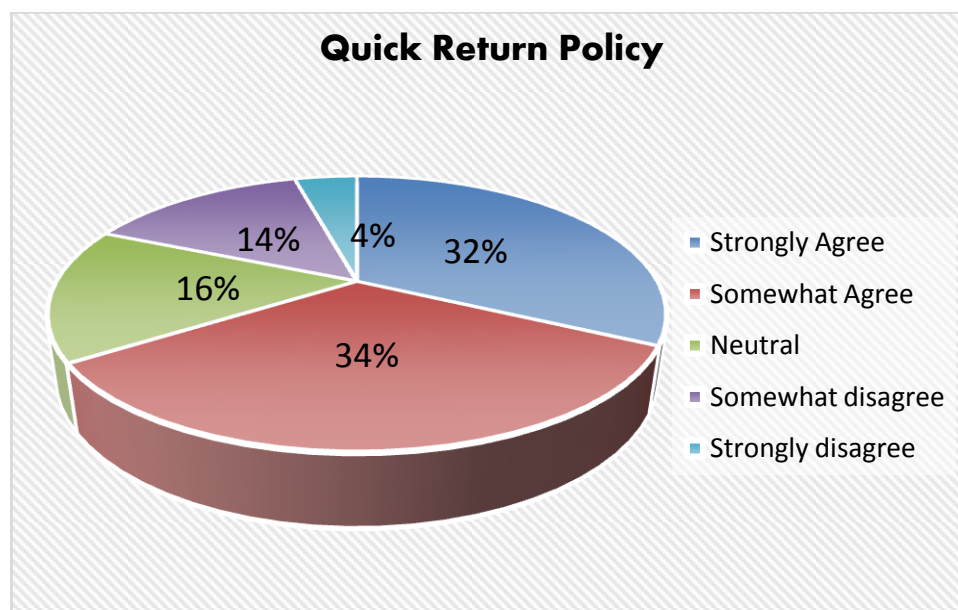
Quick Return Policy:

In online retailing a major problem is return of items not wanted or not meeting the required specification. Is there a 'Quick Return Policy'?

Table 5.29 Quick Return Policy

RESPONSE	NO OF RESPONDENTS
Strongly Agree	268
Somewhat Agree	277
Neutral	131
Somewhat disagree	119
Strongly disagree	34

Chart5. 29 Quick Return Policies



66% somewhat agreed that the online retailers have a quick return policy. Very few is only 18% have had any kind of adverse experience. This could be from the lesser known brands as confessed by some of the respondents.

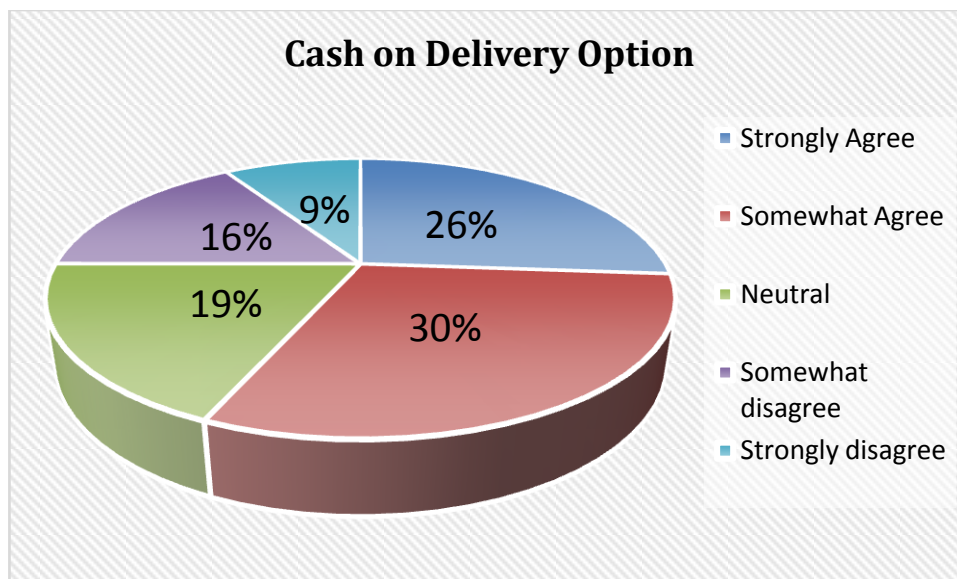
Cash On Delivery Option:

Is there satisfactory 'Cash on Delivery Option'? The following is the response to the same.

Table 5.30 Cash On Delivery Option

RESPONSE	NO OF RESPONDENTS
Strongly Agree	217
Somewhat Agree	251
Neutral	154
Somewhat disagree	133
Strongly disagree	74

Chart 5. 30 Cash On Delivery Option



56% of respondents felt that 'cash on delivery option' is satisfactory and available, however 25% have not had the option as most retailers provide the facility for limited pin codes.

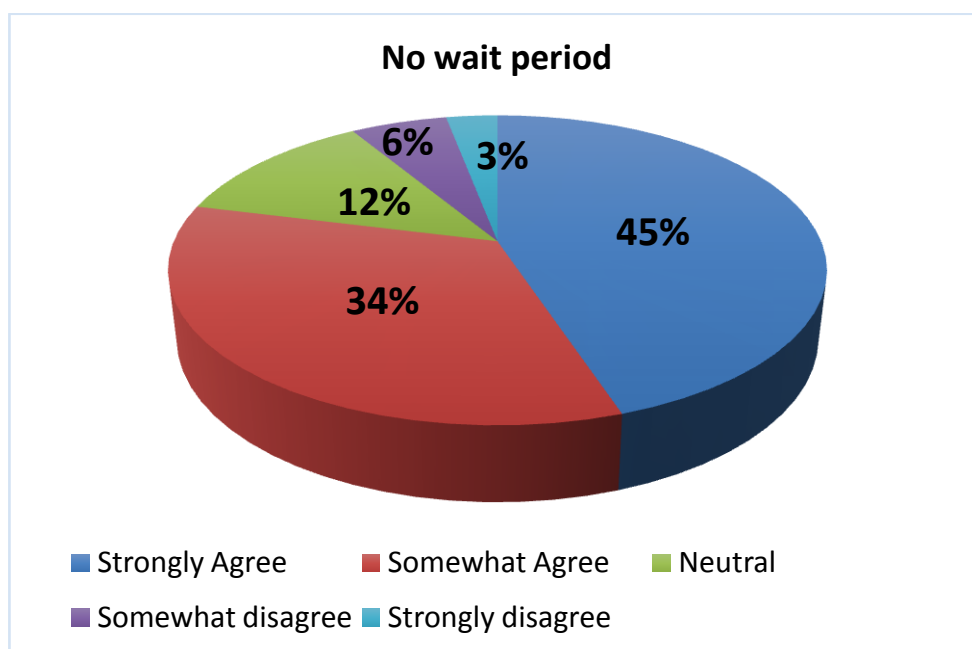
No Wait Period:

Once order is placed often there is a wait period which goes on and on. This causes great discomfort to the buyers. Does 'No wait period' apply to the online retailers? To this the data available is as given below:

Table 5.31 No Wait Period

RESPONSE	NO OF RESPONDENTS
Strongly Agree	372
Somewhat Agree	282
Neutral	103
Somewhat disagree	47
Strongly disagree	25

Chart 5. 31 No Wait Period



Almost 80% somewhat agreed that there is quick delivery and goods are available and despatched at once as are received in time but 9% have had other experience probable due to reasons like force majeure which can happen once in a while.

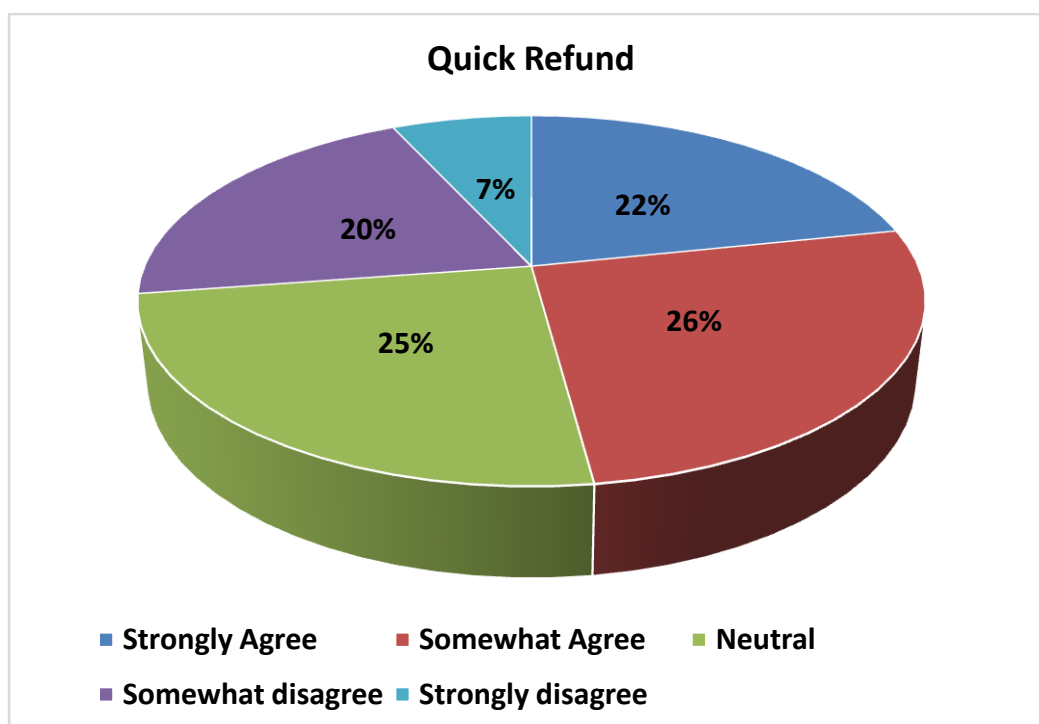
Quick Refund

In case of damage, or return is there a 'Quick Refund'? To this the results were as follows:

Table 5.32 Quick Refund

RESPONSE	NO OF RESPONDENTS
Strongly Agree	180
Somewhat Agree	217
Neutral	205
Somewhat disagree	170
Strongly disagree	57

Chart 5.32 Quick Refund



51% somewhat agreed with quick refund but the other 49% have had poor or no experience of the process. As the transactions involve third party like banks and other intermediaries' one can understand that this process will not be as quick as the customers would like.

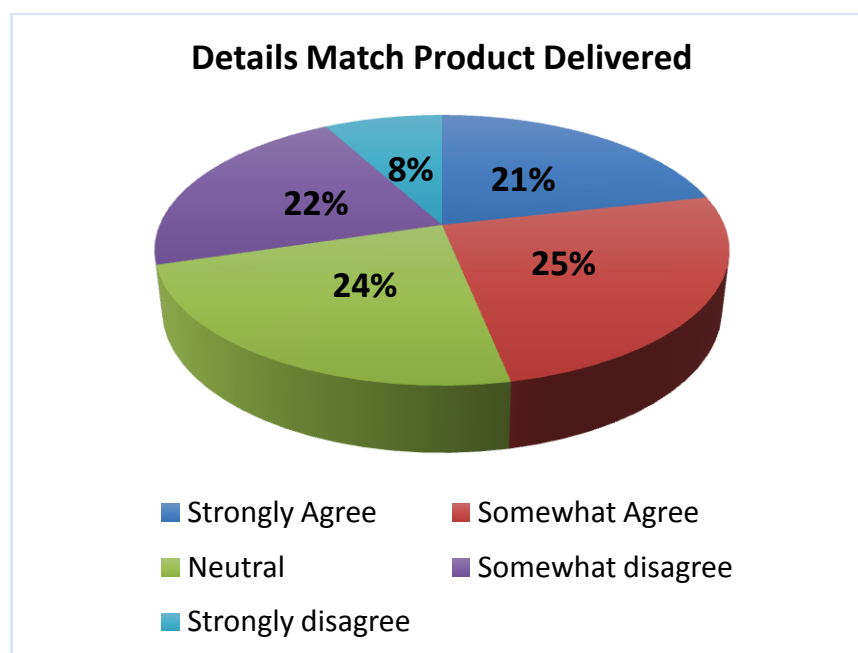
Details Match Product Delivered

The 'details match product delivered' with those promised online. For this the following data was obtained.

Table 5.33 Details Match Product Delivered

RESPONSE	NO OF RESPONDENTS
Strongly	178
Somewhat Agree	210
Neutral	195
Somewhat disagree	180
Strongly disagree	66

Chart 5.33 Details Match Product Delivered



Here is a case where online retailers have a real challenge. We can see a 50-50 split almost 30% have had a problem and 24% neutral 46% somewhat agreed with the proposition. This is mainly due to the gap between picture quality and actual product. Technology needs to improve to overcome this gap. Although there is now improved and better technology like 3D and digitally going for high density, but the penetration is yet to take place.

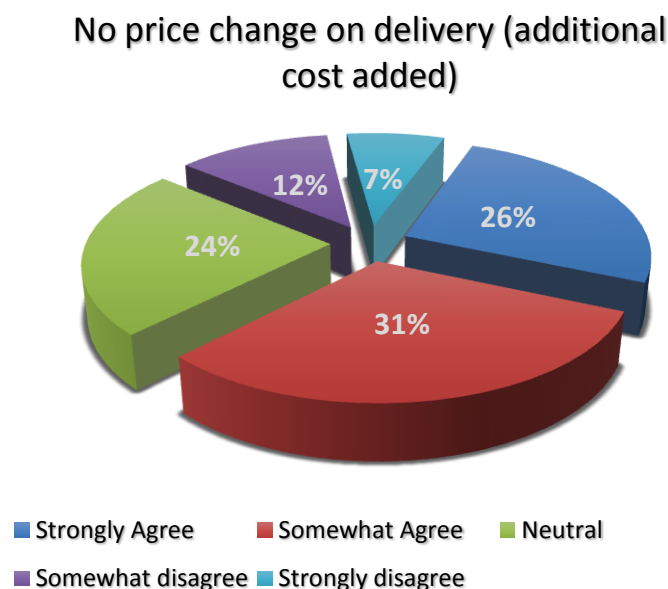
No Price Change On Delivery (Additional Cost Added):

‘No price change on delivery (additional cost added)’ is again about keeping the promise made even if the situation changes. To this the following response were recorded:

Table 5.34 No Price Change On Delivery (Additional Cost Added)

RESPONSE	NO OF RESPONDENTS
Strongly Agree	215
Somewhat Agree	256
Neutral	196
Somewhat disagree	99
Strongly disagree	63

Chart 5.34 No Price Change On Delivery (Additional Cost Added)



Except for a few operators who go back on the promise made, major retailers do not. Only 19% disagreed with the proposition. While 24% are neutral, 57% have had good experience and no additional cost was charged to them.

After Sales Service

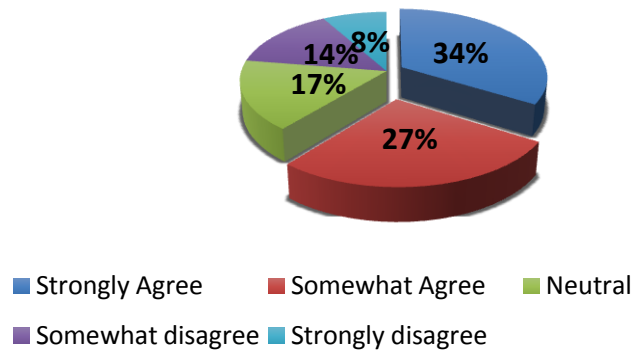
Regarding after sales service (a check question) we have the following data.

Table 5.35 After Sales Service

RESPONSE	NO OF RESPONDENTS
Strongly Agree	280
Somewhat Agree	226
Neutral	137
Somewhat disagree	119
Strongly disagree	67

Chart 5. 35 After Sales Service

After Sales Service



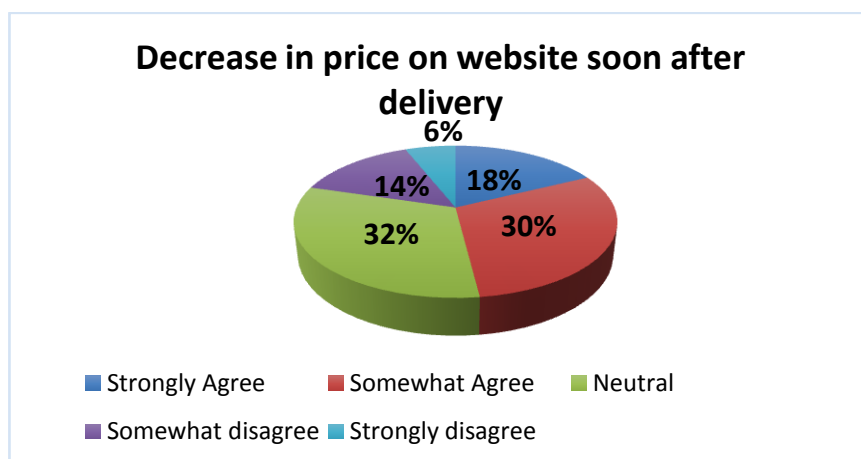
61% of the respondents agreed with the view whereas only 22% disagreed with the proposition.

Decrease In Price On Website Soon After Delivery:

Table 5.36 Decrease In Price On Website Soon After Delivery

RESPONSE	NO OF RESPONDENTS
Strongly Agree	147
Somewhat Agree	251
Neutral	262
Somewhat disagree	119
Strongly disagree	50

Chart 5.36 Decreases In Price On Website Soon After Delivery



A large chunk of people have not noticed this phenomenon. The neutral is as high as 32% for 48% almost have yes they have noted this tendency as more and more sellers are added there is competitions amongst the sellers hence decrease in price. However, 20% have never noticed such decrease.

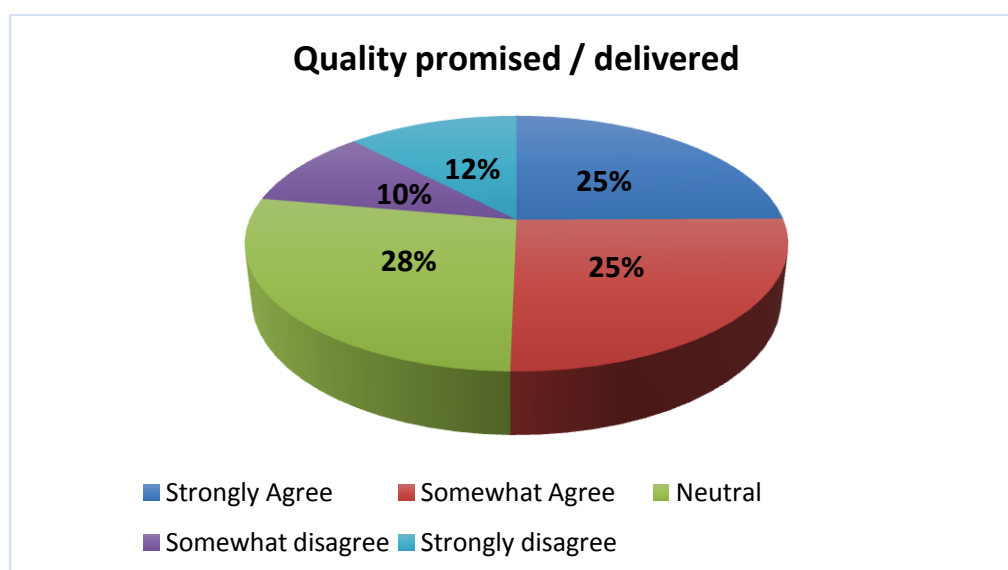
Quality promised / delivered is another check question.

Quality Promised / Delivered:

Table 5.37 Quality Promised / Delivered

RESPONSE	NO OF RESPONDENTS
Strongly Agree	206
Somewhat Agree	211
Neutral	228
Somewhat disagree	83
Strongly disagree	101

Chart 5.37 Quality Promised / Delivered



This again is similar to the previous query, showing consistency in findings.

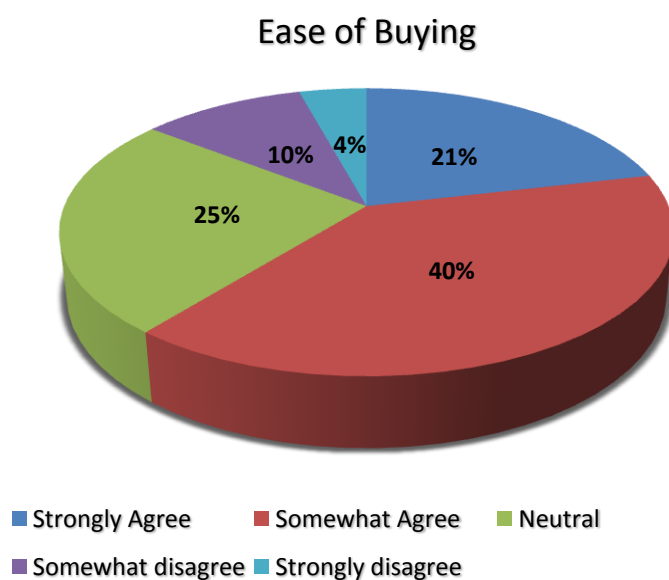
Ease Of Buying:

The next question was ‘ease of buying’ which means level of difficulty in completing the buying process. The directions on the website, process of searching and placing order. Tutorials are used to guide first time users. The data is given below.

Table 5.38 Ease Of Buying

RESPONSE	NO OF RESPONDENTS
Strongly Agree	177
Somewhat Agree	327
Neutral	205
Somewhat disagree	85
Strongly disagree	35

Chart 5.38 Ease Of Buying



Strongly agreed is 21% these are the tech savvy who have no problem in handling software, another 40% too can manage and somewhat agreed with the proposition, with 25% fence sitters not ready to commit their position is 14% who have a problem.

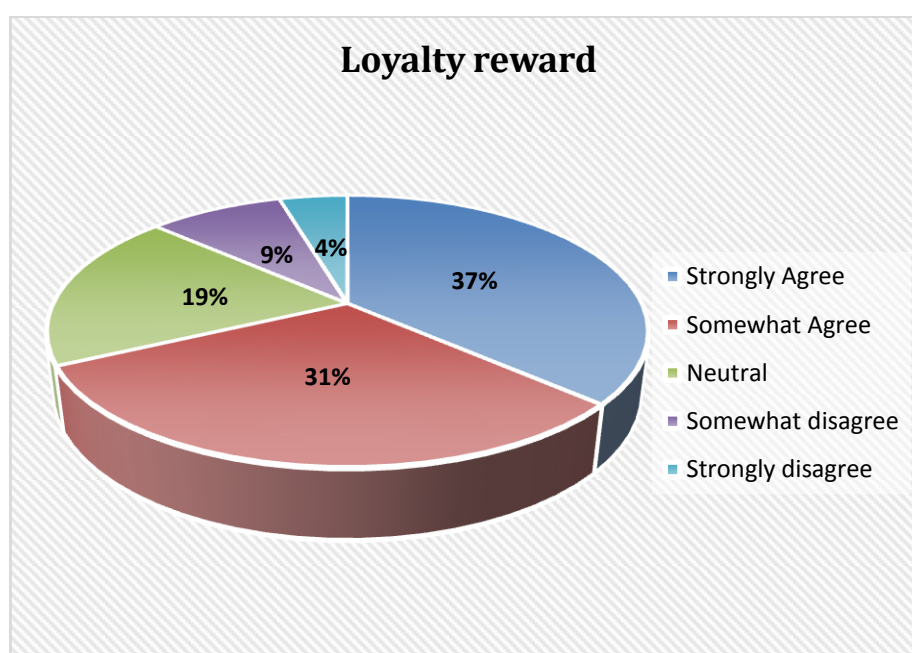
Loyalty Reward:

The next question was regarding Loyalty reward offered to buyers for repeat purchases.

Table 5.39 Loyalty Reward

Response	No. of Respondents
Strongly Agree	304
Somewhat Agree	258
Neutral	157
Somewhat disagree	73
Strongly disagree	37

Chart 5.39 Loyalty Reward



Sixty eight percent (68%) have availed loyalty rewards in some form or the other while 19% are fence sitters 13% have not been able to get any loyalty benefit.

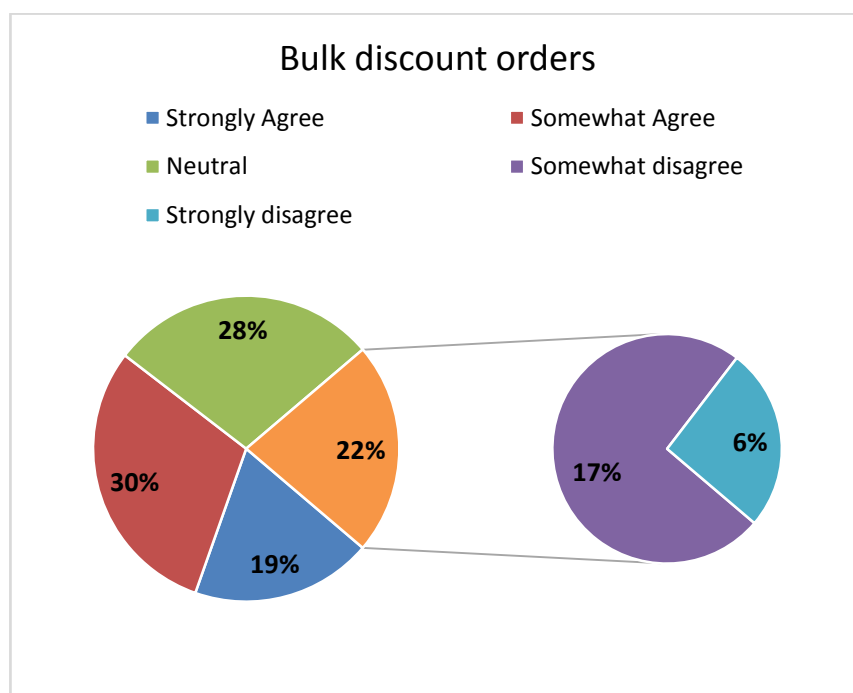
Bulk Discount Orders:

‘Bulk discount orders’ were asked from customers who normally would not go for bulk orders and most online retailers have limitation to one account placing orders.

Table 5.40 Bulk Discount Orders

Response	No. of Respondents
Strongly Agree	159
Somewhat Agree	249
Neutral	235
Somewhat disagree	138
Strongly disagree	48

Chart 5.40 Bulk Discount Orders



Those who are neutral are very high while there is some B2B online retail sites which offer bulk discount to which it appears many customers have approached and availed for some special occasion.

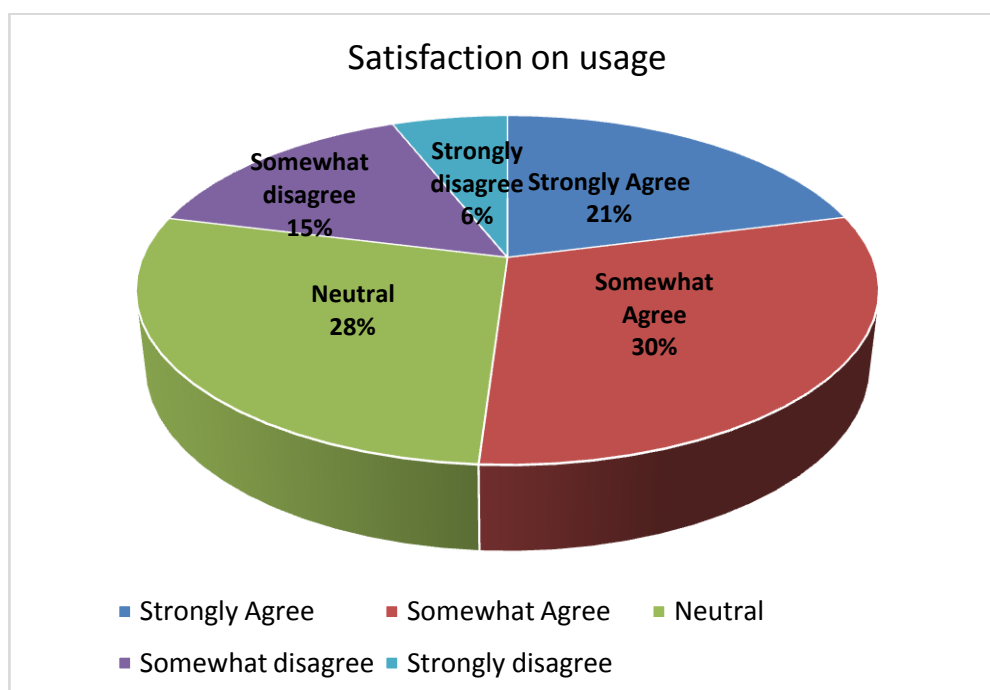
Satisfaction On Usage:

‘Satisfaction derived on usage was the next and last question in the questionnaire. The response is shown below:

Table 5.41 Satisfaction On Usage

Response	No. of Respondents
Strongly Agree	174
Somewhat Agree	249
Neutral	231
Somewhat disagree	125
Strongly disagree	50

Chart 5.41 Satisfaction On Usage



Majority were satisfied with the usage of the products and services obtained online.

5.3 CONSUMER PURCHASE BEHAVIOUR IN ONLINE SHOPPING

Objective no. 1: To study the effect of online shopping on consumer purchase behaviour:

Here consumer purchase behaviour (dependent variable) is investigated by a structured questionnaire consists of more than 35 items (factors of online consumer market as independent variable) and with the help of Principal Component Method of Factor Analysis, significant component or factor would be extracted. The questionnaire were administered mostly in Patna and its suburbs (Hajipur, Vaishali) for rural and some in Ranchi and its suburbs. Deeper inroads into rural areas were not made due to constrains, thus it can be seen as a limitation which can be improved in future studies.

5.3.1 FACTORS IDENTIFIED

Factor Analysis

Time convenience
Place convenience
Easy price comparison
Easy access to information
Infinite choice in products and services
Easy access to customer review
No shopping traffic or crowds
Better price
Better security (payment and delivery)
Fewer expenses (reduces expense of eating, travelling etc. While shopping)
No compulsive shopping
Discreet purchases
Save time
Better after sales service
24/7 availability for any problem
Easy payment option
Easy placing order
Better scope of discount
Easy maintenance of purchase records
Better security for personal details
Faster Service
Proper billing
Quick return policy
Cash on Delivery Option
No wait period
Quick refund
Details match product delivered
No price change on delivery (additional costs added)

After sales service
Decrease in price on website soon after delivery
Quality promised/delivered
Ease of buying
Loyalty reward
Bulk discount offers
Satisfaction on usage

These factors were measured on a Likert scale on one hundred respondents and the measures were subjected to SPSS giving the following output.

SPSS OUTPUT OF FACTOR ANALYSIS 8 COMPONENTS EXTRACTED USING PRINCIPLE COMPONENT METHOD WITH SCREE PLOT.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
	Approx. Chi-Square	6749.528
Bartlett's Test of Sphericity	df	595
	Sig.	.000

Table 5.1 Component Matrix^a

Component Matrix^a

	Component							
	1	2	3	4	5	6	7	8
Time Convenience	.322	.067	.422	.231	-.161	-.217	.110	.271
Place Convenience	.368	.532	.214	.281	-.023	-.006	-.056	.121
Easy Price Comparison	.519	.210	.237	-.033	.002	.027	-.338	-.228
Easy access to information	.570	.360	-.138	-.119	-.038	-.001	-.051	-.056
Infinite choice in products and services	.417	.420	.026	-.237	-.009	-.018	-.061	-.243
Easy access to customer review	.583	.045	-.185	.176	-.044	.002	-.275	-.087
No shopping traffic or crowds	.493	.070	.030	-.357	-.097	-.161	.072	.030

		-						
Better price	.467	.134	-.233	.191	.291	.180	-.221	.001
		-						
Better security (payment and delivery)	.357	.086	.114	-.263	.501	-.291	-.183	.016
		-						
Fewer expenses (reduces expense of eating, travelling etc. While shopping)	.425	.241	-.227	.124	-.356	.260	.059	-.011
		-						
No compulsive shopping	.455	.228	.163	-.208	-.208	-.054	-.073	.138
		-						
Discreet purchases	.340	.232	-.302	.206	-.162	.371	.059	-.014
		-						
Save time	.494	.061	.035	-.351	-.079	-.164	.058	.047
		-						
Better after sales service	.479	.123	-.228	.168	.025	.335	-.216	.042
		-						
24/7 availability for any problem	.368	.096	.097	-.320	-.432	.330	-.139	-.040
		-						
Easy payment option	.429	.234	-.219	.160	.408	-.243	-.017	.003
		-						
Easy placing order	.468	.244	.161	-.209	.041	-.221	-.103	.044
		-						
Better scope of discount	.344	.251	-.317	.220	.389	.000	.060	.001
		-						
Easy maintenance of purchase records	.530	.152	.154	.191	-.080	-.089	-.380	.001
		-						
Better security for personal details	.467	.422	-.014	.043	-.041	-.031	-.231	.148
		-						
Faster Service	.469	.534	.145	.037	.003	.057	.045	.176
		-						
Proper billing	.604	.215	-.219	-.142	.035	.022	-.036	.030
		-						
Quick return policy	.500	.379	.085	.012	.044	.075	-.035	.000

Cash on Delivery Option	.313	.211	-.507	-.198	-.026	-.075	.298	.274
No wait period	.269	.131	.327	.145	.073	.109	.154	.530
Quick refund	.444	.430	-.123	.115	-.113	-.145	.048	.173
Details match product delivered	.392	.192	.222	-.049	.231	.355	.230	.152
No price change on delivery (additional costs added)	.350	.327	.123	.403	-.122	-.192	.313	-.240
After sales service	.422	.232	.305	.152	.085	.099	.192	-.026
Decrease in price on website soon after delivery	.262	.384	-.035	.258	-.188	-.315	.171	-.392
Quality promised/delivered	.394	.008	.403	.007	.192	.251	.239	-.302
Ease of buying	.593	.054	-.100	-.040	-.187	-.278	.105	-.093
Loyalty reward	.476	.228	.201	-.063	.127	.163	.242	-.257
Bulk discount offers	.397	.208	-.251	.123	-.171	-.279	.231	.095
Satisfaction on usage	.371	.258	-.198	-.318	.177	.186	.376	-.090

Extraction Method: Principal Component Analysis.

a. 8 components extracted.

First component extracted includes:

Easy Price Comparison
Easy access to information
Easy access to customer review
No shopping traffic or crowds
Better price

Better security (payment and delivery)
Fewer expenses (reduces expense of eating, travelling etc. While shopping)
No compulsive shopping
Save time
Better after sales service
24/7 availability for any problem
Easy payment option
Easy placing order
Easy maintenance of purchase records
Better security for personal details
Proper billing
Quick return policy
Cash on Delivery Option
Quick refund
Details match product delivered
After sales service
Ease of buying
Loyalty reward
Bulk discount offers

All the 24 factors can be clubbed under “**Improved Retail Service**” as a component

The second component extracted includes:

Place Convenience
Infinite choice in products and services
Faster Service

These three variables can be taken up in the component “**Smooth Operations**”

The third component extracted includes:

Time Convenience
Quality promised/delivered

This factor can be termed as **“Customer Relationship Management”**

The fourth component extracted includes:

No price change on delivery (additional costs added)
--

The factor can be termed as **“Consistency in delivery”**

The fifth component extracted includes

Better scope of discount

This factor can remain as **“Better scope of discount”**

The sixth component extracted includes

Discreet purchases

We can retain as **“Discreet purchases”**.

The seventh component includes

Satisfaction on usage

We retain the term as **“Satisfaction on usage”**.

The eighth component extracted is

No wait period
Decrease in price on website soon after delivery

The can be termed as **“Trustworthy Retailing”**

Thus the thirty five variables are reduced to the following eight components which can explain the thirty five variables taken earlier:

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery
5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

Thus through factor analysis the number of variables have been reduced to eight components which can explain the online shopping behaviour of the customers.

5.4 COMPARATIVE ANALYSIS BETWEEN VARIOUS DEMOGRAPHIC FACTORS WITH REGARD TO ONLINE SHOPPING BEHAVIOUR

Objective no. 2: To compare the effect of online shopping factors on consumer purchase behaviour demographically:

To test whether the effect of online shopping factors (dependent variable) on consumer purchase behaviour differ demographically (independent variable). Mann-Whitney U Test has been applied for gender (male, female), occupation (working, Non-Working) and residing place (urban, rural) whereas Kruskal-Wallis Test was applied on age (below 30 years, 30-50 years, above 50 years) and education (up to graduation, post graduation, professional).

The SPSS output for consumer purchase behaviour demographically:

1. Based on Gender (Male & Female)

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Time Convenience is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.808	Retain the null hypothesis.
2	The distribution of Place Convenience is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.307	Retain the null hypothesis.
3	The distribution of Easy Price Comparison is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.124	Retain the null hypothesis.
4	The distribution of Easy access to information is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.209	Retain the null hypothesis.
5	The distribution of Infinite choice products and services is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.311	Retain the null hypothesis.
6	The distribution of Easy access to customer review is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.827	Retain the null hypothesis.
7	The distribution of No shopping traffic or crowds is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.954	Retain the null hypothesis.
8	The distribution of Better price is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.559	Retain the null hypothesis.
9	The distribution of Better security (payment and delivery) is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.458	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
10	The distribution of Fewer expenses (reduces expense of eating, travelling etc. While shopping) is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.312	Retain the null hypothesis.
11	The distribution of No compulsive shopping is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.255	Retain the null hypothesis.
12	The distribution of Discreet purchases is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.513	Retain the null hypothesis.
13	The distribution of Save time is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.084	Retain the null hypothesis.
14	The distribution of Better after sales service is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.318	Retain the null hypothesis.
15	The distribution of 24/7 availability for any problem is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.957	Retain the null hypothesis.
16	The distribution of Easy payment option is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.161	Retain the null hypothesis.
17	The distribution of Easy placing order is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.174	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
18	The distribution of Better scope of discount is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.577	Retain the null hypothesis.
19	The distribution of Easy maintenance of purchase records is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.129	Retain the null hypothesis.
20	The distribution of Better security for personal details is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.194	Retain the null hypothesis.
21	The distribution of Faster Service is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.191	Retain the null hypothesis.
22	The distribution of Proper billing is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.244	Retain the null hypothesis.
23	The distribution of Quick return policy is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.612	Retain the null hypothesis.
24	The distribution of Cash on Delivery Option is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.621	Retain the null hypothesis.
25	The distribution of No wait period is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.825	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
26	The distribution of Quick refund is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.058	Retain the null hypothesis.
27	The distribution of Details match product delivered is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.127	Retain the null hypothesis.
28	The distribution of No price change on delivery (additional costs added) is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.696	Retain the null hypothesis.
29	The distribution of After sales service is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.625	Retain the null hypothesis.
30	The distribution of Decrease in price on website soon after delivery is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.842	Retain the null hypothesis.
31	The distribution of Quality promised/delivered is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.047	Reject the null hypothesis.
32	The distribution of Ease of buying is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.112	Retain the null hypothesis.
33	The distribution of Loyalty reward is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.880	Retain the null hypothesis.
34	The distribution of Bulk discount offers is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.669	Retain the null hypothesis.
35	The distribution of Satisfaction of usage is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.307	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

2. Occupation (working, non- working)

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Time Convenience is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.003	Reject the null hypothesis.
2	The distribution of Place Convenience is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.217	Retain the null hypothesis.
3	The distribution of Easy Price Comparison is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.318	Retain the null hypothesis.
4	The distribution of Easy access to information is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.084	Retain the null hypothesis.
5	The distribution of Infinite choice in products and services is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.981	Retain the null hypothesis.
6	The distribution of Easy access to customer review is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.841	Retain the null hypothesis.
7	The distribution of No shopping traffic or crowds is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.086	Retain the null hypothesis.
8	The distribution of Better price is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.856	Retain the null hypothesis.
9	The distribution of Better security (payment and delivery) is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.792	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
10	The distribution of Fewer expenses (reduces expense of eating, travelling etc. While shopping) is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.249	Retain the null hypothesis.
11	The distribution of No compulsive shopping is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.124	Retain the null hypothesis.
12	The distribution of Discreet purchases is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.307	Retain the null hypothesis.
13	The distribution of Save time is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.062	Retain the null hypothesis.
14	The distribution of Better after sales service is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.559	Retain the null hypothesis.
15	The distribution of 24/7 availability for any problem is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.738	Retain the null hypothesis.
16	The distribution of Easy payment option is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.112	Retain the null hypothesis.
17	The distribution of Easy placing order is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.685	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
18	The distribution of Better scope of discount is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.945	Retain the null hypothesis.
19	The distribution of Easy maintenance of purchase records is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.782	Retain the null hypothesis.
20	The distribution of Better security for personal details is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.088	Retain the null hypothesis.
21	The distribution of Faster Service is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.052	Retain the null hypothesis.
22	The distribution of Proper billing is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.019	Reject the null hypothesis.
23	The distribution of Quick return policy is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.794	Retain the null hypothesis.
24	The distribution of Cash on Delivery Option is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.086	Retain the null hypothesis.
25	The distribution of No wait period is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.256	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
26	The distribution of Quick refund is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.013	Reject the null hypothesis.
27	The distribution of Details match product delivered is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.061	Retain the null hypothesis.
28	The distribution of No price change on delivery (additional costs added) is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.113	Retain the null hypothesis.
29	The distribution of After sales service is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.455	Retain the null hypothesis.
30	The distribution of Decrease in price on website soon after delivery is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.132	Retain the null hypothesis.
31	The distribution of Quality promised/delivered is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.028	Reject the null hypothesis.
32	The distribution of Ease of buying is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.065	Retain the null hypothesis.
33	The distribution of Loyalty reward is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.005	Reject the null hypothesis.
34	The distribution of Bulk discount offers is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.237	Retain the null hypothesis.
35	The distribution of Satisfaction of usage is the same across categories of Occupation.	Independent-Samples Mann-Whitney U Test	.007	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

3. Residing Place (Rural Urban)

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Time Convenience is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.374	Retain the null hypothesis.
2	The distribution of Place Convenience is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.295	Retain the null hypothesis.
3	The distribution of Easy Price Comparison is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.565	Retain the null hypothesis.
4	The distribution of Easy access to information is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.495	Retain the null hypothesis.
5	The distribution of Infinite choice in products and services is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.230	Retain the null hypothesis.
6	The distribution of Easy access to customer review is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.847	Retain the null hypothesis.
7	The distribution of No shopping traffic or crowds is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.288	Retain the null hypothesis.
8	The distribution of Better price is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.356	Retain the null hypothesis.
9	The distribution of Better security (payment and delivery) is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.623	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
10	The distribution of Fewer expenses (reduces expense of eating, travelling etc. While shopping) is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.354	Retain the null hypothesis.
11	The distribution of No compulsive shopping is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.888	Retain the null hypothesis.
12	The distribution of Discreet purchases is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.579	Retain the null hypothesis.
13	The distribution of Save time is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.199	Retain the null hypothesis.
14	The distribution of Better after sales service is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.373	Retain the null hypothesis.
15	The distribution of 24/7 availability for any problem is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.563	Retain the null hypothesis.
16	The distribution of Easy payment option is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.622	Retain the null hypothesis.
17	The distribution of Easy placing order is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.513	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
18	The distribution of Better scope of discount is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.229	Retain the null hypothesis.
19	The distribution of Easy maintenance of purchase records is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.557	Retain the null hypothesis.
20	The distribution of Better security for personal details is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.843	Retain the null hypothesis.
21	The distribution of Faster Service is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.259	Retain the null hypothesis.
22	The distribution of Proper billing is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.980	Retain the null hypothesis.
23	The distribution of Quick return policy is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.760	Retain the null hypothesis.
24	The distribution of Cash on Delivery Option is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.492	Retain the null hypothesis.
25	The distribution of No wait period is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.799	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
26	The distribution of Quick refund is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.806	Retain the null hypothesis.
27	The distribution of Details match product delivered is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.716	Retain the null hypothesis.
28	The distribution of No price change on delivery (additional costs added) is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.843	Retain the null hypothesis.
29	The distribution of After sales service is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.887	Retain the null hypothesis.
30	The distribution of Decrease in price on website soon after delivery is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.857	Retain the null hypothesis.
31	The distribution of Quality promised/delivered is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.747	Retain the null hypothesis.
32	The distribution of Ease of buying is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.483	Retain the null hypothesis.
33	The distribution of Loyalty reward is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.738	Retain the null hypothesis.
34	The distribution of Bulk discount offers is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.571	Retain the null hypothesis.
35	The distribution of Satisfaction of usage is the same across categories of Residing Place.	Independent-Samples Mann-Whitney U Test	.747	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

4. Based on Age

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Time Convenience is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.079	Retain the null hypothesis.
2	The distribution of Place Convenience is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.178	Retain the null hypothesis.
3	The distribution of Easy Price Comparison is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.076	Retain the null hypothesis.
4	The distribution of Easy access to information is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.097	Retain the null hypothesis.
5	The distribution of Infinite choice in products and services is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.235	Retain the null hypothesis.
6	The distribution of Easy access to customer review is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.115	Retain the null hypothesis.
7	The distribution of No shopping traffic or crowds is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.351	Retain the null hypothesis.
8	The distribution of Better price is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.588	Retain the null hypothesis.
9	The distribution of Better security (payment and delivery) is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.109	Retain the null hypothesis.
10	The distribution of Fewer expenses (reduces expense of eating, travelling etc. While shopping) is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.258	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
11	The distribution of No compulsive shopping is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.136	Retain the null hypothesis.
12	The distribution of Discreet purchases is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.049	Reject the null hypothesis.
13	The distribution of Save time is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.074	Retain the null hypothesis.
14	The distribution of Better after sales service is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.274	Retain the null hypothesis.
15	The distribution of 24/7 availability for any problem is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.977	Retain the null hypothesis.
16	The distribution of Easy payment option is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.116	Retain the null hypothesis.
17	The distribution of Easy placing order is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.935	Retain the null hypothesis.
18	The distribution of Better scope of discount is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.003	Reject the null hypothesis.
19	The distribution of Easy maintenance of purchase records is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.060	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
20	The distribution of Better security for personal details is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.094	Retain the null hypothesis.
21	The distribution of Faster Service is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.061	Retain the null hypothesis.
22	The distribution of Proper billing is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.782	Retain the null hypothesis.
23	The distribution of Quick return policy is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.872	Retain the null hypothesis.
24	The distribution of Cash on Delivery Option is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.666	Retain the null hypothesis.
25	The distribution of No wait period is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.010	Reject the null hypothesis.
26	The distribution of Quick refund is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.162	Retain the null hypothesis.
27	The distribution of Details match product delivered is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.331	Retain the null hypothesis.
28	The distribution of No price change on delivery (additional costs added) is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.261	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
29	The distribution of After sales service is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.930	Retain the null hypothesis.
30	The distribution of Decrease in price on website soon after delivery is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.327	Retain the null hypothesis.
31	The distribution of Quality promised/delivered is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.255	Retain the null hypothesis.
32	The distribution of Ease of buying is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.092	Retain the null hypothesis.
33	The distribution of Loyalty reward is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.455	Retain the null hypothesis.
34	The distribution of Bulk discount offers is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.147	Retain the null hypothesis.
35	The distribution of Satisfaction on usage is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.982	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

5. Based on Education

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of Time Convenience is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.026	Reject the null hypothesis.
2	The distribution of Place Convenience is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.570	Retain the null hypothesis.
3	The distribution of Easy Price Comparison is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.524	Retain the null hypothesis.
4	The distribution of Easy access to information is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.071	Retain the null hypothesis.
5	The distribution of Infinite choice in products and services is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.727	Retain the null hypothesis.
6	The distribution of Easy access to customer review is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.664	Retain the null hypothesis.
7	The distribution of No shopping traffic or crowds is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.062	Retain the null hypothesis.
8	The distribution of Better price is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.392	Retain the null hypothesis.
9	The distribution of Better security (payment and delivery) is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.108	Retain the null hypothesis.
10	The distribution of Fewer expenses (reduces expense of eating, travelling etc. While shopping) is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.021	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
11	The distribution of No compulsive shopping is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.201	Retain the null hypothesis.
12	The distribution of Discreet purchases is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.029	Reject the null hypothesis.
13	The distribution of Save time is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.035	Reject the null hypothesis.
14	The distribution of Better after sales service is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.563	Retain the null hypothesis.
15	The distribution of 24/7 availability for any problem is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.710	Retain the null hypothesis.
16	The distribution of Easy payment option is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.310	Retain the null hypothesis.
17	The distribution of Easy placing order is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.069	Retain the null hypothesis.
18	The distribution of Better scope of discount is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.587	Retain the null hypothesis.
19	The distribution of Easy maintenance of purchase records is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.537	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
20	The distribution of Better security for personal details is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.020	Reject the null hypothesis.
21	The distribution of Faster Service is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.002	Reject the null hypothesis.
22	The distribution of Proper billing is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.704	Retain the null hypothesis.
23	The distribution of Quick return policy is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.697	Retain the null hypothesis.
24	The distribution of Cash on Delivery Option is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.719	Retain the null hypothesis.
25	The distribution of No wait period is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.014	Reject the null hypothesis.
26	The distribution of Quick refund is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.388	Retain the null hypothesis.
27	The distribution of Details match product delivered is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.947	Retain the null hypothesis.
28	The distribution of No price change on delivery (additional costs added) is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.301	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
29	The distribution of After sales service is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.221	Retain the null hypothesis.
30	The distribution of Decrease in price on website soon after delivery is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.466	Retain the null hypothesis.
31	The distribution of Quality promised/delivered is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.597	Retain the null hypothesis.
32	The distribution of Ease of buying is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.109	Retain the null hypothesis.
33	The distribution of Loyalty reward is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.045	Reject the null hypothesis.
34	The distribution of Bulk discount offers is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.043	Reject the null hypothesis.
35	The distribution of Satisfaction on usage is the same across categories of Educational .	Independent-Samples Kruskal-Wallis Test	.376	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

After applying Mann-Whitney U Test and Kruskal- Wallis Test in SPSS we find that we can retain the null hypothesis in most of the cases with very few exceptions i.e. out of 175 (35 items compared with 5 demographic factors) only 19 cases which are as follows:

1. There is significant difference on the effect of Quality promised/delivered across categories of Gender

2. There is significant difference on the effect of Time Convenience across categories of Occupation
3. There is significant difference on the effect of Proper Billing across categories of Occupation
4. There is significant difference on the effect of Quick Refund across categories of Occupation
5. There is significant difference on the effect of Quality promised/delivered across categories of Occupation
6. There is significant difference on the effect of Loyalty Reward across categories of Occupation
7. There is significant difference on the effect of Satisfaction of usage across categories of Occupation
8. There is significant difference on the effect of Discreet Purchase across categories of Age
9. There is significant difference on the effect of Better Scope of Discount across categories of Age
10. There is significant difference on the effect of and No Wait Period across categories of Age
11. There is significant difference on the effect of Time Convenience across categories of Educational
12. There is significant difference on the effect of Fewer Expenses across categories of Educational
13. There is significant difference on the effect of Discreet Purchase across categories of Educational
14. There is significant difference on the effect of Save Time across categories of Educational
15. There is significant difference on the effect of Better Security for personal detail across categories of Educational
16. There is significant difference on the effect of Faster Service across categories of Educational
17. There is significant difference on the effect of No Wait Period across categories of Educational
18. There is significant difference on the effect of Loyalty Reward across categories of Educational

19. There is significant difference on the effect of Bulk Discount across categories of Educational

Therefore distribution of online factors demographically is almost same where we can retain the null hypotheses i.e. 156 cases out of 175 (89%) hypotheses accepted and only 19 cases out of 175 (11%) rejected.

5.5 E- SHOPPERS SEGMENT

Objective no. 3: To identify e- shoppers segment on the basis of online purchase behaviour:

Here with the help of Cluster analysis a segmentation topology is created. Dependent (Age, Gender, Income, Education and Location with the Independent variables “Improved Retail Services” (online purchase behaviour) has been identified after factor analysis.

SPSS OUTPUT CLUSTER ANALYSIS K-MEANS (ANOVA TABLE) 4 CLUSTERS

ANOVA						
	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Gender	4.244	3	.237	825	17.926	.000
Age	27.372	3	.376	825	72.842	.000
Occupation	45.725	3	.086	825	531.320	.000
Income	284.256	3	.217	825	1310.115	.000
Residing Place	1.362	3	.155	825	8.815	.000
Educational	156.055	3	.161	825	971.803	.000

Cluster	1	177.000
	2	215.000
	3	264.000
	4	173.000
Valid		829.000
Missing		.000

Initial Cluster Centres

	Cluster			
	1	2	3	4
Gender	2	1	1	2
Age	3	3	1	1
Occupation	2	1	2	1
Income	1	4	1	4
Residing Place	1	2	2	2
Educational	3	3	1	1

From the above SPSS output it is clear that there are four clusters.

Table 1.1 Summary of Cluster Analysis

	CLUSTERS			
	Cluster 1 (21%)	Cluster 2 (26%)	Cluster 3 (32%)	Cluster 4 (21%)
Gender	FEMALE	MALE	MALE	FEMALE
Age	ABOVE 50 Years	ABOVE 50 YEARS	BELOW 30 YEARS	BELOW 30 YEARS
Occupation	NOT WORKING	WORKING	NOT WORKING	WORKING
Income	DEPENDENT	ABOVE 80K	DEPENDENT	ABOVE 80K
Residing Place	RURAL	URBAN	URBAN	URBAN
Educational	PROFESSIONAL	PROFESSIONAL	UG	UG

The four clusters have different characteristics, first comprises of females non-working above 50 years, residing mainly in the rural areas with highly educated professionals. The second cluster is of males in the age group of above 50 years working and income above 80 thousand residing mainly in urban areas and educational qualification of professional. The third cluster is of male below 30 years of age non-working and dependent residing in urban areas and is an undergraduate. The final cluster is of female below 30 years working with above 80 thousand as income from urban area and is an

undergraduate. These are significant clusters, thus concluding that online retailers should look for these four segments to target their products.

The findings were puzzling and confirmed the belief that while clustering is done in scientific way, the actual clustering is as much an art. To investigate the findings we first approached the delivery wing of the various online retailers in Patna, like FLIPKART, SNAPDEAL, AMAZON and some couriers companies. When we asked how it will justify those Non-working males and females were doing almost 50% of the online purchase, they informed us that this was true as their frequency is the maximum in the UG hostels of the city and they are able to distribute a large chunk of their load in this place.

On approaching the hostels it was found that they were mostly from out of town, and being in UG they had some restrictions in going out. Thus lack of familiarity with the town and restrictions, made them look to online shopping with WIFI being free on all campuses. They further informed us that they were also purchasing for their family members and relatives who often called them and asked them to place orders through their account. The facility to change delivery address meant that actual orders were often made by these categories even when they were not the consumers.

The other category which was a surprise was the rural women professional. With online shopping difficult in these areas due to delivery and internet infrastructure problem, it was clear that these women overcame huge challenges. We revisited some of them to find out who they were. We found these were mostly professionals' teachers, nurses, and other skill developers who were old and did not prefer much travelling, now located in remote areas

mostly through marriages, but had their early base in urban areas. They along with business women, in areas like microfinance, insurance and other areas were the online shoppers from rural locations. While many were non-working as suggested by the cluster there were also working women. Most of them were in government service, but this data was not collected through questionnaire and can be made as a variable in future research.

Thus our **first cluster** is of the *married women, highly qualified now located in rural areas and old enough to detest travelling*. They were indulging in online shopping, developed earlier when they had an urban base.

The **second cluster** was the *successful professional male of the urban areas with sufficient disposable income*. They were busy and looked upon shopping as a chore, getting solace from online shopping.

The **third cluster** was the *male student at UG level dependent for his allowances located in urban areas*. They were shopping for themselves as well as for others.

The **fourth cluster** was again *females but in urban areas with handsome earnings education qualification of undergraduate* having less disposable time being working women preferring to shop online.

CHAPTER 6: RESEARCH FINDINGS

6.1 DEMOGRAPHIC PROFILE FINDINGS

1. **Educational Qualification:** Out of 829, the majority of the respondents i.e. 393 (47%) were under graduates while 237 (or 29%) were professional and 199 (or 24%) were post graduates.
2. **Residing Place:** 20% respondents were from rural background whereas 80% were from urban area.
3. **Income:** Almost Out of 829 the majority of the respondents were dependent (41%) or 343 while (26%) or 213 were having their monthly income between Rs. 40,000-Rs. 80,000, (18%) or 150 were having their monthly income below Rs. 40,000 and (15%) or 123 were having their monthly income above Rs. 80,000. It's the new generation net savvy student's community which is driving the online market.
4. **Occupation:** 56% of the total respondents were non-working and 44% were working people.
5. **Age:** almost 57% of online shoppers were below 30 years of age while 32% were within 30 and 50 years and only 11% were above 50 years. This can easily be explained as computers is a new phenomenon and very few people over 50 years would have learnt the skills in class room environment to operate a computer while below 30 years everyone would have done so.
6. **Gender:** 56% of the total respondents were male and 44% were female.

6.2 ONLINE SHOPPING FACTORS

1. **Time Convenience:** 64% strongly agreed while another 22% somewhat agreed thus we can conclude that most respondents considered time convenience as a major reason for buying online.
2. **Place Convenience:** (43%) strongly agreed another 37% somewhat agreed with the proposition that the online shopping offers place convenience. Together they accounted for 80% an overwhelming majority.
3. **Ease Of Price Comparison:** Around 70% either strongly agreed or somewhat agreed with the proposition and out of the rest 19% remained neutral. This is a very good reason to register this as a valid reason for buying online.
4. **Easy Access to Information:** On easy access to information 34% strongly agreed 32% somewhat agreed, 19 % stayed neutral and only 15 % were against this factor.
5. **Infinite Choice In Products And Services:** On infinite choice in products and services 42% strongly agreed another 29% agreed taking the agreement to an overall 71%. From this we can conclude that indeed the online retail shops have given sufficient choice to shoppers to win their hearts and this become a major reason for shoppers to make purchases online.
6. **Ease Of Access To Customer Review:** On Ease Of Access To Customer Review 29% strongly agreed another 27% agreed taking the agreement to 56% overall.

7. **Male: No Shopping Traffic Or Crowds / Female: No Shopping**

Traffic Or Crowd: In both the cases (male and female) majority of the respondents were in agreed side of the propositions. The response across the gender is consistent and the overcrowded market offers more problems than pleasure for shoppers. The online retail comes as a relief to most and they can avoid the traffic or crowd when buying online.

8. **Better Price:** On better price the strongly agreed and somewhat agree

added up to 56% and those who were neutral were 24%. Thus a mere 20% disagreed with the proposition. The perception overall with the respondents is that there is comparatively better pricing on the online market as compared to traditional and other retail formats.

9. **Better Security (Payment And Delivery):** Of the 829 respondents

62% felt better security from the online retailers in payment and delivery. This is a clear shift from the traditionally stance of doubting sales people thinking they will probably act like the peddlers and dupe the people of their hard earned money.

10. **Fewer Expenses:** Out of 829 respondents, 71% agreed that online

shopping reduces the other incidental expenses that accrued due to traditional shopping.

11. **No Compulsive Shopping:** 70% of the total respondent agreed that

there were no compulsive shopping. Means buying online is a well-planned process and does not normally lead to compulsive buying.

12. **Discreet Purchases:** 63% of the total respondents agreed with the

proposition and very few (14%) disagreed with the proposition.

13. **Save Time** : 48% which is almost half the respondents strongly agreed with the fact that online shopping saves time and another 24% agreed to the statement. In total, 72% who agreed with the proposition 'save time'.
14. **Better After Sales Service**: 56% of the respondents were sure of the after sales service while almost half 44% were doubtful.
15. **24/7 Availability For Any Problem**: Around 62% agreed on the 24/7 availability of the customer helpline for any problem that they may face. However, while 21% were neutral and some appear to have had problem with helpline but they form a minority of 17 percent.
16. **Easy Payment Option**: 71% were agreed with the proposition while only 12% disagreed with it.
17. **Easy Placing Order**: 70% agreed with the proposition while only 11% disagreed with it.
18. **Better Scope Of Discount**: 63% agreed on the scope of discount. Hardly 14% disagree with the proposition and 23% were neutral.
19. **Easy Maintenance Of Purchase Records**: 47% of respondents agreed strongly with the proposition and another 29% also tend to somewhat agreed leaving just about one fifth who did not understand the same.
20. **Better Security For Personal Detail**: 66% agreed that the online retailers have a Better Security For Personal Detail. Very few, only 13% did not agree with the proposition.
21. **Faster Service**: An overwhelming majority (62%) confirmed the fast service that the online retailers have brought in with tougher

competition for the retailers online the world over. Very few (16%) did not agree with the proposition.

22. **Proper Billing:** 62% agreed with the proposition. Hardly 16% disagree with the proposition and 22% were neutral.

23. **Quick Return Policy:** 66% somewhat agreed that the online retailers have a quick return policy. Very few only 18% have had any kind of adverse experience.

24. **Cash On Delivery Option:** 56% of respondents agreed that 'cash on delivery option' is satisfactory and available, however 25% have not had the option as most retailers provide the facility for limited pin codes.

25. **No Wait Period:** Almost 80% somewhat agreed that there is quick delivery and goods are available and dispatched at once as are received in time but 9% have had negative experience.

26. **Quick Refund:** 51% somewhat agreed with quick refund but the other 49% have had poor or no experience of the process.

27. **Details Match Product Delivered:** Here is a case where online retailers have a real challenge. 50-50 split almost 30% have had a problem and 24% neutral 46% somewhat agreed with the proposition.

28. **No Price Change On Delivery (Additional Cost Added):** Only 19% disagreed with the proposition. While 24% were neutral, 57% have had good experience and no additional costs were charged to them.

29. **After Sales Service:** 61% of the total respondents agreed with the proposition whereas 22% disagreeing with it.

30. **Decrease In Price On Website Soon After Delivery:** 48% of the total respondents were agreed with the proposition while 38% did not agree and 32% were neutral.
31. **Quality Promised / Delivered:** 50% were agreed on the positive side of the proposition while 28% disagreed and 22% were neutral.
32. **Ease Of Buying:** Strongly agreed is 21% these were the tech savvy who have no problem in handling software, another 40% too can manage and somewhat agreed with the proposition, with 25% fence sitters did not ready to commit their position and 14% who have a problem.
33. **Loyalty Reward:** 68% have availed loyalty rewards in some form or the other while 19% were fence sitters and 13% have not been able to get any loyalty benefit.
34. **Bulk Discount Orders:** 49% of the respondents agreed with the proposition while 28% disagreed and 22% were neutral.
35. **Satisfactions On Usage:** Majority (58%) were satisfied with the usage of the products and services obtained online. Only 6% were not satisfied.

6.3 EIGHT SIGNIFICANT COMPONENTS

Eight significant components extracted through factor analysis which can explain the online shopping behaviour of the customers.

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery

5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

6.4 ONLINE SHOPPING BEHAVIOUR DEMOGRAPHICALLY

After applying Mann-Whitney U Test and Kruskal- Wallis Test in SPSS we found that distribution of online factors demographically is almost same where we retain the null hypotheses i.e. 156 cases out of 175(35 items compared with 5 demographic factors) i.e. 89% and only 19 cases out of 175 (11%) rejected which are as follows:

1. There is significant difference on **the effect of Quality promised/ delivered** across categories of **Gender**
2. There is significant difference on the effect of **Time Convenience** across categories of **Occupation**
3. There is significant difference on the effect of **Proper Billing** across categories of **Occupation**
4. There is significant difference on the effect of **Quick Refund** across categories of **Occupation**
5. There is significant difference on the effect of **Quality promised/ delivered** across categories of **Occupation**
6. There is significant difference on the effect of **Loyalty Reward** across categories of **Occupation**
7. There is significant difference on the effect of **Satisfaction of usage** across categories of **Occupation**

8. There is significant difference on the effect of **Discreet Purchase** across categories of **Age**
9. There is significant difference on the effect of **Better Scope of Discount** across categories of **Age**
10. There is significant difference on the effect of **No Wait Period** across categories of **Age**
11. There is significant difference on the effect of **Time Convenience** across categories of **Educational Qualification**
12. There is significant difference on the effect of **Fewer Expenses** across categories of **Educational Qualification**
13. There is significant difference on the effect of **Discreet Purchase** across categories of **Educational Qualification**
14. There is significant difference on the effect of **Save Time** across categories of **Educational Qualification**
15. There is significant difference on the effect of **Better Security** for personal detail across categories of **Educational Qualification**
16. There is significant difference on the effect of **Faster Service** across categories of **Educational Qualification**
17. There is significant difference on the effect of **No Wait Period** across categories of **Educational Qualification**
18. There is significant difference on the effect of **Loyalty Reward** across categories of **Educational Qualification**
19. There is significant difference on the effect of **Bulk Discount** across categories of **Educational Qualification**

6.5 CLUSTERS IDENTIFIED

In order to segment the online consumer market by online purchase behaviour

Cluster analysis has been used in SPSS.

Therefore as indicated below in the Summary of Cluster Analysis there are four clusters.

Table 1.1 Summary of Cluster Analysis

	CLUSTERS			
	Cluster 1 (21%)	Cluster 2 (26%)	Cluster 3 (32%)	Cluster 4 (21%)
Gender	FEMALE	MALE	MALE	FEMALE
Age	ABOVE 50 Years	ABOVE 50 YEARS	BELOW 30 YEARS	BELOW 30 YEARS
Occupation	NOT WORKING	WORKING	NOT WORKING	WORKING
Income	DEPENDENT	ABOVE 80K	DEPENDENT	ABOVE 80K
Residing Place	RURAL	URBAN	URBAN	URBAN
Educational	PROFESSIONAL	PROFESSIONAL	UG	UG

CHAPTER 7: CONCLUSIONS

7.1 CONCLUSIONS

Our study concludes that online buyers are influenced by various benefits which accrue from the advantages that technology has on offer. These have been clubbed under eight important factors of online shopping such as Improved Retail Service, Smooth Operations, Customer Relationship Management, Consistency in delivery, Better scope of discount, Discreet purchases, Satisfaction on usage, Trustworthy Retailing.

Distribution of online factors demographically is almost (156 case out of 175 i.e. 89%) same i.e. there is no significant difference on the effect of online shopping factors (35 items) across categories of Demographic factors (gender, occupation, residing place, age, income and education) where we retain the null hypotheses with very few exceptions (19 cases out of 175 i.e. 11%).

This research has also found that there are significant bases of segmentation on the basis of online shopping behaviour which are as follows:

- ✓ Senior Female In Rural Area
- ✓ Senior Urban Male Achievers
- ✓ Young Male In Urban Area
- ✓ Young Female In Urban Area

7.1.1 JUSTIFICATION FOR ACCPETANCE / REJECTION OF HYPOTHESIS FOR OBJECTIVE NO. 1

Objective no. 1: To study the effect of online shopping on consumer purchase behaviour:

Null hypothesis	There is no significant effect of online shopping factors on online purchase behaviour.	Rejected
Alternate hypothesis	There is significant effect of online shopping factors on online purchase behaviour.	Accepted

Our study concludes that online buyers are influenced by various benefits which accrue from the advantages that technology has on offer. These have been clubbed under the following after factor analysis. Buyers have made purchases due to benefits accruing to them in the following areas:

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery
5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

It is clear from our analysis that these are the areas which are driving online shopping and their purchase behaviour is affected by the **improved retail service** that they get in terms of variety, availability, comparisons, advisory which often are missing in retail. **Smooth operation** influences the behaviour as within no time the order has been placed and quickly we find that the product arrives, with various express delivery options available. Even returns and returns are lightning fast. The buyer is attracted due to this and online sellers should find ways to improve this. The easy tracking of records becomes an easy tool for having perfect

Customer relationship management and this delights the customers of online shopping. They can easily be targeted and mass customization becomes an option. **Consistency in delivery** is provided through online tracking, awareness to all and quick solution when there is a problem. **Better scope of discount** turns a very positive buying behaviour as this becomes a major factor based on which purchase are made. Buyers do **discreet purchases** and do not download things that they do not require while what they actually required is off the shelves in traditional retailing. The buyer behaviour is positive as they are assured of getting what they want and they will not be pressurized through cross selling or up selling. **Satisfaction on usage** helps them to decide the mode of shopping (online or offline) they would use to buy. The buying behaviour in majority is greatly influenced by these to convert the buying into a positive mode. No waiting time factor help in building good bonding between seller and buyer which leads **trustworthy retailing**.

7.1.2 JUSTIFICATION FOR ACCPETANCE / REJECTION OF HYPOTHESIS FOR OBJECTIVE NO. 2

Objective no. 2: To compare the effect of online shopping on consumer purchase behaviour demographically:

Null hypothesis	<p>Ho1: There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).</p> <p>Ho2: There is no significant difference on the effect of online shopping factors across</p>	<p>Retain the null hypotheses i.e. 156 case out of 175 (89%)</p> <p>Reject the null hypotheses i.e. 19 cases out of 175</p>
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	<p>categories of age (below 30 years, 30-50 years, above 50 years)</p> <p>Ho3: There is no significant difference on the effect of online shopping factors across categories of gender (male, female)</p> <p>Ho4: There is no significant difference on the effect of online shopping factors across categories of occupation (Working, Non-Working)</p> <p>Ho5: There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)</p>	(11%)
Alternate hypothesis	<p>H11: There is significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).</p> <p>H12: There is significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)</p> <p>H13 : There is significant difference on the effect of online shopping factors across categories of gender (male, female)</p> <p>H14 : There is significant difference on the effect of online shopping factors across categories of occupation (Working, Non-Working)</p> <p>H15 : There is significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)</p>	<p>Retain the Alternate hypotheses i.e. 156 case out of 175 (89%)</p> <p>Reject the Alternate hypotheses i.e. 19 cases out of 175 (11%)</p>

Under each hypothesis there were 35 cases as each demographic factor (5 different demographic factors) has been tested against 35 factors of online shopping. Therefore there were total 175(35 x 5) cases in objective no. 2.

There are 156 cases out of 175(89%) we found that distribution of online factors demographically is same where the null hypotheses were accepted.

Therefore for 156 cases out of 175 of second objective for which the hypothesis developed, null hypothesis were accepted which are as follows:

Ho1: There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).

Ho2: There is no significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)

Ho3: There is no significant difference on the effect of online shopping factors across categories of gender (male, female)

Ho4: There is no significant difference on the effect of online shopping factors across categories of occupation (Working, Non- Working)

Ho5: There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)

There are 19 cases out of 175 like the effect of Quality promised/ delivered across categories of Gender where Distribution of online factors demographically are not same and here we reject the null hypotheses .

Therefore 19 cases out of 175 (11%) rejected which are as follows:

1. There is significant difference on the effect of Quality promised/ delivered across categories of Gender
2. There is significant difference on the effect of Time Convenience across categories of Occupation
3. There is significant difference on the effect of Proper Billing across categories of Occupation

4. There is significant difference on the effect of Quick Refund across categories of Occupation
5. There is significant difference on the effect of Quality promised/ delivered across categories of Occupation
6. There is significant difference on the effect of Loyalty Reward across categories of Occupation
7. There is significant difference on the effect of Satisfaction of usage across categories of Occupation
8. There is significant difference on the effect of Discreet Purchase across categories of Age
9. There is significant difference on the effect of Better Scope of Discount across categories of Age
10. There is significant difference on the effect of and No Wait Period across categories of Age
11. There is significant difference on the effect of Time Convenience across categories of Educational Qualification
12. There is significant difference on the effect of Fewer Expenses across categories of Educational Qualification
13. There is significant difference on the effect of Discreet Purchase across categories of Educational Qualification
14. There is significant difference on the effect of Save Time across categories of Educational Qualification
15. There is significant difference on the effect of Better Security for personal detail across categories of Educational Qualification
16. There is significant difference on the effect of Faster Service across categories of Educational Qualification
17. There is significant difference on the effect of No Wait Period across categories of Educational Qualification
18. There is significant difference on the effect of Loyalty Reward across categories of Educational Qualification
19. There is significant difference on the effect of Bulk Discount across categories of Educational Qualification

From the above 19 cases of second objective for which the hypothesis developed, alternate hypothesis were accepted which are as follows:

H₁₁: There is significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).

H₁₂: There is significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)

H₁₃: There is significant difference on the effect of online shopping factors across categories of gender (male, female)

H₁₄: There is significant difference on the effect of online shopping factors across categories of occupation (Working, Non- Working)

H₁₅: There is significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)

7.1.3 JUSTIFICATION FOR ACCPETANCE / REJECTION OF HYPOTHESIS OBJECTIVE NO. 3

Objective no. 3: To identify e- shoppers segment on the basis of online purchase behaviour:

Null hypothesis	Ho: There are no significant bases of segmentation on the basis of online shopping behaviour.	Rejected
Alternate hypothesis	Ha: There are significant bases of segmentation on the basis of online shopping behaviour.	Accepted

This research has found four significant clusters by applying cluster analysis on demographic factors of online consumers with respect to online shopping factors which are as follows:

SENIOR FEMALE IN RURAL AREA - First comprises of females above 50 years, non-working residing mainly in the rural areas with educational qualification professional.

SENIOR URBAN MALE ACHIEVERS - The second cluster is of males in the age group of above 50 years working and income above 80, 000 per month residing mainly in urban areas and educational qualification of Professional.

YOUNG MALE IN URBAN AREA – The third cluster is a young group dependent but computer savvy and ready to take the risk of online purchasing.

YOUNG FEMALE IN URBAN AREA – The fourth cluster is the dashing young working women having achieved her position in life ready to go for the most current and updated products and accessories online.

Above four segments are significant clusters, thus concluding that online retailers should look for these four segments to target their products.

The strategy for online retailers should be to cater to these target markets and improve their bottom line which is not good for most of the Indian online retailers. Proper limited segmentation and targeting will help them.

Thus the alternate hypothesis was accepted.

H_a: There are significant bases of segmentation on the basis of online shopping behaviour.

Bases of segmentation were identified for proper targeting and positioning to satisfy the customer group.

7.1.4 ALIGNMENT CHART

Title of the Thesis: SEGMENTING THE ONLINE CONSUMER MARKET
BY ONLINE PURCHASE BEHAVIOUR IN EASTERN INDIA
PERSPECTIVE

OBJECTIVES	HYPOTHESIS	FINDINGS	CONCLUSION
To study the effect of online shopping on consumer purchase behaviour.	H₀₁: There is no significant effect of online shopping factors on online purchase behaviour.	Eight Factors Extracted By Factor Analysis	Null hypothesis rejected and Alternate hypothesis accepted i.e. There is significant effect of online shopping factors on online purchase behaviour.
To compare the effectiveness of online shopping on consumer purchase behaviour demographically (gender, work, occupation, residing place, age, and education).	Ho1: There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).	In all 35 cases distribution of online shopping factors across categories of educational qualification are same.	Null hypothesis accepted and Alternate hypothesis rejected I.e. There is no significant difference on the effect of online shopping factors across categories of educational qualification (up to graduation, post graduation, professional).
	Ho2: There is no significant difference on the effect of online	In major cases (32 cases out of 35) distribution of online shopping	Null hypothesis accepted and Alternate hypothesis rejected

	shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)	factors across categories of age are same. In few cases (3 cases out of 35) distribution of online shopping factors across categories of age are not same.	i.e. There is no significant difference on the effect of online shopping factors across categories of age (below 30 years, 30-50 years, above 50 years)
	Ho3: There is no significant difference on the effect of online shopping factors across categories of gender (male, female)	In major cases (34 cases out of 35) distribution of online shopping factors across categories of gender are same. In few cases (1 case out of 35) distribution of online shopping factors across categories of gender are not same.	Null hypothesis accepted and Alternate hypothesis rejected i.e. There is no significant difference on the effect of online shopping factors across categories of gender (male, female)
	Ho4: There is no significant difference on the effect of online shopping factors across categories of occupation (Working, Non-Working)	In major cases (29 cases out of 35) distribution of online shopping factors across categories of occupation are same. In few cases (6 cases out of 35)	Null hypothesis accepted and Alternate hypothesis rejected i.e. There is no significant difference on the effect of online shopping factors across categories of

		distribution of online shopping factors across categories of occupation are not same.	occupation (Working, Non-Working)
	Ho5: There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)	In major cases (24 cases out of 35) distribution of online shopping factors across categories of residing place are same. In few cases (9 cases out of 35) distribution of online shopping factors across categories of residing place are not same.	Null hypothesis accepted and Alternate hypothesis rejected i.e. There is no significant difference on the effect of online shopping factors across categories of residing place (Urban, Rural)
To identify e-shoppers segment on the basis of online shopping behaviour.	Ho1: There are no significant bases of segmentation on the basis of online shopping behaviour.	Cluster Analysis Performed And 4 Clusters Extracted	Null Hypothesis Rejected As Segmentation Is Possible.

7.2 RECOMENDATIONS

“Segmenting consumers by e- shopping behaviour and purchase intention” by **Mafe, Carla and Carlos (2005)** they studied browsing patterns, motivations and risks on e-shopping behaviour in order to develop an online consumer typology. They found that the high class men, aged between 25 years to 34 years residing in big towns is the segment to focus for online consumers. The Spanish consumers were sampled and analysed to find the predictors of online shopping. Internet exposure and experience as M-shoppers are the most relevant factors in future purchase intention for non E-shoppers. Segmentation was done on various criteria's including demographic factors. This work confirms to the findings of the researchers and exhibits browsing pattern looking for the same factors and some more for Indian consumers as listed below.

Improved Retail Service, Smooth Operations, Customer Relationship Management, Consistency in delivery, Better scope of discount, Discreet purchases, Satisfaction on usage and Trustworthy Retailing are the areas where online shoppers should be working on to attract customers.

These are the factors based on which the buying behaviour can be turned positive.

Undoubtedly, this will lead to very good response from the customers and improve the bottom line for the online sellers.

The cluster analysis showed four major segments buying online and it is this that needs to be targeted by the online sellers in Eastern India to grow and make it more inclusive.

“Impact of Changing Demographic Profiles of Indian Customers on their Internet Shopping Behaviour” by **Ruchi & Gupta (2010)** has found a higher number of male internet shoppers than females. Men are faster in adopting computer technology than females (Qureshi and Hoppel, 1995). They are extra passionate participants of a variety of internet conduct such as emailing, information search, downloading and purchasing activities. Females on the other hand shows higher level of nervousness. However, this trend is no longer supported with females taking to online activities and our result has shown that they are an important segment, those who are young adventurous and educated.

Poel et al (1999) found that website acceptance as a physical delivery channel is considerably lower but our research finds segments ready to accept the physical delivery channel even if it's only for the young and trendy as evident from our clusters identified.

Ah Kenng Kau et al (2003) have done Factor and cluster analysis for segmenting online shoppers not only by demographic factors but also from psychographic, navigation expertise, shopping experience and so forth. This is one area which can be basis for further research as our research is limited to demographic factors.

The gaps identified have been fulfilled by the research.

Segmentation of consumers of online marketing on demographic factors has been done and four important clusters identified.

Identified four clusters based on shopping behaviour are the most important groups which should be targeted by online marketers to improve their revenue.

SENIOR FEMALE IN RURAL AREA - First comprises of females above 50 years, non-working residing mainly in the rural areas with educational qualification professional.

SENIOR URBAN MALE ACHIEVERS - The second cluster is of males in the age group of above 50 years working and income above 80, 000 per month residing mainly in urban areas and educational qualification of Professional.

YOUNG MALE IN URBAN AREA – The third cluster is a young group dependent but computer savvy and ready to take the risk of online purchasing.

YOUNG FEMALE IN URBAN AREA – The fourth cluster is the dashing young working women having achieved her position in life ready to go for the most current and updated products and accessories online.

Factors segregated useful for consumers due to which they prefer online purchase.

1. Improved Retail Service
2. Smooth Operations
3. Customer Relationship Management
4. Consistency in delivery
5. Better scope of discount
6. Discreet purchases
7. Satisfaction on usage
8. Trustworthy Retailing

The above factors also identify the Indian mindset as crucial factors which they look for when making online purchase.

Principle components from factors accrued which need to be focused on by online retailers have been identified and reduced to eight from thirty five.

Segmentation formed by cluster analysis as a strategy for online marketers in Eastern India context to improve their revenue and bottom-line.

7.2.1 CONTRIBUTIONS TO KNOWLEDGE: FOR RETAILERS

- ✓ This work shows the path to the online selling industry to take in order to survive, grow and remain an alternative. Cut throat competition and angel investors have resulted in rapid growth in recent times but we know that it is by knowing and satisfying the needs of the consumers that any industry survives. Online selling is no exception. They will not enjoy the hospitality of the angel investors for long unless they take these kinds of study seriously and cater to the demands through proper understanding and thereby bring forth a bright morrow for the industry.
- ✓ Clusters segmentation strategies for targeting consumers and exploiting them for their own gain is important for retailers.
- ✓ The factors analyzed give a path for marketers to read and carry their business forward.

7.2.2 CONTRIBUTIONS TO KNOWLEDGE: FOR CONSUMERS

- ✓ Consumers have some unique advantage from online retailing. Proper analysis will help the service to continue and will benefit them.
- ✓ With online retailers being aware of their needs (8 factors identified) through the research, it will benefit the consumers who would be more satisfied and happy.

- ✓ With proper targets identified (four clusters identified) they can get their due in the form of discounts and loyalty rewards, when the retailers work out a strategy for themselves.
- ✓ Products and services would be better aligned for consumer benefit, having been identified through the research.

7.2.3 CONSUMERS PURCHASE BEHAVIOUR LINKAGES WITH OUTCOMES

CONSUMER PURCHASE BEHAVIOUR

Sorce, et al (2005) in their research for age and online buying concluded that older consumers were less likely to search for product online, however if they do they were more prone to buy. Goal oriented shoppers have convenience, selection, information access and ability to control the shopping experience which is in conformity with our findings.

Aljukhadar and Senecal (2011) have provided basis for segmentation of online customers. They have three segments globally:

Basic communicator are those who use email to communicate highly educated older people, Lurking shoppers are the one who use internet to navigate and heavily shop consisting of highly educated male or females who belong to higher income and age group and Social thrives are those who are under 35 years age and socially active on internet.

These are also in conformity to a large extent with our findings. Hence, we find that the first step of gathering **information** in purchase behaviour attracts the online market as an easy tool, in order to give result. **For analysing the data** which is the next step towards the understanding of online shopping and

gives convenience of comparison. Furthermore **choosing the best alternative**, suggestions and expert advices are available from independent agencies online as well as customer referrals and rating with comments about the products are there for making the **final buying decisions**.

The **eight factors** identified as an outcome of the research is new knowledge which can be very useful to online retailers.

The **clusters identified which were** initially very puzzling also give an indication to the online retailers to target specific market. These are the segments to which online retailers should have on Loyalty discount, lucrative offers, improved service etc. so that their resource and time are utilized optimally for their profitability.

7.3 LIMITATIONS

The work has been done with the limitation of time and resource.

The data available with the industry can result in very good work; however, being an outsider industry prefers to keep their data a secret.

This study is only limited for Eastern India online market.

7.4 SCOPE FOR FUTURE RESEARCH

- ✓ This work can easily be replicated on the data available with the various online retailers and the result would be of greater accuracy.
- ✓ Further work can be done on more segments so that their needs are addressed too.
- ✓ Further research can be done on the online factors whose distributions are not same across the categories of demographic variables.

- ✓ The identified segments could be researched to find their areas of concern as buyers.
- ✓ It would also be possible to do a global study on the subject and come up with a unification program with global supply leading greater advantages in supply and pricing.
- ✓ The technology gives an option to become truly GLOBAL. This is another area of research which can be explored.
- ✓ From the study both horizontal and vertical exploration can be done to go for further research.

CHAPTER 8. ANNEXURES

8.1 QUESTIONNAIRE

RESEARCH QUESTIONNAIRE

Myself NIDHI KUMARI (Research Scholar at ICFAI UNIVERSITY JHARKHAND SESSION 2014-2017) is investigating the 'effect of online shopping on consumer purchase behaviour.' By answering the question given, you are playing an important role in completion of this research with efficiency and effectiveness. Please take a minute and tick out the best level (1 to 5) which suits your experience for all the items given in the questionnaire.

Based on the item, the respondents are requested to choose a number from 1 to 5 using the criteria below:

(1 – Strongly agree, 2 – Somewhat agree, 3 – neutral/no opinion, 4 – Somewhat disagree, 5 – Strongly disagree.)

Sl. No.	Items	1	2	3	4	5
1	Time convenience					
2	Place convenience					
3	Easy price comparison					
4	Easy access to information					
5	Infinite choice in products and services					
6	Easy access to customer review					
7	No shopping traffic or crowds					
8	Better price					
9	Better security (payment and delivery)					
10	Fewer expenses (reduces expense of eating, travelling etc. While shopping)					
11	No compulsive shopping					
12	Discreet purchases					
13	Save time					
14	Better after sales service					
15	24/7 availability for any problem					
16	Easy payment option					
17	Easy placing order					
18	Better scope of discount					
19	Easy maintenance of purchase records					

20	Better security for personal details					
21	Faster Service					
22	Proper billing					
23	Quick return policy					
24	Cash on Delivery Option					
25	No wait period					
26	Quick refund					
27	Details match product delivered					
28	No price change on delivery (additional costs added)					
29	After sales service					
30	Decrease in price on website soon after delivery					
31	Quality promised/delivered					
32	Ease of buying					
33	Loyalty reward					
34	Bulk discount offers					
35	Satisfaction on usage					

Personal Detail (please tick the appropriate option)

MALE: _____ FEMALE _____

AGE:

- BELOW 30 Yrs _____
- (30-50) Yrs _____
- ABOVE 50 Yrs _____

OCCUPATION:

- Working _____
- Non Working _____

INCOME:

- Below Rs. 40,000 _____
- Rs. (40,000 -80,000) _____
- Above Rs. 80,000 _____

RESIDING PLACE:

- Rural _____
- Urban _____

EDUCATIONAL QUALIFICATION LEVEL:

- UG _____
- PG _____
- Professional _____

8.2 TOP 250 GLOBAL POWERS OF RETAILING

Top 250 Global Powers of Retailing

Top 250 retailers

Retail revenue rank FY2014	Name of company	Country of origin	FY2014 retail revenue (US\$M)	FY2014 parent company/ group revenue* (US\$M)	FY2014 parent company/ group net income* (US\$M)	Dominant operational format FY2014	# countries of operation FY2014	FY2009-2014 retail revenue CAGR*
1	Wal-Mart Stores Inc.	US	485,651	485,651	17,099	Hypermarket/Supercenter/Superstore	28	2.5%
2	Costco Wholesale Corporation	US	112,640	112,640	3,088	Cash & Carry/Warehouse Club	10	9.5%
3	The Kroger Co.	US	108,466	108,466	1,747	Supermarket	1	7.2%
4	Schwarz Unternehmensholding KG	Germany	102,684*	102,684*	n/a	Discount Store	26	7.7%
5	Tesco PLC	UK	99,713	101,380	-9,385	Hypermarket/Supercenter/Superstore	12	1.8%
6	Carrefour S.A.	France	98,497	101,450	1,817	Hypermarket/Supercenter/Superstore	34	-2.8%
7	Aldi Einkauf GmbH & Co. oHG	Germany	86,470*	86,470*	n/a	Discount Store	17	6.8%
8	Metka Ag	Germany	86,570	86,570	267	Cash & Carry/Warehouse Club	22	-0.8%
9	The Home Depot Inc.	US	82,176	82,176	6,245	Home Improvement	4	4.7%
10	Walgreen Co. (now Walgreens Boots Alliance Inc.)	US	76,392	76,392	2,021	Drug Store/Pharmacy	2	2.8%
11	Target Corporation	US	72,618	72,618	-1,636	Discount Department Store	1	2.7%
12	Amazon.com Inc.	US	70,080	88,988	-241	Non-store	14	25.8%
13	Groupe Auchan SA	France	68,622	71,054	1,046	Hypermarket/Supercenter/Superstore	13	6.2%
14	CVS Health Corporation (formerly CVS Caremark Corporation)	US	67,798	129,267	4,644	Drug Store/Pharmacy	2	4.1%
15	Carrefour Gildhard-Perechon S.A.	France	64,662*	64,662*	1,096	Hypermarket/Supercenter/Superstore	29	12.1%
16	Aeon Co. Ltd.	Japan	61,436	65,837*	738	Hypermarket/Supercenter/Superstore	11	7.6%
17	Edeka Group	Germany	60,967*	62,689*	n/a	Supermarket	1	2.9%
18	Lowes's Companies Inc.	US	56,222	56,222	2,698	Home Improvement	4	2.6%
19	Seven & I Holdings Co. Ltd.	Japan	52,837*	56,162*	1,698	Convenience/Forecourt Store	18	2.4%
20	ReWE Combine	Germany	51,168*	56,555*	419	Supermarket	11	2.4%
21	Woolworths Limited	Australia	49,572	50,965	1,790	Supermarket	2	2.2%
22	Centros Distributors S. Leclerc	France	48,572**	60,269**	n/a	Hypermarket/Supercenter/Superstore	7	5.5%
23	Woolworths Limited	Australia	48,096	52,287	2,042	Supermarket	2	4.7%
24	Koninklijke Ahold N.V.	Netherlands	42,566**	42,566**	790	Supermarket	6	2.2%
25	Best Buy Co. Inc.	US	40,229	40,229	1,225	Electronics Specialty	4	-4.1%
26	The IKEA Group (INGKA Holding B.V.)	Netherlands	39,064	39,871	4,521	Other Specialty	42	6.0%
27	ITM Développement International (Intermarché)	France	38,164**	52,202**	n/a	Supermarket	5	2.1%
28	J Sainsbury plc	UK	37,822	38,268	268	Supermarket	1	2.2%
29	Loblaw Companies Limited	Canada	37,812**	38,610**	48	Hypermarket/Supercenter/Superstore	2	6.2%
30	Safeway Inc.	US	36,220	36,220	112	Supermarket	2	-1.9%
31	Seam Holdings Corporation	US	21,198	21,198	-1,810	Department Store	2	-6.7%
32	Publi Super Markets Inc.	US	20,802	20,802	1,725	Supermarket	1	4.7%
33	The TJX Companies Inc.	US	29,078	29,078	2,715	Apparel/Footwear Specialty	7	7.5%
34	Delhaize Group SA	Belgium	28,295*	28,295*	120	Supermarket	7	1.4%
35	Macy's Inc.	US	28,105**	28,105**	1,526	Department Store	2	2.7%
36	Wm Morrison Supermarkets PLC	UK	27,521	27,521	-1,285	Supermarket	1	1.8%
37	AR Acquisition LLC (now Albertsons Companies Inc.)	US	27,199	27,199	-1,225	Supermarket	1	45.2%
38	Rite Aid Corporation	US	26,528	26,528	2,109	Drug Store/Pharmacy	1	0.7%
39	DMJM Molt Hennessy-Louis Vuitton S.A.	France	26,006*	40,727**	8,115	Other Specialty	80	14.4%

8.3 PARTIAL SPSS OUTPUT CLUSTER ANALYSIS K-MEANS (ANOVA TABLE) 4 CLUSTERS

QUICK CLUSTER q36 q37 q38 q39 q40 q41
 /MISSING=LISTWISE
 /CRITERIA=CLUSTER (4) MXITER (10) CONVERGE(0)
 /METHOD=KMEANS (UPDATE)
 /SAVE CLUSTER
 /PRINT INITIAL ANOVA CLUSTER DISTAN.

Quick Cluster

Notes		
Output Created		26-JAN-2017 15:47:03
Comments		
Input	Data	data from questionnaire2.sav
	Active Dataset	DataSet2
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	829
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any clustering variable used.
Syntax		QUICK CLUSTER q36 q37 q38 q39 q40 q41 /MISSING=LISTWISE /CRITERIA=CLUSTER(4) MXITER(10) CONVERGE(0) /METHOD=KMEANS(UPDATE) /SAVE CLUSTER /PRINT INITIAL ANOVA CLUSTER DISTAN.
Resources	Processor Time	00:00:00.19
	Elapsed Time	00:00:00.45
	Workspace Required	1592 bytes
Variables Created or Modified	QCL_1	Cluster Number of Case

[DataSet2] \Desktop\ntp\spss files final\data from questionnaire2.sav

Initial Cluster Centres				
	Cluster			
	1	2	3	4
Gender	2	1	1	2
Age	3	3	1	1
Occupation	2	1	2	1
Income	1	4	1	4
Residing Place	1	2	2	2
Educational	3	3	1	1

Iteration History ^a				
Iteration	Change in Cluster Centres			
	1	2	3	4
1	1.753	1.324	.610	1.254
2	.043	.034	.142	.242
3	.000	.000	.001	.001
4	1.358E-006	7.254E-007	1.867E-006	9.231E-006
5	7.631E-009	3.343E-009	6.763E-009	5.698E-008
6	4.287E-011	1.540E-011	2.450E-011	3.517E-010
7	2.415E-013	7.213E-014	8.895E-014	2.173E-012
8	1.041E-015	8.882E-016	.000	1.291E-014
9	.000	.000	.000	.000
a. Convergence achieved due to no or small change in cluster centres. The maximum absolute coordinate change for any centre is .000. The current iteration is 9. The minimum distance between initial centres is 3.000.				

Cluster Membership		
Case Number	Cluster	Distance
1	3	.552
2	3	.581
3	3	.581
4	3	.581
5	3	.552
6	3	.552
7	3	.552
8	3	.581
9	3	.581
10	3	.552
11	3	.552

12	3	.581	55	1	1.142
13	3	.581	56	4	1.281
14	3	.552	57	3	.581
15	3	.581	58	4	1.219
16	3	.552	59	4	1.124
17	3	.552	60	4	1.533
18	3	.552	61	3	.581
19	3	.552	62	4	1.219
20	3	.552	63	3	.581
21	3	.552	64	4	.612
22	3	.552	65	4	.846
23	3	.970	66	4	1.124
24	3	.581	67	4	1.219
25	3	.581	68	4	.612
26	3	.552	69	3	.552
27	4	1.411	70	4	.937
28	3	.552	71	4	.937
29	3	.970	72	4	1.411
30	3	.552	73	4	1.124
31	3	.581	74	3	.581
32	3	.581	75	4	.612
33	3	.581	76	4	1.533
34	3	.581	77	3	1.115
35	3	.581	78	4	1.411
36	3	.581	79	4	1.533
37	3	.552	80	4	1.219
38	3	.552	81	4	1.267
39	3	.581	82	2	1.193
40	3	.552	83	1	.930
41	3	.552	84	1	1.310
42	4	1.411	85	2	.718
43	4	1.124	86	2	1.318
44	4	.612	87	3	1.093
45	3	.581	88	3	.552
46	3	1.108	89	3	.552
47	3	.552	90	3	.552
48	3	.581	91	3	.581
49	3	.552	92	3	.552
50	4	1.124	93	3	.552
51	2	.901	94	3	.552
52	1	1.008	95	3	.552
53	2	.809	96	2	1.265
54	2	.901	97	3	.552

98	3	.581	141	3	1.088
99	1	1.310	142	3	.581
100	2	.718	143	3	.581
101	4	1.104	144	3	.987
102	1	.930	145	3	.987
103	1	1.000	146	4	1.124
104	1	1.188	147	1	1.430
105	2	1.318	148	4	.934
106	2	1.325	149	3	1.005
107	2	1.325	150	4	2.155
108	2	1.265	151	2	1.471
109	2	1.318	152	4	.728
110	1	1.135	153	2	1.265
111	3	.581	154	2	.970
112	3	.581	155	2	.820
113	1	1.251	156	2	1.566
114	3	1.088	157	2	1.197
115	3	1.088	158	1	.930
116	1	1.251	159	3	1.919
117	3	.581	160	4	1.504
118	3	.581	161	1	1.790
119	3	1.349	162	4	.846
120	3	.581	163	1	1.608
121	2	1.318	164	4	1.327
122	2	1.533	165	1	1.330
123	4	.934	166	4	1.452
124	2	1.193	167	4	1.329
125	1	1.873	168	1	1.251
126	4	.728	169	1	1.008
127	4	1.201	170	2	.809
128	4	.934	171	4	1.329
129	1	1.195	172	1	1.195
130	2	1.363	173	1	1.934
131	2	1.325	174	1	1.135
132	4	.728	175	2	1.626
133	1	1.000	176	2	1.250
134	2	1.363	177	3	.989
135	2	.820	178	4	1.267
136	3	.970	179	3	.989
137	3	.987	180	4	1.327
138	1	1.655	181	1	1.608
139	3	.581	182	1	.930
140	3	.581	183	1	.930

184	1	1.008	227	1	1.251
185	4	1.191	228	4	.612
186	1	1.766	229	4	.934
187	4	1.050	230	1	1.142
188	1	1.608	231	4	1.050
189	1	1.330	232	3	1.349
190	2	.961	233	1	1.310
191	1	1.608	234	1	1.251
192	1	.930	235	1	1.195
193	1	1.251	236	2	1.197
194	1	1.608	237	4	1.050
195	2	1.304	238	1	1.195
196	2	1.304	239	3	.987
197	2	1.197	240	3	.581
198	2	.809	241	1	1.477
199	1	.930	242	4	.612
200	1	1.608	243	3	.987
201	1	.930	244	3	.987
202	1	1.000	245	3	.987
203	4	.612	246	3	.581
204	1	1.000	247	3	1.911
205	2	1.197	248	2	1.261
206	2	1.417	249	2	1.261
207	2	.886	250	2	1.261
208	4	1.201	251	2	1.261
209	1	1.386	252	2	1.261
210	2	1.304	253	1	1.380
211	1	1.195	254	2	1.261
212	4	1.124	255	2	1.261
213	1	1.251	256	4	1.452
214	1	1.130	257	3	1.283
215	4	1.267	258	2	1.363
216	4	1.527	259	2	1.363
217	1	1.200	260	2	1.363
218	1	1.477	261	2	1.363
219	1	.974	262	2	1.363
220	4	.846	263	1	1.188
221	2	1.477	264	2	1.261
222	1	1.073	265	2	1.363
223	2	1.530	266	1	1.112
224	2	.809	267	3	.989
225	3	1.283	268	2	1.039
226	2	1.880	269	1	1.804

270	1	1.135	313	1	1.130
271	2	.901	314	1	1.130
272	4	1.281	315	2	.961
273	4	1.191	316	1	1.135
274	4	.728	317	2	1.471
275	4	1.191	318	2	1.417
276	4	.728	319	1	1.000
277	1	1.164	320	2	.970
278	1	1.142	321	2	.820
279	2	.809	322	4	1.267
280	2	.809	323	1	1.251
281	4	.728	324	3	1.270
282	4	.728	325	3	.970
283	1	1.142	326	3	1.283
284	3	.552	327	2	1.197
285	3	2.078	328	2	.718
286	1	1.188	329	3	1.088
287	2	1.377	330	4	1.050
288	1	1.696	331	2	.809
289	2	1.304	332	2	.961
290	4	1.173	333	2	.809
291	2	1.715	334	2	.809
292	1	1.135	335	2	.809
293	3	.552	336	2	.961
294	4	1.527	337	3	.552
295	3	.970	338	3	.552
296	2	1.325	339	3	.552
297	4	1.452	340	3	.552
298	2	1.125	341	3	.552
299	2	1.185	342	3	.552
300	2	1.325	343	3	.552
301	1	1.430	344	3	.552
302	1	1.330	345	3	1.073
303	2	.820	346	2	1.356
304	3	.989	347	3	1.911
305	1	1.430	348	4	.846
306	2	.961	349	3	.552
307	2	.961	350	3	1.073
308	1	1.000	351	3	.552
309	3	1.073	352	3	.552
310	2	1.197	353	3	.552
311	2	1.197	354	3	.552
312	2	1.471	355	4	1.281

356	4	.728	399	3	.552
357	4	2.186	400	2	.809
358	1	1.135	401	3	.552
359	3	2.078	402	2	.961
360	1	1.200	403	3	.987
361	3	1.337	404	4	.934
362	3	.581	405	2	.961
363	3	.581	406	1	1.195
364	4	.728	407	3	.552
365	3	.552	408	3	.552
366	2	.886	409	3	.970
367	2	.718	410	3	.581
368	4	.728	411	3	.581
369	4	1.050	412	3	.552
370	2	.809	413	4	1.411
371	4	1.327	414	3	.552
372	4	.937	415	3	.970
373	1	1.130	416	3	.552
374	1	1.142	417	3	.581
375	4	2.013	418	3	.581
376	4	.728	419	3	.581
377	4	.937	420	3	.581
378	2	.718	421	3	.581
379	2	.809	422	3	.581
380	3	1.911	423	3	.581
381	3	.552	424	3	.581
382	4	1.452	425	3	.552
383	4	1.124	426	3	.552
384	2	1.629	427	3	.581
385	2	.970	428	3	.581
386	3	.987	429	3	.552
387	3	.552	430	3	.581
388	3	.552	431	3	.552
389	1	1.195	432	3	.552
390	1	1.217	433	3	.552
391	2	1.707	434	3	.552
392	2	1.666	435	3	.552
393	2	.809	436	3	.552
394	1	1.251	437	3	.552
395	1	1.251	438	3	.581
396	1	1.251	439		
397	2	.961		3	.552
398	2	.809			

440	3	.552	483	2	.961
441	4	1.411	484	3	.581
442	4	1.124	485	4	1.219
443	4	.612	486	3	.581
444	3	.581	487	4	.612
445	3	1.108	488	4	.846
446	3	.552	489	4	1.124
447	3	.581	490	4	1.219
448	3	.552	491	4	.612
449	4	1.124	492	3	.552
450	2	.901	493	4	.937
451	1	1.008	494	4	.937
452	2	.809	495	4	1.411
453	2	.901	496	4	1.124
454	1	1.142	497	3	.581
455	4	1.281	498	4	.612
456	3	.581	499	4	1.533
457	4	1.219	500	3	1.115
458	4	1.124	501	4	1.411
459	4	1.533	502	4	1.533
460	1	1.142	503	4	1.219
461	4	2.013	504	4	1.267
462	4	.728	505	2	1.193
463	4	.937	506	1	.930
464	2	.718	507	1	1.310
465	2	.809	508	2	.718
466	3	1.911	509	2	1.318
467	3	.552	510	3	1.093
468	4	1.452	511	3	.552
469	4	1.124	512	3	.552
470	2	1.629	513	3	.552
471	2	.970	514	3	.581
472	3	.987	515	3	.552
473	3	.552	516	3	.552
474	3	.552	517	3	.552
475	1	1.195	518	3	.552
476	1	1.217	519	2	1.265
477	2	1.707	520	3	.552
478	2	1.666	521	3	.581
479	2	.809	522	1	1.310
480	1	1.251	523	2	.718
481	1	1.251	524	4	1.104
482	1	1.251	525	1	.930

526	1	1.000	569	2	1.533
527	1	1.188	570	4	.934
528	2	1.318	571	2	1.193
529	2	1.325	572	1	1.873
530	2	1.325	573	4	.728
531	2	1.265	574	4	1.201
532	2	1.318	575	4	.934
533	1	1.135	576	1	1.195
534	3	.581	577	2	1.363
535	3	.581	578	2	1.325
536	1	1.251	579	4	.728
537	3	1.088	580	1	1.000
538	3	1.088	581	2	1.363
539	1	1.251	582	2	.820
540	3	.581	583	3	.970
541	3	.581	584	3	.987
542	4	1.452	585	1	1.655
543	3	1.283	586	3	.581
544	2	1.363	587	3	.581
545	2	1.363	588	3	1.088
546	2	1.363	589	3	.581
547	2	1.363	590	3	.581
548	2	1.363	591	3	.987
549	1	1.188	592	3	.987
550	2	1.261	593	4	1.124
551	2	1.363	594	1	1.430
552	1	1.112	595	4	.934
553	3	.989	596	3	1.005
554	2	1.039	597	4	2.155
555	1	1.804	598	2	1.471
556	1	1.135	599	4	.728
557	2	.901	600	2	1.265
558	4	1.281	601	2	.970
559	4	1.191	602	2	.820
560	4	.728	603	2	1.566
561	4	1.191	604	2	1.197
562	4	.728	605	1	.930
563	1	1.164	606	3	1.919
564	1	1.142	607	4	1.504
565	2	.809	608	1	1.790
566	3	1.349	609	4	.846
567	3	.581	610	1	1.608
568	2	1.318	611	4	1.327

612	1	1.330	655	4	1.201
613	4	1.452	656	1	1.386
614	4	1.329	657	2	1.304
615	1	1.251	658	1	1.195
616	1	1.008	659	4	1.124
617	2	.809	660	1	1.251
618	4	1.329	661	1	1.130
619	1	1.195	662	4	1.267
620	1	1.934	663	4	1.527
621	1	1.135	664	1	1.200
622	2	1.626	665	1	1.477
623	2	1.250	666	1	.974
624	3	.989	667	4	.846
625	4	1.267	668	2	1.477
626	3	.989	669	1	1.073
627	4	1.327	670	2	1.530
628	1	1.608	671	2	.809
629	1	.930	672	3	1.283
630	1	.930	673	2	1.880
631	1	1.008	674	1	1.251
632	4	1.191	675	4	.612
633	1	1.766	676	4	.934
634	4	1.050	677	1	1.142
635	1	1.608	678	4	1.050
636	1	1.330	679	3	1.349
637	2	.961	680	1	1.310
638	1	1.608	681	1	1.251
639	1	.930	682	1	1.195
640	1	1.251	683	2	1.197
641	1	1.608	684	4	1.050
642	2	1.304	685	1	1.195
643	2	1.304	686	3	.987
644	2	1.197	687	3	.581
645	2	.809	688	1	1.477
646	1	.930	689	4	.612
647	1	1.608	690	3	.987
648	1	.930	691	3	.987
649	1	1.000	692	3	.987
650	4	.612	693	3	.581
651	1	1.000	694	3	1.911
652	2	1.197	695	2	1.261
653	2	1.417	696	2	1.261
654	2	.886	697	2	1.261

698	2	1.261	741	2	1.417
699	2	1.261	742	1	1.000
700	1	1.380	743	2	.970
701	2	1.261	744	2	.820
702	2	1.261	745	4	1.267
703	2	.809	746	1	1.251
704	4	.728	747	3	1.270
705	4	.728	748	3	.970
706	1	1.142	749	3	1.283
707	3	.552	750	2	1.197
708	3	2.078	751	2	.718
709	1	1.188	752	3	1.088
710	2	1.377	753	4	1.050
711	1	1.696	754	2	.809
712	2	1.304	755	2	.961
713	4	1.173	756	2	.809
714	2	1.715	757	2	.809
715	1	1.135	758	2	.809
716	3	.552	759	2	.961
717	4	1.527	760	3	.552
718	3	.970	761	3	.552
719	2	1.325	762	3	.552
720	4	1.452	763	3	.552
721	2	1.125	764	3	.552
722	2	1.185	765	3	.552
723	2	1.325	766	3	.552
724	1	1.430	767	3	.552
725	1	1.330	768	3	1.073
726	2	.820	769	2	1.356
727	3	.989	770	3	1.911
728	1	1.430	771	4	.846
729	2	.961	772	3	.552
730	2	.961	773	3	1.073
731	1	1.000	774	3	.552
732	3	1.073	775	3	.552
733	2	1.197	776	3	.552
734	2	1.197	777	3	.552
735	2	1.471	778	4	1.281
736	1	1.130	779	4	.728
737	1	1.130	780	4	2.186
738	2	.961	781	1	1.135
739	1	1.135	782	3	2.078
740	2	1.471	783	1	1.200

784	3	1.337	827	1	1.555
785	3	.581	828	4	1.181
786	3	.581	829	1	1.330
787	4	.728			
788	3	.552			
789	2	.886			
790	2	.718			
791	4	.728			
792	4	1.050			
793	2	.809			
794	4	1.327			
795	4	.937			
796	1	1.130			
797	2	.809			
798	3	.552			
799	2	.809			
800	3	.552			
801	2	.961			
802	3	.987			
803	4	.934			
804	2	.961			
805	1	1.195			
806	3	1.088			
807	3	.581			
808	2	1.367			
809	2	.970			
810	4	1.201			
811	3	.581			
812	2	.886			
813	2	.809			
814	2	.809			
815	4	.612			
816	3	2.070			
817	2	.718			
818	1	1.477			
819	4	1.173			
820	4	1.219			
821	2	1.626			
822	2	1.315			
823	1	1.251			
824	1	1.477			
825	3	1.283			
826	2	1.325			

Final Cluster Centres				
	Cluster			
	1	2	3	4
Gender	2	1	2	1
Age	2	2	1	1
Occupation	1	1	2	1
Income	2	3	1	3
Residing Place	2	2	2	2
Educational	3	3	1	1

Distances between Final Cluster Centres				
Cluster	1	2	3	4
1		1.963	1.815	2.114
2	1.963		3.101	1.656
3	1.815	3.101		2.121
4	2.114	1.656	2.121	

ANOVA						
	Cluster		Error		F	Sig.
	Mean Square	Df	Mean Square	df		
Gender	4.244	3	.237	825	17.926	.000
Age	27.372	3	.376	825	72.842	.000
Occupation	45.725	3	.086	825	531.320	.000
Income	284.256	3	.217	825	1310.115	.000
Residing Place	1.362	3	.155	825	8.815	.000
Educational	156.055	3	.161	825	971.803	.000

Number of Cases in each Cluster
--

Cluster	1	177.000
	2	215.000
	3	264.000
	4	173.000
Valid		829.000
Missing		.000

8.4 PARTIAL SPSS OUTPUT OF FACTOR ANALYSIS

8 (Eight) Components Extracted Using Principle Component Method with Scree Plot.

FACTOR

/VARIABLES q1 q2 q3 q4 q5 q6 q7 q8 q9 q10 q11 q12 q13 q14 q15 q16 q17 q18 q19 q20 q21 q22 q23 q24 q25 q26 q27 q28 q29 q30 q31 q32 q33 q34 q35

/MISSING LISTWISE

/ANALYSIS q1 q2 q3 q4 q5 q6 q7 q8 q9 q10 q11 q12 q13 q14 q15 q16 q17 q18 q19 q20 q21 q22 q23 q24 q25 q26 q27 q28 q29 q30 q31 q32 q33 q34 q35

/PRINT INITIAL KMO AIC EXTRACTION ROTATION FSCORE

/PLOT EIGEN

/CRITERIA MINEIGEN (1) ITERATE (25)

/EXTRACTION PC

/CRITERIA ITERATE (25)

/ROTATION VARIMAX

/METHOD=CORRELATION.

Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
Bartlett's Test of Sphericity	Approx. Chi-Square	6749.528
	Df	595
	Sig.	.000

Communalities		
	Initial	Extraction
Time Convenience	1.000	.498
Place Convenience	1.000	.561
Easy Price Comparison	1.000	.537
Easy access to information	1.000	.494
Infinite choice in products and services	1.000	.471
Easy access to customer review	1.000	.492
No shopping traffic or crowds	1.000	.418
Better price	1.000	.493
Better security (payment and delivery)	1.000	.587
Fewer expenses (reduces expense of eating, travelling etc. While shopping)	1.000	.503
No compulsive shopping	1.000	.400
Discreet purchases	1.000	.471
Save time	1.000	.410
Better after sales service	1.000	.487
24/7 availability for any problem	1.000	.573
Easy payment option	1.000	.538
Easy placing order	1.000	.411
Better scope of discount	1.000	.485
Easy maintenance of purchase records	1.000	.523
Better security for personal details	1.000	.475
Faster Service	1.000	.563
Proper billing	1.000	.483
Quick return policy	1.000	.409
Cash on Delivery Option	1.000	.609
No wait period	1.000	.539
Quick refund	1.000	.476
Details match product delivered	1.000	.498
No price change on delivery (additional costs added)	1.000	.615
After sales service	1.000	.402
Decrease in price on website soon after delivery	1.000	.601
Quality promised/delivered	1.000	.565

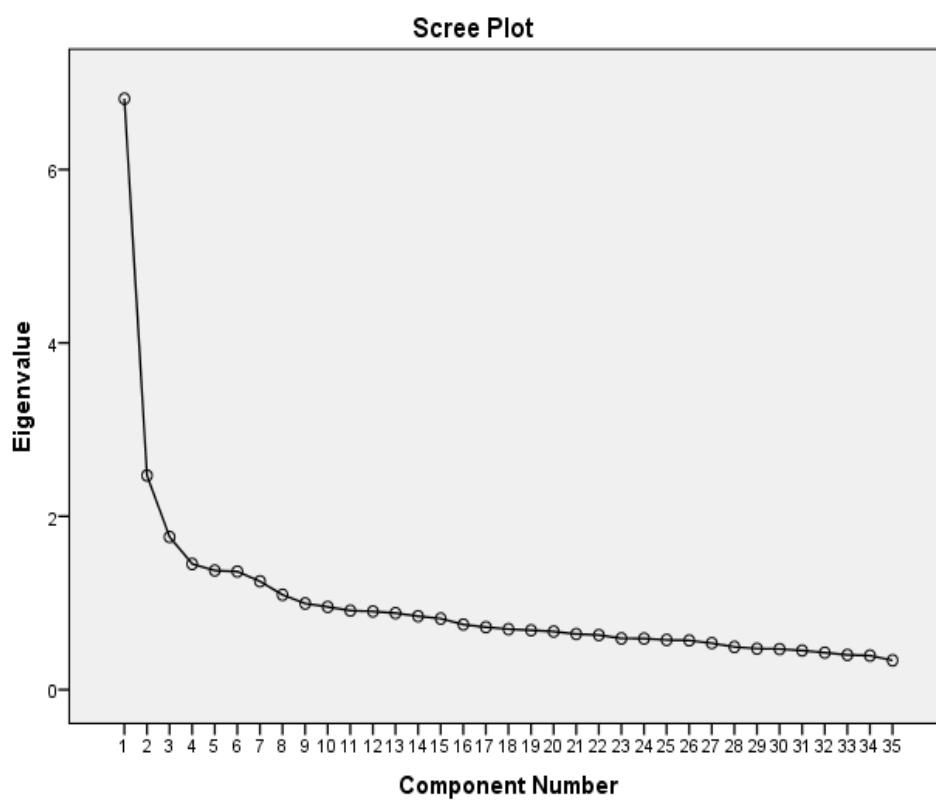
Ease of buying	1.000	.498
Loyalty reward	1.000	.490
Bulk discount offers	1.000	.449
Satisfaction on usage	1.000	.560
Extraction Method: Principal Component Analysis.		

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.817	19.478	19.478	6.817	19.478	19.478	3.585	10.244	10.244
2	2.471	7.060	26.538	2.471	7.060	26.538	3.489	9.968	20.212
3	1.761	5.032	31.570	1.761	5.032	31.570	2.023	5.779	25.991
4	1.450	4.144	35.714	1.450	4.144	35.714	1.999	5.710	31.701
5	1.374	3.926	39.640	1.374	3.926	39.640	1.971	5.630	37.331
6	1.363	3.896	43.536	1.363	3.896	43.536	1.618	4.624	41.955
7	1.250	3.572	47.108	1.250	3.572	47.108	1.499	4.282	46.237
8	1.095	3.128	50.236	1.095	3.128	50.236	1.400	3.999	50.236
9	.994	2.841	53.078						
10	.955	2.728	55.805						
11	.911	2.604	58.409						
12	.903	2.580	60.989						
13	.883	2.523	63.512						
14	.848	2.422	65.934						
15	.820	2.343	68.277						
16	.752	2.148	70.425						
17	.721	2.061	72.486						
18	.699	1.996	74.482						
19	.685	1.957	76.439						
20	.670	1.915	78.354						
21	.642	1.835	80.189						
22	.631	1.802	81.991						

23	.591	1.688	83.680					
24	.589	1.683	85.363					
25	.574	1.640	87.003					
26	.567	1.621	88.624					
27	.536	1.532	90.157					
28	.493	1.409	91.566					
29	.473	1.353	92.919					
30	.469	1.339	94.258					
31	.452	1.291	95.549					
32	.427	1.219	96.768					
33	.401	1.146	97.915					
34	.392	1.121	99.036					
35	.337	.964	100.000					

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component							
	1	2	3	4	5	6	7	8
Time Convenience	.322	.067	.422	.231	-.161	-.217	.110	.271
Place Convenience	.368	.532	.214	.281	-.023	-.006	-.056	.121
Easy Price Comparison	.519	.210	.237	-.033	.002	.027	-.338	-.228
Easy access to information	.570	.360	-.138	-.119	-.038	-.001	-.051	-.056
Infinite choice in products and services	.417	.420	.026	-.237	-.009	-.018	-.061	-.243
Easy access to customer review	.583	.045	-.185	.176	-.044	.002	-.275	-.087
No shopping traffic or crowds	.493	.070	.030	-.357	-.097	-.161	.072	.030
Better price	.467	-.134	-.233	.191	.291	.180	-.221	.001
Better security (payment and delivery)	.357	-.086	.114	-.263	.501	-.291	-.183	.016
Fewer expenses (reduces expense of eating, travelling etc. While shopping)	.425	.241	-.227	.124	-.356	.260	.059	-.011
No compulsive shopping	.455	.228	.163	-.208	-.208	-.054	-.073	.138
Discreet purchases	.340	.232	-.302	.206	-.162	.371	.059	-.014
Save time	.494	.061	.035	-.351	-.079	-.164	.058	.047
Better after sales service	.479	-.123	-.228	.168	.025	.335	-.216	.042
24/7 availability for any problem	.368	-.096	.097	-.320	-.432	.330	-.139	-.040
Easy payment option	.429	.234	-.219	.160	.408	-.243	-.017	.003
Easy placing order	.468	.244	.161	-.209	.041	-.221	-.103	.044
Better scope of discount	.344	.251	-.317	.220	.389	.000	.060	.001
Easy maintenance of purchase records	.530	-.152	.154	.191	-.080	-.089	-.380	.001

Better security for personal details	.467	-.422	-.014	.043	-.041	-.031	-.231	.148
Faster Service	.469	-.534	.145	.037	.003	.057	.045	.176
Proper billing	.604	-.215	-.219	-.142	.035	.022	-.036	.030
Quick return policy	.500	-.379	.085	.012	.044	.075	-.035	.000
Cash on Delivery Option	.313	.211	-.507	-.198	-.026	-.075	.298	.274
No wait period	.269	.131	.327	.145	.073	.109	.154	.530
Quick refund	.444	-.430	-.123	.115	-.113	-.145	.048	.173
Details match product delivered	.392	.192	.222	-.049	.231	.355	.230	.152
No price change on delivery (additional costs added)	.350	.327	.123	.403	-.122	-.192	.313	-.240
After sales service	.422	-.232	.305	.152	.085	.099	.192	-.026
Decrease in price on website soon after delivery	.262	-.384	-.035	.258	-.188	-.315	.171	-.392
Quality promised/delivered	.394	.008	.403	.007	.192	.251	.239	-.302
Ease of buying	.593	.054	-.100	-.040	-.187	-.278	.105	-.093
Loyalty reward	.476	-.228	.201	-.063	.127	.163	.242	-.257
Bulk discount offers	.397	-.208	-.251	.123	-.171	-.279	.231	.095
Satisfaction on usage	.371	-.258	-.198	-.318	.177	.186	.376	-.090
Extraction Method: Principal Component Analysis.								
a. 8 components extracted.								

Rotated Component Matrix ^a								
	Component							
	1	2	3	4	5	6	7	8
Time Convenience	.142	.178	-.052	.054	-.058	.610	.236	-.094
Place Convenience	-.121	.297	.285	.029	.268	.490	.050	-.248
Easy Price Comparison	.164	.500	.143	.187	.134	.035	-.002	-.431

Easy access to information	.063	.556	.323	.073	.260	.037	.030	.028
Infinite choice in products and services	-.135	.592	.186	.161	.164	-.062	.016	-.103
Easy access to customer review	.394	.300	.335	-.015	.293	-.024	.126	-.178
No shopping traffic or crowds	.166	.579	-.008	.113	-.017	.046	.067	.190
Better price	.466	.023	.217	.134	.434	-.076	-.102	-.075
Better security (payment and delivery)	.266	.367	-.448	.148	.374	-.036	-.131	-.034
Fewer expenses (reduces expense of eating, travelling etc. While shopping)	.090	.232	.646	.028	.009	.081	.112	.070
No compulsive shopping	.111	.551	.133	.021	-.072	.244	-.024	-.012
Discreet purchases	.063	.058	.653	.079	.159	.030	.005	.070
Save time	.181	.571	-.021	.108	-.005	.056	.053	.183
Better after sales service	.480	.046	.424	.107	.206	-.042	-.121	-.063
24/7 availability for any problem	.282	.380	.330	.155	-.438	-.076	-.132	-.040
Easy payment option	.100	.235	.011	.024	.673	.074	.108	.042
Easy placing order	.086	.582	-.062	.055	.154	.176	.012	-.058
Better scope of discount	.037	.069	.204	.085	.647	.033	.019	.102
Easy maintenance of purchase records	.528	.258	.080	.002	.091	.142	.121	-.358

Better security for personal details	.676	.121	.004	.014	.008	.042	.032	-.035
Faster Service	.661	.019	-.064	.272	-.092	.161	.064	.099
Proper billing	.514	.322	.143	.144	.161	-.101	.028	.193
Quick return policy	.553	.122	.015	.289	.015	.028	.064	-.007
Cash on Delivery Option	.021	.289	.256	-.134	.247	.029	.012	.616
No wait period	.119	.055	.041	.137	.054	.677	-.177	.092
Quick refund	.603	.050	.024	.002	.014	.094	.249	.197
Details match product delivered	.020	.174	.179	.484	.153	.327	-.245	.100
No price change on delivery (additional costs added)	-.170	.162	.242	.203	.220	.291	.561	-.107
After sales service	.319	.030	-.003	.464	.014	.243	.152	-.042
Decrease in price on website soon after delivery	.297	-.030	-.040	.137	-.027	-.160	.680	-.042
Quality promised/delivered	.028	.156	.046	.705	.047	.104	.065	-.154
Ease of buying	.237	.486	.142	.050	.119	.051	.388	.124
Loyalty reward	.263	.160	.022	.611	.018	-.030	.141	.026
Bulk discount offers	.352	.117	.088	-.063	.093	.081	.421	.326
Satisfaction on usage	.236	.143	.044	.457	.062	-.223	-.019	.468
Extraction Method: Principal Component Analysis.								
Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 10 iterations.								

Component Transformation Matrix

Component	1	2	3	4	5	6	7	8
1	.555	.593	.292	.333	.281	.185	.175	.037
2	-.716	.404	.333	-.146	.311	.256	-.120	-.127
3	-.097	.104	-.394	.423	-.375	.516	-.037	-.487
4	.103	-.579	.304	-.080	.336	.371	.422	-.356
5	-.021	-.169	-.444	.336	.729	-.068	-.355	.012
6	.024	-.282	.597	.444	-.189	-.073	-.568	-.051
7	-.318	-.160	.009	.471	-.066	.212	.378	.677
8	.241	-.076	-.057	-.388	-.020	.664	-.429	.396

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Coefficient Matrix								
	Component							
	1	2	3	4	5	6	7	8
Time Convenience	.030	.004	-.079	-.064	-.081	.401	.122	-.011
Place Convenience	-.075	.022	.097	-.049	.091	.265	.005	-.140
Easy Price Comparison	.002	.160	.011	.034	.009	-.100	-.036	-.332
Easy access to information	-.057	.163	.093	-.029	.054	-.059	-.018	.004
Infinite choice in products and services	-.144	.231	.026	.069	.015	-.154	.007	-.089
Easy access to customer review	.109	.023	.127	-.111	.102	-.086	.029	-.172
No shopping traffic or crowds	-.020	.233	-.091	-.013	-.094	-.018	.007	.134
Better price	.158	-.116	.077	.010	.237	-.081	-.138	-.096
Better security (payment and delivery)	.066	.150	-.368	.018	.234	-.064	-.135	-.038

Fewer expenses (reduces expense of eating, travelling etc. While shopping)	-.021	-.004	.357	-.031	-.103	.009	.046	.038
No compulsive shopping	-.001	.206	.006	-.086	-.137	.115	-.064	.008
Discreet purchases	-.018	-.096	.373	.028	.015	-.013	-.026	.034
Save time	-.010	.228	-.100	-.019	-.084	-.009	-.005	.130
Better after sales service	.169	-.107	.225	-.015	.069	-.054	-.156	- .084
24/7 availability for any problem	.069	.155	.199	.028	-.358	-.098	-.133	- .048
Easy payment option	-.015	.001	-.106	-.041	.382	.004	.040	.016
Easy placing order	-.025	.224	-.140	-.058	.024	.051	-.031	- .034
Better scope of discount	-.033	-.091	.041	.031	.367	-.010	-.016	.059
Easy maintenance of purchase records	.189	.031	-.008	-.131	.004	.037	.016	- .282
Better security for personal details	.255	-.016	-.034	-.117	-.029	.030	-.059	- .053
Faster Service	.216	-.083	-.061	.061	-.082	.121	-.034	.067
Proper billing	.129	.055	.012	-.011	.029	-.098	-.052	.100
Quick return policy	.156	-.035	-.028	.089	-.028	-.010	-.020	- .026
Cash on Delivery Option	-.038	.072	.078	-.124	.078	.053	-.028	.443
No wait period	.055	-.082	-.016	.000	-.002	.492	-.190	.140
Quick refund	.200	-.059	-.023	-.107	-.029	.087	.105	.123
Details match product delivered	-.062	-.044	.057	.268	.040	.184	-.216	.111
No price change on delivery (additional costs added)	-.179	-.038	.086	.116	.072	.107	.408	- .059

After sales service	.041	-.097	-.031	.234	-.020	.123	.065	-.016
Decrease in price on website soon after delivery	.020	-.051	-.034	.068	-.028	-.159	.486	-.072
Quality promised/delivered	-.118	-.029	-.005	.441	-.007	-.034	.040	-.099
Ease of buying	-.014	.144	-.009	-.060	-.021	-.032	.235	.070
Loyalty reward	-.028	-.022	-.023	.355	-.029	-.098	.074	.007
Bulk discount offers	.075	-.021	.000	-.115	.006	.068	.254	.221
Satisfaction on usage	-.022	.003	-.010	.281	.002	-.165	-.041	.314
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								

Component Score Covariance Matrix								
Component	1	2	3	4	5	6	7	8
1	1.000	.000	.000	.000	.000	.000	.000	.000
2	.000	1.000	.000	.000	.000	.000	.000	.000
3	.000	.000	1.000	.000	.000	.000	.000	.000
4	.000	.000	.000	1.000	.000	.000	.000	.000
5	.000	.000	.000	.000	1.000	.000	.000	.000
6	.000	.000	.000	.000	.000	1.000	.000	.000
7	.000	.000	.000	.000	.000	.000	1.000	.000
8	.000	.000	.000	.000	.000	.000	.000	1.000
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								

CHAPTER 9. PUBLICATIONS BY THE SCHOLAR IN THE RESEARCH AREA

PAPER PUBLICATIONS

1. Kumari, N., Singh, B. M. and Mishra, M. (2016), “Pitfalls In Online Retailing Marketing: How to overcome obstacles for success”, International Journal Of Research In Management And Technology, pp-15-21, Volume 6 Number 5
2. Kumari, N., Singh, B. M. and Mishra, M. (2016), “Consumer behaviour in online Market: Indian context “, International Journal Of Development Research, pp-10401 – 10407, Volume 6, Issue 10
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