

SYNOPSIS OF THE THESIS

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

**Doctoral Thesis Submitted
In partial fulfillment of the requirements for the award of the degree of**

DOCTOR OF PHILOSOPHY

In

MANAGEMENT

By

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May, 2017**

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1. Introduction

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 in order to achieve economies of scale. In contrast, the new consumer 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 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 doing just few clicks. Online shopping has influenced the consumer behaviour in many ways like for example increased consumer power, access to information, more products and services, interactive and instant exchanges, access to 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 play a leading role in shaping the consumer buying behaviour. Today the 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.

There is 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 to shop online and what are their habits?
5. What are the factors affecting online purchases?

It is clear that there is a need for better understanding of online consumer behaviour which is distinct from 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. Internet users look for specific information they need and respond negatively to information passed on which they do not need. They like to be in control of the message, seeking out their requirements and not ready to accept messages doled out to them. In online marketing it is the consumer not the marketer who gives permission and controls the interaction.

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.

- Not much work has been done on the same in the Indian perspective.

2. Motivation for Research:

Growing online retail in Eastern India context, and promise for future for marketers provided motivation for research.

3. Literature Review

An extensive literature survey has been carried out on relevant research in the domains of consumer behaviour, online consumer behaviour, market

segmentation, factors affecting online consumer behaviour, meaning of shopping with respect to gender, difference between online and offline shopping behaviour, factor and cluster analysis for market segmentation, consumer perceptions and behavior with respect to online commerce, 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 web site interface in consumer online behavior, importance of site characteristics in online retailing on customer satisfaction , significance of demographic profiles of online users; gender, age and education on web shopping etc. As online retail can easily cross the boundaries that divide the globe, international studies are also relevant as they gave perspective and insight on methodology applied in their research.

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

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

Aljukhadar and Senecal (2011) have provided a basis for online customer segmentation. They found three segments based on levels of 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.

Research Gaps

From the review of literature, it was noticed that very little work has been done so far, on segmentation and consumer behaviour of online consumers in India. Such efforts have been made in international context and their literature is available.

4. Research Objectives

The research objectives 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 the segments of e- shoppers on the basis of online shopping behaviour.

5. Hypothesis

For Objective 1: 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.

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

In order to test above hypothesis, 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.

For Objective 2: To compare the effect of online shopping on consumer purchase behaviour demographically (gender, work, occupation, residing place, age, and education).

In order to achieve the Objectives 2, 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 results.

Ho1: 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).

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)

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)

Ho3: 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)

Ho4: 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)

Ho5: 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)

For Objective 3: (To identify e- shoppers segment on the basis of online shopping behaviour.)

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.

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.

6. Research Methodology:

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

Data has been collected from both Primary and Secondary Sources. The research method used to collect primary data was surveyed 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 has been collected from Journals, Books, Magazines, and Internet etc.

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.

7. Findings

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:** 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.
4. **Occupation:** 56% of the total respondents were non-working and 44% were working people.
5. **Age:** 57% of online shoppers were below 30 years of age while 32% are between 30 and 50 years and only 11% were above 50 years.
6. **Gender:** 56% of the total respondents were male and 44% were female.

The research findings are as follows:

Reasons for ONLINE SHOPPING:

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. **Choice In Products And Services:** On choice in products and services 42% strongly agreed another 29% agreed taking the agreement to an overall 71%.
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. **No Shopping Traffic or Crowds 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%) were 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%.
16. **Easy Payment Option:** 71% were agreed with the proposition while only 12% were disagreed with it.
17. **Easy Placing Order:** 70% were agreed with the proposition while only 11% were 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. **Correct 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% were 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 were agreed with the proposition while 28% were 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 %).

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

8. Conclusion

The research can be concluded by revisiting the objectives of the research and finding out whether the research has fulfilled these objectives.

The first objective of the research was “To study the reasons for online shopping.” 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**.

Thus the alternate hypothesis is accepted as H_a : There is significant effect of online shopping factors on online purchase behaviour.

For our second objective, 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%).

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.

Contribution

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

9. 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

10. 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
3. Kumari, N., Singh, B. M. and Mishra, M. (2016), “Online Market: Analysis of Factors Responsible for Buying”, **International Journal Of Business Quantitative Economics And Applied Management Research**, pp-30-43, volume-3-issue-4

Paper Publications (other related papers publications by the scholar)

1. Kumari, N. (2014). Online consumer market: time to follow Gandhi. A Journal of Asia for Democracy and Development, Vol- XIV, No. 04, pp. 032- 044, December, 2014.
2. Kumari, N. (2014). Impact of Internet Education in Online Shopping: A Study of Online Shopping Behaviour. Ideal Research Review, Vol 43, No. - I, pp. 22-26, September, 2014.
3. Kumari, N. (2014). Mall Shopping in Small Cities: Mania or Necessity? IUJ Journal of Management, Vol 02, pp. 78, May 2014
4. Kumari, N. (2014). Food Online. TES ORBIT/ CAMPUS CAPERS, September, 2014

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