

ONLINE SHOPPING BEHAVIOUR: A COMPARATIVE  
ANALYSIS OF URBAN AND RURAL CONSUMERS

## Research Design Seminar



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# ONLINE SHOPPING BEHAVIOUR: A COMPARATIVE ANALYSIS OF URBAN AND RURAL CONSUMERS

## INTRODUCTION:

Over the last two decades, rising internet and mobile phone penetration has changed the way we communicate and do business. E-commerce is relatively a novel concept. It is, at present, heavily leaning on the internet and mobile phone revolution to fundamentally alter the way businesses reach their customers. While in countries such as the US and China, e-commerce has taken significant strides to achieve sales of over 150 billion USD in revenue, the industry in India is, still at its infancy. However over the past few years, the sector has grown by almost 35% CAGR from 3.8 billion USD in 2009 to an estimated 30 billion USD in 2015.

Industry studies by IAMAI indicate that online travel dominates the e-commerce industry with an estimated 70% of the market share. However, e-retail in both its forms; online retail and market place, has become the fastest-growing segment, increasing its share from 10% in 2009 to an estimated 20% in 2015. Calculations based on industry benchmarks estimate that the number of parcel check-outs in e-commerce portals exceeded 110 million in 2015. However, this share represents a miniscule proportion (less than 1%) of India's total retail market, but is poised for continued growth in the coming years. If this robust growth continues over the next few years, the size of the e-retail industry is poised to be 10 to 20 billion USD by 2017-2020. This growth is expected to be led by increased consumer-led purchases in durables and electronics, apparels and accessories, besides traditional products such as books and audio-visuals.

India has an internet users base of about 475 million as of July 2018, about 40% of the population. Despite being the second-largest userbase in world, only behind China (650 million, 48% of population), the penetration of e-commerce is low compared to markets like the United States (266 million, 84%), or France (54 M, 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every month. The industry consensus is that growth is at an inflection point. India's e-commerce market was worth about \$3.9 billion in 2009, it went up to \$12.6 billion in 2013. In 2013, the e-retail segment was worth US\$2.3 billion. About 79% of India's e-commerce market is travel related. According to Google India, there were 35 million online shoppers in India in 2014 Q1 and was expected to cross 100 million mark by end of year

2016.CAGR vis-à-vis a global growth rate of 8–10%. Electronics and Apparel are the biggest categories in terms of sales.

In India, cash on delivery is the most preferred payment method, accumulating 75% of the e-retail activities. Demand for international consumer products (including long-tail items) is growing much faster than in-country supply from authorised distributors and e-commerce offerings.

The essence of e-retailing is in its ability to transcend physical boundaries and reach customers in a manner different from the traditional brick-and-mortar stores, to their very doorstep. However, the base of the e-retailing model is technology and logistical solutions that facilitates the customer acquisition and the final 'reach' process. online-shopping further brings to the table vagaries in customer orders accompanied with difficult scenarios such as free delivery order rescheduling, cancellation, returns and cash-on-delivery.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product's availability and pricing at different e-retailers. As of 2016, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers and smartphones. An online shop evokes the physical analogy of buying products or services at a regular "bricks-and-mortar" retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. When an online store is set up to enable businesses to buy from another business, the process is called business-to-business (B2B) online shopping. A typical online store enables the customer to browse the firm's range of products and services, view photos or images of the products, along with information about the product specifications, features and prices.

Online stores typically enable shoppers to use "search" features to find specific models, brands or items. Online customers must have access to the Internet and a valid method of payment in order to complete a transaction, such as a credit card, an Interact-enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailer ships the products to the customer; for digital products, such as digital audio files of songs or software, the e-tailer typically sends the

file to the customer over the Internet. The largest of these online retailing corporations are Alibaba, Amazon.com, and eBay.

E-Commerce or electronic commerce, deals with the buying and selling of goods and services, or the transmitting of funds or data, over an electronic platform, mainly the internet. These business transactions are categorised into either business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), consumer-to-business (C2B) or the recently evolved business-to-business-to-consumer (B2B2C). E-Commerce processes are conducted using applications, such as email, fax, online catalogues and shopping carts, electronic data interchange (EDI), file transfer protocol and web services and e-newsletters to subscribers. E-Travel is the most popular form of e-Commerce, followed by e-Tail which essentially means selling of retail goods on the internet conducted by the B2C category.

#### **IMPORTANCE AND USES OF ONLINE-SHOPPING:**

1. Online-shopping emphasizes the generation and exploitation of **new business opportunities** and to use popular phrases: “generate business value” or “do more with less”.
2. Online-shopping is enabling the customer to have an increasing say in what products are made, how products are made and how services are delivered
3. Online-shopping endeavours to improve the execution of business transaction over various networks.
4. It leads to more effective performance i.e. better quality, greater customer satisfaction and better corporate decision making.
5. We may achieve greater economic efficiency (lower cost) and more rapid exchange (high speed, accelerated, or real-time interaction) with the help of electronic commerce.
6. It enables the execution of information-laden transactions between two or more parties using inter connected networks. These networks can be a combination of plain old telephone system (POTS), Cable TV, leased lines and wireless. Information based transactions are creating new ways of doing business and even new types of business.
7. Electronic Commerce also incorporates transaction management, which organizes, routes, processes and tracks transactions. It also includes consumers making electronic payments and funds transfers.
8. Firm use technology to either lower operating costs or increase revenue. Online-shopping has the Potential to increase revenue by creating new markets for old

products, creating new information-based products, and establishing new service delivery channels to better serve and interact with customers.

9. Online-shopping research and its associated implementations is to reduce the “friction” in on line transactions frictions is often described in economics as transaction cost.
10. Online-shopping is also impacting business .to business interactions. It facilitates the network form of organization where small flexible firms rely on other partner, companies for component supplies and product distribution to meet changing customer demand more effectively.
11. It is facilitating an organizational model that is fundamentally different from the past. It is a control organization to the information based organization.

### **CHALLENGES FOR ONLINE-SHOPPING**

Internet based e-commerce has besides, great advantages, posed many threats because of its being what is popularly called faceless and borderless. All of the following examples are both ethical issues and issues that are uniquely related to electronic commerce.

**Ethical issues:** Jackie Gilbert Bette Ann Stead (2001), reported the following ethical issues related to e-commerce.

1) Privacy has been and continues to be a significant issue of concern for both current and prospective electronic commerce customers. With regard to web interactions and e- commerce the following dimensions are most salient:

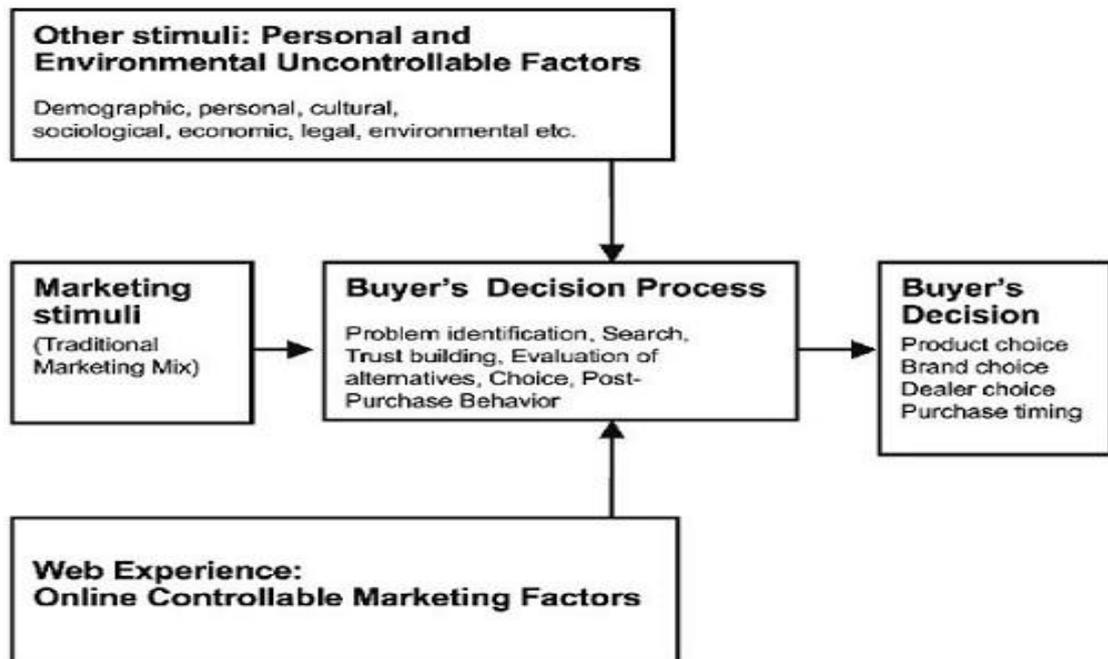
(1) Privacy consists of not being interfered with, having the power to exclude; individual Privacy is a moral right. Privacy is "a desirable condition with respect to possession of information by other persons about him/herself on the observation/perceiving of him/herself by other persons"

2) Security concerns: In addition to privacy concerns, other ethical issues are involved with electronic commerce. The Internet offers unprecedented ease of access to a vast array of goods and services. The rapidly expanding arena of "click and mortar" and the largely unregulated cyberspace medium have however prompted concerns about both privacy and data security.

3) Other ethical issues: Manufacturers Competing with Intermediaries Online "Disintermediation," a means eliminating the intermediary such as retailers, wholesalers, outside sales reps by setting up a Website to sell directly to customers. Disintermediation include (1) music being downloaded directly from producers (2) authors distributing their work from their own Web sites or through writer co-operatives.

## Online Customer Behavior

With the evolution of online communication through internet, customers now see online advertisements of various brands. It is fast catching up with the buying behavior of consumers and is a major source of publicity for niche segments and also for established brands. This is the new way of digital revolution and businesses worldwide have realized their worth. Online catalogues, Websites, or Search engines. When customers have sufficient information, they will need to compare with the choices of products or services.



It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. Customer perceptions and satisfaction levels are very important for Online-shopping like any other business. The customer satisfaction levels measured with the help of certain parameters like price, quality, delivery timings and methods, customer service, brand image, offers, warranty and guaranty services, easiness in choosing the products, reaching the customer on time, information about products, payment methods, delight in using the products, shopping from the home, 24/7 shopping, etc. All these makes the shopping a low cost transaction, reduces the distance, removes the intermediaries, and highest satisfaction to customer. The perception factor is also key Online-shopping. Their socio-economic conditions like education, income level, social group, residence area (urban/rural), accessibility of technology, social norms,

regulatory mechanism, payment methods constitute the perception of the customer.

The clear understanding such things will determine the success of Online-shopping.

#### **LITERATURE REVIEW:**

**Gopal & Deepika (2017)** analysed the consumer buying behaviour in online shopping through the researcher done by various authors. The authors concluded that time saving, enjoyment, previous experience and trust in online shopping are the most influential factor for consumer's online shopping.

**Maanisha & Shukla (2016)** studied the consumer's behaviour towards online purchasing of electronic goods in Bhopal & Jabalpur city. The results of the study indicated that product quality, accessibility, convenience, price and time savings are the specific factors that influence customer's attitude towards online shopping.

**Amol Ranadive (2015)** conducted a study on "An Empirical Study on the Online Grocery Shopping Intentions of Consumers in Vadodara City." The objective of the study was to study the factors that affect the intention of the consumers in Vadodra to buy groceries online. The data collection was done using self-administered questionnaire from the consumers who possessed some prior experience of buying goods online over the internet. A Stratified sampling design was used in the study. The results of the study showed that there was a weak but positive intention expressed by the respondents towards buying groceries online. It also helped the online grocers to realize consumers' wants and preferences while they shop online for grocery products. Moreover, online grocers would be able to position themselves in the market at par to be accepted by consumers in Vadodra city. It is suggested from the study that it can also be applicable to other areas of Gujarat for understanding the behaviour of consumers towards online grocery shopping and the companies can accordingly devise strategies for increasing their customer base.

**Ms.Asmatara Khan ,Dr Chadrnahauns R. Chavan(2015)** conducted a study on "Factors affecting on-line shoppers behavior for electronic goods purchasing in Mumbai: An empirical study". The objective of the study was to study motivational factors affecting online shopping behavior of electronic goods. A model was developed to examine the relationship between perceived risks, return and attitudes towards online shopping along with the influence of an individual's domain specific innovativeness (DSI), attitude, subjective norm and planned behavior (PBC) towards online shopping. The Primary data was collected with the help of a self administered questionnaire from online shoppers in Mumbai who had the experience in online shopping. Data analysis was done using SPSS version 18.0 for the data gathered through structured questionnaire. Data analysis was done by Chi-square Test and T-test to analyze effect of independent

variable on dependent variables. It was observed from the study that financial risks negatively affects attitude toward online shopping.

**Dr. Amaravathi, M. ,Mr. Anand Shankar Raja, M.(2015)** conducted a study on Customers' preference towards online shopping with special reference to the city of Kochi". The objective of the study was to explore factors which motivate the consumers to prefer online shopping and to determine whether the demographic constructs play an important role in influencing a person to involve in online shopping. The primary data was collected through questionnaire from the respondents using a simple random sampling method. This study highlights the change that has been taken place in online shopping. With the help of factor analysis results were analyzed. The findings revealed that online shopping has really saved a lot of time for many in this competitive World. Moreover, demographic constructs of the customers have strong influence on online shopping. Many customers prefer online shopping based on various criteria related to their personal space and based on their demographic constructs because the background of the customers are important to get influenced by online shopping.

**Dr.S.Saravanan, K.Brindha Devi(2015)** conducted a study on "A study on online buying behaviour with special reference to Coimbatore city". The aim was to find out the preferences given by the online consumers for different online websites and find out the most frequently buying product through online shopping. The primary data was collected from questionnaire from 200 respondents. The constructs were measured based on seven point scale. The findings of the study showed that Electronic products are mostly preferred by the online buyers, the second preference goes to Cosmetic & third preference to Food section, followed by gift products, clothes, tickets and Music Software.

**Ravjot Kaur, Gurmeet Kaur, Aman Kumar, Gaurav Kumar(2015)** conducted a study on " Customer Attitude towards Online Shopping in Chandigarh". The aim of the study was to explore the factors affecting buying behavior of consumers towards online shopping and to study the risks/problems faced by online shoppers. The primary data was collected from 100 respondents falling into three categories according to their online shopping frequency: high users, medium users and low users. To test the significance of the relationship between various factors and attitude towards online shopping of the internet users: kruskal wallis test was used. The observations from the study were that the major factors influencing the online shopping were convenience, perceived risks, affordability and product characteristics. Convenience and affordability were the positive factors that drive the consumers to choose internet as a shopping medium whereas perceived risks and product characteristics were those factors that stops the consumers to

shop online. The conclusions drawn would help the marketers/online sellers to focus on the key factors that affect the attitude of the consumers towards online shopping.

**Dr. Shiv Prasad, Dr. Amit Manne, Dr. Veena Kumari (2014)** conducted a study on “Changing face of buyers behaviour towards on line shopping of financial products in India (A Case study of Rajasthan State).” The findings revealed that 26 percent of youth buy financial products online, 24 percent of business man buy financial products online. 32.9 percentages of respondents have connoted that they come to know or motivated to buy the product by seeing the advertisement on electronic or print media. Moreover, the role of agent to motivate the consumers to purchase financial product by using electronic channel was positive. It has been observed from the study that online Buying is growing fast.

**Cristiane Salome Ribeiro Costa, Rafael Lucian (2014)** conducted a study on “Structural Equations Modeling, Perceived Risk and Flow State on E-Commerce”. The objective of the research was to study the relation between the perceived risk and flow state. The primary data was collected from 196 respondents with 18 years old respondents buying online from six months. Descriptive Statistics, factorial analysis structural equations modeling were used as technique for data analysis. It was observed from the study that three factors i.e. Risk, Flow and Abilities are affected by its perception of risk.

**Binbin He and Christian Bach (2014)** conducted a study on “Influence Factors of Online Shopping”. The objective of this paper was to explore the factors that influence the consumers towards online shopping. The results revealed that perceived risk, shopping motivation, experience, service quality and trust were the most important factors to improve the competitiveness of online shopping. Moreover, various positive and negative sub-factors were also researched. In this research paper, the author focused on various pros and cons of each of the five factors.

**Bo Dai, Sandra Forsythe, Wi-Suk Kwon (2014)** conducted a study on “The impact of online shopping experience on risk perceptions and online purchase intentions: Does product category matter?” The aim of the study was to study the various types of risks associated with online shopping and its effect on online purchase intentions of consumers. The consumers’ response was taken to carry out the analysis. The data was collected by a self administered questionnaire from 2500 college students. The results revealed that online shopping experience can be positively find out from online shoppers’ purchase intentions for the two product categories (i.e. non-digital and digital products) examined.

**Rahul Argha Sen(2014)** conducted a study on “Online Shopping: A Study of the Factors Influencing Online Purchase of Products in Kolkata” The objective of the study was to explore the factors that influence the online purchase of products in Kolkata. The sample size used in the study was 150 respondents from Kolkata. Factor Analysis was used with the help of SPSS version 20.0 The findings revealed that the cost factor, convenience factor, product factor and seller related factor were the four important factors influencing the online purchase of products in Kolkata.

**Dipti Jain, Ms. Sonia Goswami, Ms. Shipra Bhutani (2014)** conducted a study on “Consumer Behavior towards Online Shopping: An Empirical Study from Delhi”. The main objective of the research was to study the effect of Perceived Risk, Perceived enjoyment, Perceived usefulness and Perceived ease of use factors on online shopping behavior of consumers in Delhi. The data was collected by a pre-structured questionnaire from 160 online shoppers of Delhi who belong to various age, income groups and occupations and had a prior experience in online shopping. The results showed that Perceived Risk significantly affected online shopping behavior of consumers in Delhi whereas other factors create obstacles to the consumers to purchase online. The research findings showed that perceived risk negatively impacted consumers’ attitude towards online shopping while perceived usefulness, perceived ease of use and perceived enjoyment had no impact on consumers’ attitude towards online shopping.

**Dr. Renuka Sharma, Dr. Kiran Mehta, Shashank Sharma(2014)** conducted a study on “Understanding Online Shopping Behavior of Indian Shoppers”. The aim of the research paper was to study the online buying behavior of consumers in India. The data was collected from 150 respondents with the help of a structured questionnaire. The findings showed that the majority of the people bought online ticket followed by buying books online. It was observed that many of the respondents purchased other items online like clothes, shoes and bags online. The least purchased item online was toys. The statistics of the study showed that Indian market is still not a fully developed market for e-tail stores.

**Togar Alam Napitupulu, Okky Kartavianus (2014)** conducted a study on “A Structural Equations Modeling Of Purchasing Decision Through E-Commerce”. The objective of the study was to explore the influencing factors of online shopping. The data was collected by questionnaire from 171 Indonesian respondents. The data was examined by Structural equation Modelling and the results revealed that information quality, perceived ease of payment, benefits, and trust affect online purchase decision. The most important factor was trust which affects significantly.

**Achal Hardia & Kapil Sharma (2013)** conducted a research on “Empirical study of factors affecting Online Shopping among youths.” The objective of this study was to study the factors affecting online shopping among youths and effect of demographics on the factors affecting online shopping among youths. Data was collected by questionnaires from 350 youths of Indore and nearby cities. The results of the study showed that female shop more from online method and online shopping organizations should focus more on female customer.

**Abhijit Bindra(2013)** conducted a research on “ E-Commerce in India-A Review”. The study focused on the present status and facilitators of E-Commerce in India, the present trends of E-Commerce and the barriers of E-Commerce in India. The study revealed that the payment collection, logistics, vendor management, taxation were the major barriers of e-commerce and with use of 3G and 4G wireless communication technologies, internet economy will grow rapidly and E-commerce will play a important role.

**G.Rezai, Z.Mohamed, M.N.Shamsudin, M.Z.Zaharan (2013)** conducted a study on “Effect of Consumer Demographic Factors on Purchasing Herbal products Online in Malaysia”. The objective of the study was to study the influence of Demographic and other factors on the online purchasing of herbal products in Malaysia. The data was collected with the help of 1054 respondents online and Chi-Square test was used to determine the relationship. The results of the study revealed that the demographic variables i.e. gender, age, education, income, ethnicity have a significant relationship with online shopping parameters.

**Dr. Gagandeep Nagra, Dr. R. Gopal (2013)** conducted a study on “A study of factors affecting on Online Shopping Behaviour of Consumers”. The aim of this study was to identify the impact of demographic factors on online shopping behaviour of consumers along with various other factors such as possession of internet,motivation drives for online purchase, frequency of online purchase. The data was collected from 70 respondents. The data was analyzed though ANOVA. The results of the study revealed that online shopping is significantly affected by all the demographic variables.

**Svatosova Veronika (2013)** conducted a study on Motivation of Online Buyer Behavior. The objective of the study was to analyze the behavior of consumers while shopping on internet and their motives. The data was collected through 1564 respondents and chi-square test was used for the analysis of data. The study was linked to Maslow’s Need theory of motivation. The results of the study showed that motives of online shopping behavior were independent on age of respondents.

**Vibha Gupta (2013)** conducted a study on “An Empirical Study to Customer Satisfaction level for E-Tailing using ACSI’s Model”. The aim of the study was to

measure customer satisfaction level and analyze the factors affecting customer satisfaction using ACSI (American Customer's Satisfaction Index). The data was collected by questionnaire from 200 respondents. The factors used in this study were customer expectation, perceived values and over-all quality. Cronbach Alpha, Factor Analysis was used for testing of reliability of the instrument. Customer Satisfaction Index was used for the analysis of the study. The results of the study revealed that Customer Satisfaction Index for E-Tailing was 84.37 percent which indicates customers were satisfied.

**PringalSoni(2013)** conducted a study on "Virtualization of Indian retail market- Study of factors attracting Indian customer towards online shopping."The purpose of the study was to find out the important factors influencing consumers to shop online. The data was collected by questionnaire from 150 respondents in Jaipur. KMO Bartlett test and Varimax Rotation was applied and the factors were clubbed into four main factors i.e. Cost factor, convenient factor, Product factors, Seller Information factors. The findings showed that cost factor was the important factor followed by convenience factor.

**Weng Marc Lim(2013)** conducted a study on "Toward a Theory of Online Buyer Behavior Using Structural Equation Modeling". The study has thrown light on online consumer buying behavior process .The primary data was collected through selfadministered questionnaires from 350 consumers who had experience in online shopping in shopping malls in Klang Valley, Malaysia. The data was analyzed using structural equation modeling. The results of the study revealed that showed that buyers' attitudes towards online shopping is affected by their perceptions of value, ease of use, and the perceived usefulness.

**Emad Y. Masoud (2013)** conducted a study on "The Effect of Perceived Risk on Online Shopping in Jordan". The purpose of the study was to study the effect of product risk, financial risk, time risk, delivery risk, and information security risk on online shopping behavior in Jordan. The data was collected with the help of questionnaire from 395 online shoppers among consumers who previously purchased online from online stores in Jordan. The data was analyzed using SPSS 17 and Amos 18. The results revealed that financial risk, product risk, delivery risk, and information security risk negatively affect online shopping behavior. The study helped marketers to find out the consumers' risk perception and to adopt adequate risk-reduction strategies in the online shopping environment.

**Umair Cheema, Muhammad Rizwan, Rizwan Jalal, Faiza Durrani, Nawal Sohail (2013)** conducted a study on " The Trend of Online Shopping in 21st Century: Impact of Enjoyment in TAM Model". The objective of the study was to develop a model on the

basis of Technology Acceptance Model to identify the factors that influence online shopping intentions. Data was collected by questionnaires from 150 respondents which included professionals from various fields and university students. Model was assessed with the help of Regression Analysis. The results of the study revealed that perceived ease of use and perceived enjoyment are the factors that affect online shopping intention.

**Khaled A.Gad (2012)** conducted a study on “The Impact of demographics and technology Readiness on Egyptian’s attitude towards E-Shopping”. The objective of the study was to assess the impact of demographic factors and technology readiness on consumers’ online shopping attitude. Four consecutive focus groups were formed with a total of 32 participants (8 per focus group). The results show that 41percent of the focus groups had purchased only books, CD’s, watches, flight , magazines, surfing boards ,hotel reservations .Females experience techno-stress in online shopping and households with higher income frequently buy products and services online and consumers technology readiness is found to be more in younger participants.98

Zia Ul Haq (2012)conducted a research on“Perception towards Online Shopping: An Empirical Study of Indian Consumers”. The objective of the study was to identify the personal profile of the customers, its impact on online buying and to explore the factors affecting the perception of Indian Online Buyers. Data collection was done through a structured questionnaire. The study revealed that overall website quality, commitment factor, customer service and security were the four factors which influence customer’s perception. The results of the study showed that perception of online shoppers is independent of their age and gender but not independent of their education & gender and income & gender.

**Dahiya Richa (2012)** conducted a study on “ Impact of Demographic Factors of Consumers on Online Shopping Behaviour: A Study of Consumers in India”. The objective of the study was to analyze the impact of demographic factors of consumers on various online shopping parameters such as satisfaction, future purchase intention, frequency of online shopping. The primary data was collected with the help of a structured questionnaire from 580 respondents from Delhi, Mumbai, Chennai, Hyderabad and Bangalore. Judgmental and snowball Sampling was used. ANOVA was used as data analysis technique. The results of the study showed that and gender, ability to use internet significantly affect online shopping parameters.

**Vinay Kumar, Sumit Mishra (2012)** conducted a research on “A Study of the attitude towards Online Shopping: A conceptual model regarding intention formation, the role of perceived risks.” The objective of the study was to study different types of attitude towards online shopping that exists from the relationship between perceived risks and

perceived benefits. Consumer changed intention framing process: The role of perceived risks (the proposed Model) was framed to achieve the objective. The results of the study show that attitudes towards risk and benefit of using online shopping create conflict for the consumers and it creates a negative intention towards online shopping among the consumers.

**Xiaoying Guo, Kwek Choon Ling, Min Liu(2012)** conducted a study on “Evaluating Factors Influencing Consumer satisfaction towards Online Shopping in China”. The objective of the study was to discover the determinants of Consumer Satisfaction towards online shopping in China. Data was collected through questionnaires from 350 respondents. Reliability and validity was tested through Cronbach’s Alpha and KMO Bartlett’s Test .Karl Pearson’s Coefficient of Correlation, Multiple regression Analysis was used for the analysis of data. The results of the study showed that website design, security, information quality, etc. have positive correlation with consumer satisfaction towards online shopping.

**Sajjad Nazir, Arsalan Tayyab, Aziz Sajid, Haroon ur Rashid, Irum javed (2012)** conducted a study on “How Online Shopping is affecting Consumers Buying behavior in Pakistan?” The objective of the study was to discover the factors which influence the consumers towards adoption and non- adoption of online shopping. The data was collected by questionnaires from 120 respondents. Data was analyzed by frequency distribution, average and chart analysis. The results of the study show that psychological, social, emotional and privacy factors affect the buyers attitude and privacy and security are the main reasons towards non-adoption of online shopping.

**Iconaru Claudia (2012)** conducted a study on “A Decomposed Model of Consumers’ Intention to Continue Buying Online”. In this study, Consumers’ online buying intention is made according to ECM-IT framework, whereas behavioral intention is affected by consumers’ satisfaction and perceived usefulness. The Primary data was collected with the help of online questionnaire. The reliability of the dimensions was calculated by evaluating three coefficients: composite reliability (CR), Cronbach’s alpha coefficient ( $\alpha$ ) and average variance extracted (AVE) following Kock approach. The findings showed that post-purchase stage satisfaction and consumers’ perceived usefulness are the main factors of consumers’ intention to continue buying online.

**Jayendra Sinha, Jiyeon Kim(2012)** conducted a study on “Factors affecting Indian consumers’ online buying behavior”. The objective of the research paper was to analyze the factors affecting the attitude of Indian Consumers towards online shopping and also various types of risk involved in online shopping. The conceptual model was developed to study the factors affecting Indian consumer’s online shopping behaviors. The model

examined the influence of various types of risks i.e. financial, product, and convenience risks on attitudes towards online shopping and the influence of an individual's technology specific innovativeness (TSI), attitude, subjective norm and perceived behavioral control (PBC) on online shopping behavior. The data was analyzed using SPSS 16.0. The results revealed that the delivery of product, social and perceived behavioral control have been found to be significant factors affecting attitude toward online shopping.

**Ellisavet Keisidou, Lazaros Sarigiannidis, Dimitrios Maditinos(2011)** conducted a study on “ Consumer characteristics and their effect on accepting online shopping, in the context of different product types.” The objective of the study was to know consumers' attitude while making online purchases in the context. The data was collected by a questionnaire from 232 respondents. Data was analyzed through Correlation, Regression, Cronbach Alpha, KMO and Bartlett's Test. Frequently purchased intangible products are represented by e-tickets and high-cost, tangible and intangible products are represented by TV Sets and subscriptions. The study has created a model for determining online shopping attitude and results of the study show that PIIT, perceived Security, product involvement have an effect on attitude towards online shopping with respect to different product types.

**Tonjia S. Coverdale(2011)** conducted a study on “ The influence of identity characteristics on E-Shopping enjoyment and E-Loyalty among women online shoppers”. The objective of the study was to assess the factors which affect the eshopping enjoyment and e-loyalty among women online shoppers. Data was collected from 946 women respondents above 18 years of age. The relationship between demographic variables (race, Income, education) and enjoyment of e-shopping experience and development of e-loyalty was examined via Structured Equation Modeling using AMOS. In this study, demographic factors do not have positive impact on e-shopping experience and e-loyalty.

**Chao Wen, Victor R. Prybutok, Chenyan XU (2011)** conducted a study on “An Integrated model for Customer Online Repurchase intention”. The aim of this study was to investigate the determinants of online repurchase intention. The data was collected by questionnaire from 230 students. The data was analyzed by preparing integrated model i.e. Expectation-Confirmation (ECM) showing utilitarian and hedonic factors. The model makes use of TAM constructs (perceived usefulness and perceived ease of use), ECM constructs, trust and perceived enjoyment to explore customers' online repurchase intention. The results show that both utilitarian and hedonic factors are statistically significant in consumers' online repurchase intention.

**Li Guo (2011)** conducted a study on “A research on influencing factors of Consumer Purchasing behaviors in cyberspace”. The objective of the study was to explore the factors influencing consumers’ online buying behavior. The data was collected by questionnaires from 80 respondents. Through Analytic Hierarchy Process, the Hierarchy model of influencing factors was built up. The results of the study reveal that security of online shopping, commercial credits are the main factors influencing consumers’ purchasing behavior.

**H.Eray Celik, Veysel Yilmaz(2011)** conducted a study on “ Extending the Technology Acceptance Model for Adoption of E-Shopping by Consumers in Turkey.” The objective of the study was to explain consumer acceptance of online shopping by modelbased on TAM. The data was collected by 606 internet users in Turkey and a structural equation model is used to analyze the data110.

**Hossein Rezaee Dolat Abadi, Seyede Nasim Amirosadat Hafshejani, Faeze Kermani Zadeh (2011)** conducted a study on “Considering Factors That Affect Users’ Online Purchase Intentions with Using Structural Equation Modeling”. The objective of the study was to develop a model for analyzing consumer’s perception of using online shopping. This study identified factors that influence consumer purchase decisions. The data was collected by questionnaire from 250 students of Isfahan University. Structural equation Modeling was used for the analysis of the topic. The results showed that trust is an important factor of consumers’ intention to use online shopping whereas perceived risk is negative predictor of a customer’s intentions to use online.

**Talal Al-maghrabi, Charles Dennis, Sue Vaux Halliday, Abeer BinAli (2011)** conducted a study on “ Determinants of Customer Continuance Intention of Online Shopping”. The objective of the study was to clarify theory and explain the factors that define the level of continuance intention of online shopping. The sample was collected from internet users of Saudi Arabia above 18 yrs of age. Structural Equation Modelling and Invariance analysis were used for the analysis. The findings show that perceived usefulness, enjoyment and social pressure are the key factors of online shopping continuance.

**Ankur Kumar Rastogi(2010)** conducted a study on “Study of Indian Online Consumers and their Buying Behaviour”. The objective of the study was to discover the key factors that influence online buying behavior of consumers in India. The data was collected through questionnaires from 200 respondents. The results revealed show that Ratio of male consumers is high in online shopping, employees are purchasing more in online shopping and most of online shoppers search and buy online but pay in cash on delivery option.

**Syed Shah Alam, Norjaya Mohd. Yasin(2010)** conducted a study on “An investigation into the Antecedents of Customer Satisfaction of Online Shopping”. The purpose of the study was to identify the key factors influencing customer satisfaction through online shopping. The data was collected through questionnaire from 300 undergraduate students of University of Malaysia. Internal reliability of items was verified by Cronbach Alpha, Multi regression analysis was used for data analysis. The findings of the study show that website design, reliability, product variety and delivery performances are the key factors and there is no significant relationship between saved time and satisfaction.

**Pervaiz Ali, Sudha Sankaran, Peter Stevrin (2010)** conducted a study on “Online Shopping: Customer Satisfaction and Loyalty in Norway”. The objective of the study was to assess the customer satisfaction and loyalty in Norway. The data was collected by questionnaire from 104 respondents. The data was analyzed by Standard Deviation and Mean. The results of the study show that very less customers are loyal to online shopping and one half of Norwegian Shoppers prefer to use the local websites of Norway.

**Silvina Santana, Sandra Loureiro (2010)** conducted a study on “Assessing benefits and risks of online shopping in Spain and Scotland”. The research paper focused on benefits and risks in Spain and Scotland. The data was collected from 250 undergraduate students of public universities of Spain and Scotland. Assessment of benefits and risks was made in terms of a five point strongly disagree/strongly agree response scale. Data was analyzed with SPSS version 16.0. Factor analysis procedures using Principal Component extraction and Varimax Rotation were conducted on the perceived benefits and risks scale separately. The results revealed that women tend to perceive the enjoyment and adventure of shopping more and are also more concerned with risks than men.

**Narges Delafrooz, Laily Hj.Paim & Ali Khatibi (2009)** conducted a research on “Developing an Instrument for Measurement of Attitude towards Online Shopping”. The objective of this research was to develop a model for understanding consumers’ online shopping orientations and factors that influence towards online shopping and online shopping intention. A five-point Likert Scale was used to determine attitude towards online shopping. Data was collected by self-administered questionnaire from 370 post graduate students of University Putra Malaysia. The factors used for this study were Online Shopping Orientation & Online Shopping Perceived benefits. KMO and Bartlett’s test and factor analysis was used for further analysis of the study The results of the study showed 97percent of the variability in consumer’s online shopping orientation

and the main factors affecting consumer's attitude towards online shopping are convenience, wider selection and price.

**Afifah Hashim, Erlane K Ghani, Jamaliah Said (2009)** conducted a study on "Does Consumers' Demographic Profile Influence Online Shopping?". The objective of this study was to analyze the impact of demographic factors on consumers' attitude towards online shopping behavior. Five demographic factors i.e. gender, age, job designation, marital status, salary were used in the study. The data was collected by self administered questionnaire from 210 part-time accounting students in 3 universities of Malaysia. The results of the study show that all the demographic factors prove important in influencing the attitude towards online shopping and support Fishbein's Theory.

**Yu-Je Lee, Ching-Lin Huang, Ching-Yaw chen (2009)** conducted a research on "Exploring the influence of Online Consumers' Perception on Purchase Intention as Exemplified with an Online Bookstore". The aim of this study to explore the influence of online bookstore customers' perception on their purchase intention. Four constructs were used to establish a causal relationship between perception of online shopping and consumers' purchase intention. Questionnaire was designed and data was collected through 240 respondents. AMOS software was used as an analytical tool to build and confirm a SEM Model. The results of the study show that product perception, shopping experience, service quality have positive influence on consumers' purchase intention.

**Dr. Payal Upadhyay, Jasvinder Kaur (2009)** conducted a study on "Analysis of Online Shopping Behavior of Customer in Kota City". The objective of the study was to explore the factors affecting the online shopping behavior and the most significant factor out of it and also to assess the satisfaction level of consumers. The data was collected by questionnaires from 100 respondents of Kota City. The data was analyzed through percentage Analysis, tabulation, Graphs, Average Mean. The results of the study show that time saving, convenience, security, delivery on time are the most significant factors and most of the consumers are satisfied with the online shopping.

**Dr. Kanchana Kariyawasam(2009)** conducted a study on "Legal Issues and Challenges in Online Shopping". The aim of the study was to study the legal issues and related problems involved with online shopping in New Zealand and Australia. The factors used in this study are trust, Reputation of retailers, convenience, difficulty in checking quality of goods, delivery of goods, borderless markets. The study revealed that online consumers should be afforded the same degree of protection as other types of consumers.

**Mansour Samadi, Ali Yaghoob-Nejadi (2009)** conducted a study on "A Survey of the Effect of Consumers' Perceived Risk on Purchase Intention in E-Shopping". The aim of the research paper was to make a comparison between online and traditional shopping,

and also study the relationships among past positive experience, perceived risk, and future purchase intention towards Online shopping. Paired sample t -test was used to analyze the mean differences of the individual and overall perceived risk levels in two buying situations. Pearson correlation analysis and linear regression were used for analyzing the data. The results showed that consumers perceived more purchasing risk from the online stores as compared to traditional store.

**Lingying Zhang, Wojie Tan, Yingcong Xu, Genlue Tan(2009)** conducted a study on “Dimensions of Consumers’ Perceived Risk and Their Influences on Online Consumers’ Purchasing Behavior”. The research paper highlighted on the perceived risk factors. Various aspects of consumers’ perceived risk were analyzed by confirmatory factor analysis, i.e. health risk, privacy risk, quality risk, economic risk, time risk, social risk, delivery risk. Structural equation modeling was used to analyze the data. The results showed the five dimensions i.e. health risk, time risk, quality risk, delivery risk and after-sale risk which affect significantly online consumers’ purchasing behavior.

**Na Wang, Dongchang Liu, Jun Cheng (2008)** conducted a study on “Study on the Influencing Factors of Online Shopping”. The objective of the study was to explore the factors that influence and restrictive factors towards Online Shopping in china. The Research was done by making a comparison of online shopping with the traditional shopping in terms of influencing and restrictive factors. The results of the study show that safety, privacy, Consumer cognition, internet experiences are the influencing factors and risk perception, extensive quality of internet users are the restrictive factors.

**Oliver B. Buttner, Anja S. Goritz (2008)** conducted a study on “Perceived trustworthiness of online shops”. The aim of the study was to assess perceived trustworthiness of online shops. In addition to this, it also examined the impact of trustworthiness on both consumers’ intended and actual behavior towards online shops. Overall, 687 participants were involved in the research. Results showed that trustworthiness promotes both intention to buy and actual financial risk taking. Perceived risk was not found to moderate the relationship between trustworthiness and intention to buy.

**Kyootai Lee, Kailash Joshi(2007)** conducted a study on “An Empirical investigation of customer satisfaction with technology mediated service encounters in the context of online shopping.” The aim of the study was to discover the factors which influence consumer satisfaction in technology mediated service encounters. The data was analyzed through factor analysis. The results of the study show that delivery performance, time saved, website functional properties are significantly important whereas risk, customer support, website aesthetic properties are not significantly important.

**Fayu Zheng(2006)** conducted a study on “Internet Shopping and its impact on Consumer behavior”. The objective of the study is to obtain quantitative evidence describing the development of internet shopping and its impact on consumer behavior. Data was collected through questionnaire from 826 respondents (47 respondents-UK and 779 respondents-China). A co-integration analysis and quantitative research method were used for the analysis of data. The results of the study suggest e-commerce company to make marketing strategies by considering various factors.

**Li-Wei Mai, Mitchell R. Ness (2006)** conducted a study on “A Structural Equation Model of Customer Satisfaction and Future Purchase of Mail-Order Specialty Food”. The objective of the study was to analyze the relation between satisfaction on mail order specialty food, overall satisfaction and future likelihood. Structural Equation Modeling was used for the analysis of the study. Factor analysis and correlation was used for further analysis. The results of the study show that both product and service aspects of mail-order transactions have strong association with overall satisfaction.

**Kee-Sook Lim, Jeen-Su Lim, John H. Heinrichs(2005)** conducted a study on “Structural Model Comparison of the Determining Factors for E-Purchase”. The research paper has studied the relationships among intrinsic and extrinsic motivational factors of e-purchase. Three causal models capturing the relationships among perceived ease-of-use, perceived usefulness, perceived enjoyment, perceived security, and e-purchase were developed and tested empirically. Primary data was collected from 219 respondents. The data was analyzed using Structural Equation Modeling and the results showed that the dual mediation impact model with perceived ease-of-use as the mediator is the best-fit model.

**L. Christian Schaupp, France Belanger(2005)** conducted a study on “ A conjoint analysis of Online Consumer Satisfaction”. The objective of the study was to investigate the role of technology, shopping and product factors on online customer satisfaction. Data was collected by 188 young consumers and a conjoint analysis was used for analysis of data. The results of the study show that privacy, merchandizing and convenience are important attributes for online shopping followed by trust, delivery, usability, product customization, product quality and security.

**Pingjun Jiang, Bert Rosenbloom(2005)** conducted a study on “Customer intention to return online: price perception, attribute-level performance, and satisfaction unfolding over time.” The aim of the study was to assess the impact of price perception, service attribute-level, performance and satisfaction on customer retention. Research Hypothesis were developed and Structural equation modeling was employed to test the hypothesized

relationships. The results of the study revealed that after-delivery satisfaction has a much stronger influence .

**Tonita Perea y Monsuwee, benedict G.C. Dellart and Ko de Ruyter(2004)** conducted a study on “What drives consumers to shop online”. The study proposes a framework of consumers’ attitudes towards online shopping and their intention to shop online. Technology Acceptance Model (TAM) was used to interpret the results. The results showed that attitude towards online shopping and intention to shop online are affected by different factors such as consumer traits, situational factors, product characteristics, previous online shopping experiences and trust in online shopping.<sup>132</sup>

Na Li and Ping Zhang(2002) conducted a study on “ Consumer Online Shopping Attitudes and Behaviour: An assessment of research”. The objective of this study was to analyze the current status of online shopping attitudes and behavior. The analysis of the study is done through 35 empirical articles and a conceptual model of online shopping is presented. The factors used in the models are demographics, product characteristics, website quality, attitude towards online shopping, intention to shop online, external environment factors, online purchasing and consumer satisfaction.

#### **NEED OF THE STUDY:**

The Online-shopping is the new and emerging method of business. It is present in all types and areas of business. It is also undergoing continuous changes to emerge as best way of business to cut the cost, to improve effectiveness and efficiency, and to enhance the profit by reaching all customer segments. On the other hand, the customers also experiencing the easiness in choosing the best products at best deals, timely delivery of goods and services at their door step. The customers are also increasingly moving towards the Online-shopping mode with the help of advanced internet and communication technology. This method of business is also not free from issues and challenges. As a result the customers are very careful when they use this type of purchase and payments.

Though many researches were carried on the area of Online shopping, the sub areas of comparative analysis of urban and rural customer, the socio economic background, purchase decision making process, issues like their priorities and perception, were not steadied sufficiently. India is divided on urban –rural basis due to social and economic conditions. India is also digitally divided nation. Urban India has more digital literacy and technology penetration compared to rural India. This creates lot of differences in all aspects of online shopping. These issues will form the case base of this research study

#### **OBJECTIVES OF THE STUDY:**

The main objective of the proposed study is to analyse online shopping behavior in respect of consumable products from different angles and perspective. The specific objectives of the study will be carried out with the following objectives

1. To examine the Origin and growth of Online Shopping in India.
2. To study the demographic factors on online-shopping behaviour of the consumers.
3. To find out factors influencing purchase decision regarding Online shopping.
4. To make a comparative analysis of urban and rural Online shopping behavior.

#### **SCOPE OF THE STUDY:**

The proposed research work covers the detailed study of online-shopping organizations along with their functional wings. It covers the definition and meaning of broad spectrum. It elucidated the benefits and drawbacks of the traditional methods as well as recent advances in the field of setting up standard skill set. The research throws light on the concern areas for different people involved in functions and activities of Online shopping portals and attempts to find out base to overcome problems wherever arise. The system can help management to take informed decisions on the online-shopping transactions based hiring and career enhancement for their employees. Few recommendations and methodology online-shopping have been included in the research to show the way for different companies that are being aimed at evaluating their performance of their employees.

#### **HYPOTHESIS OF THE STUDY:**

Hypothesis is usually considered as the principal instrument in research. Its main function is to suggest new experiments and observations. Quite often a research hypothesis is a predictive statement, capable of being tested by scientific methods that relates an independent variable to some dependent variable. Keeping this assumption in the view the researcher has designed following hypothesis pertaining to the proposed research work.

1. There is no association between socio-economic variable of customers and Online shopping.
2. There is no significant difference between rural and urban consumers in respect of influencing factors.
3. There is no significant difference between rural and urban consumers in respect of Online shopping decision making.
2. The product consumer prefer to buy online is generally not available in local market or desired outlet.

3. The Services are mostly purchased online as compare to products.
4. The Standardized products mostly having low consumers involvement are shopped on-line.

### **RESEARCH METHODOLOGY:**

Research Methodology is the scientific approach adopted for the preparation of any report or dissertation or thesis. For the present study following methodology has been adopted.

#### **(A). Sample Design:**

During the period of study, the researcher would choose A purposive sample of 500 respondents from 5 districts in Telangana state. The sample of 100 from each districts, Nalgonda, Nizamabad, Mahaboob nagar, Hyderabad and Ranga Reddy in Telangana State.

#### **(B). Data collection:**

For the purpose of study data have been collected from both primary and secondary sources. Interviews coupled with observations have been used to receive '**respondents**' response which is essential for qualitative data. Managerial and operational personnel will also interview so as to elicit official information. Primary data have been collected by interaction with the employees and in charges of the various inventory departments of the concern E-Commerce portals.

Necessary secondary data will be collected from published and unpublished records of the selected organization. Data regarding conceptual frame work of the topic statutory and legislative dimensions and review of literature will be collected from Journals, Magazines, Newsletters, News papers, Periodicals, Reference Books, Reports of the Government and Non-Government organizations, select unit's annual reports and various other publications. Website of select unit, Wikipedia.Com and Google search are also used for gathering secondary data related to the study. Necessary secondary data have been also being collected from the various books in the university library and other libraries.

#### **(c). Period of the study:**

For the proposed study the researcher may use the data pertaining to the organizations. Further this study will be conducted for a period of 3 years and the data of last five years related to the select online-shopping portals may be collected and used.

#### **(D). Techniques of data analysis:**

For analyzing the data and information simple statistical techniques such as percentages, ratios, diagrams, charts and averages will be used. Further, the

interpretations have also been derived based on the tabulated information and bar diagrams designed from the respondents' data. With the consultation and guiding of the research supervisor other advanced statistical tools may also be used to check and test the reliability of the data and information.

**(E). Limitations of the Study:**

Any study based on sample units is bound to suffer with certain limitations. The present study is not an exception to this. The following are limitations of the present study.

- The study is only an academic point of view, and as the sample size is restricted to 300, the conclusions derived there on cannot be generalized for whole population/universe.
- The study is based on primary and secondary data. The information collected from internal records and observation may suffer from limitations like incompleteness, non-availability and irregularity.
- As the present study is based on observation and survey research method, it also carries the limitations of the said methods and there may be approximation.
- Some of the responses are bound to be vague and not satisfactory; however, every care will be taken to ensure that authenticity of the data gathered from these interviews by a continual cross checking to avoid the element of subjectivity in the responses. But still the element of subjectivity cannot be avoided together.
- The online-shopping portals in telangana state are large in number, but only limited number shall be selected for the study because of time and resource constraint.
- Conclusions and suggestions in some cases may be based on the researcher's own judgement.

**CHAPTERIZATION OF THE STUDY/ PLAN OF THE STUDY**

Keeping the objectives in view, the study will be divided into six chapters. The following will be the tentative chapterization scheme and chapter wise coverage for the proposed study.

**Chapter-I: Online shopping Behaviour: An Introduction**

Chapter-I is introductory in nature and presents the concept online-shopping, Need and importance. It also covers review of literature, importance, objectives, scope, and methodology of the study, limitations and chapterisation scheme of the study.

## **Chapter-II: Online shopping Behaviour: Theoretical perspective**

Chapter-II presents Introduction on the concept, History/Origin/Derivation of the content, few definitions of the content, Components & Determinants of the content, Functions and importance of the content, Impact, Implications Media convergence etc. Differences among related areas & concepts and any other statutory, legal and functional information related to imperativeness of the content are also presented in this chapter.

## **Chapter-III: Online shopping Behaviour: The demographic factors**

This chapter explains the analysis of Socio-Economic Back ground of the customers who deals with online-shopping. Further the chapter also deals with the motivational factors to opt for online-shopping and their income levels,

## **Chapter-IV: Online shopping Behaviour: The decision making**

In this chapter, areas like customers' demographic profile, decision making process, and their perceptions over different elements of online-shopping and their functionalities can be covered. Study of Satisfaction levels of customers shall also be included in the chapter.

## **Chapter-V: Online shopping Behaviour: Analysis and interpretation of data**

In which collected data has analyzed and interpretation has been provided by researcher. This chapter is titled as, ' Analysis and Interpretation of Data'.

## **Chapter-VI: Online shopping Behaviour: Conclusion and suggestions**

This chapter presents the conclusions emerged from the findings of the study and appropriate suggestions have also been made wherever necessary

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