



Changing Access Patterns of Tech Savvy Citizens

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Abstract:

This paper attempts to reveal the impact of modern digital business models on the changing buyer behavior of the tech savvy consumers. An empirical research was undertaken with a sample size of 100 and the responses are analyzed to give an overview on the major factors that influence buyers to shift from traditional or conventional shopping. The study reveals that more and more people prefer online shopping over conventional shopping. Present investigation reveals that consumers have an overall positive image towards digitalization while making a purchase.

Keywords: Digitalization, buying behavior, conventional shopping, tech savvy consumers

Introduction

Digitalization is a buzz word today as it has created an upsurge for all shopping needs. The concept of internet marketing and e-buyer behavior has already been examined in detail over the years. User-friendly technology like the Internet has altered the mode people communicate, work and execute commercial activities. (Maignan, I.; Lukas, B. 1997).

The entire economy is dominated through this phenomenal change from the last decade but recently the impact is felt pinching in all

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spheres. This has resulted in a fast paced change and at present most of the business in our country takes place online or through mobile application. (Rowley, J. 2000) Internet surfing is done by all age groups with varied needs and all groups of consumers want wider choice of goods, variety, style and heavy discounts. On the other side, companies are continually seeking ways to retain and develop increased share of wallet through deeper customer relationships. These two forces have been made possible by digital advance and globalization.

Digital marketing refers to advertising and marketing efforts that use the web and e-mail to drive direct sales via e-commerce as well as sales initiated through websites, emails and mobile applications. Internet marketing is a growing business, mainly because more and more people use the internet every day.

E-commerce is fundamentally changing the way consumers shop and buy goods and services. Consumers have begun to learn how to act in an ever-changing electronic marketing environment. (Bellman, S., Lohse, G., Johnson, E.J. 1999). The advent of technology has given shoppers too many options to shop from, coupled with the convenience of shopping from home. This has shifted the main focus of customer experience from the provider to the buyer. Most informed customers of today search the product online, see it in the store and then place their orders online. Like any diffusion of innovation, there is a learning curve for most consumers to behave in the e-commerce arena in a way they feel comfortable. Some of the most popular web sites for online shopping in India are Myntra, Flipkart, Snapdeal, Amazon, Jabong, eBay etc.,

Role of Digital Technology in Shopping

In the mid-2000s, e-commerce started seeping into the Indian market. Consumers, especially those who were comfortable using technology, got a new option to shop from the comfort of their homes. As the dot-com era started and the world welcomed a new shopping experience, Indian market was still dominated by the brick-and-mortar model. Today, online shopping has diluted the retail formats, as most of the young buyers prefer to buy online.

Getting products delivered at your doorstep, without having to go out was a new and amusing experience, which started becoming quickly popular. Expansion of e-commerce services within India did not take long, as the number of internet users in India rose exponentially.

Objectives of the Study

The focus of the current study is to understand the influence of digitalization on changing buyer behaviour with reference to the consumers in Madurai city. The objectives are as follows:

- To understand the role of digitalisation in influencing buyer behaviour
- To find out the products preferred to be bought online and the dominant factors influencing online purchase.
- To analyse buyer behaviour with reference to a number of contexts along with its implications.
- To know the level of satisfaction amongst the customers about the product services available online.

An attempt has also been made to source information on the scope for improvement in digital buying on various shopping websites. Moreover the study is expected to provide useful information to marketing professionals to develop a better marketing strategy to boost appropriate and right use of digital shopping and, thereby, direct the Indian retail market in achieving a sustainable developmental path.

Research Design

Focusing on the objective of the present study, a survey was conducted with the help of a structured questionnaire to collect data on the online shopping consumer behaviour in Madurai city. A structured questionnaire was designed to collect information on the net technology accessing pattern of the buyers, along with the profile of the respondents such as age, gender, occupation. In addition to this, questions related to the experience of internet usage, the purpose of using Internet, types of products purchased

online, factors affecting consumer behaviour while online shopping etc. were asked from the respondents. Considering the time and budget constraints, the data were collected only from limited respondents. Convenience sampling method was used for data collection. A target of 120 respondents was set, but since many of the respondents provided half completed questionnaire, only 100 completely answered questionnaires were considered for the final analysis and data interpretation. Even out of these 100 respondents, some of the respondents did not answer 2-3 questions and the same has been mentioned where the analysis of data is presented.

Tools for analysis

This study has used various analytical tools to give appropriate interpretations; the tools used were Garrett ranking method, simple percentage analysis, Likert's scaling, and Non-Parametric Friedman test. The results are depicted through charting and tabulation to highlight the change in the buying behavioural pattern and the shift from traditional shopping to online shopping and the factors influencing the change.

Analysis and Interpretation

In the following tables, the survey questions have been broadly analyzed. We come across some interesting findings when the data collected is analyzed. It has not only provided information regarding the buying behavior of the consumers through online shopping but has also revealed the scope of improvement in web stores' selling strategies. The findings can be useful in taking strategic marketing decisions, as it captures insights from the huge Indian retail market, and help companies adopt a buyer-centric approach in fulfilling the shopping needs. The following table gives details regarding the demographic profile of the respondents.

Table.1.1 Demographic Profile of the Respondents

Demographic features	Number of respondents	Percentage of Total sample
Gender		
Male	38	38
Female	62	62
Age		
Below 20 Years	26	26
20-40 Years	60	60
41-60 Years	9	9
Above 60 Years	5	5
Educational Qualification		
SSLC/High School	18	18
Graduate	54	54
Post Graduate	17	17
Doctorate	11	11
Occupation		
Student	37	37
Professional	33	33
Business	22	22
Others	8	8

Source: primary data

Inference

62% of the respondents are female and 38% are male. Majority of the respondents are female. The majority of the respondents are between the age group 20-40 years. 26% of the respondents are of the age group 'below 20 years'. About 9% of the respondents are between 41-60 years. And, the least number of respondents, i.e. 5% are above the age of 60 years.

Among the respondents 54% of them are graduates, 18 % are SSLC/ high school graduates, 17% respondents are post graduates, and 11% of the respondents are doctorate degree holders. The results also revealed that 37% percentage of the respondents are students, 33 % of the respondents are professionals, 22% of the respondents are business people and 8% of them are of other occupation, which includes private employees and ex-service men.

As income decides the buying pattern of the respondents, it is imperative to know the income bracket that the respondents come under; 43% of the respondents earn between Rs.5,00,000 to Rs.10,00,000 and 37% respondents are of the income group between Rs.10,00,000 to 5,00,000, 9% of respondents are above 10,00,000 income earners, and 11% are of the income group below Rs.1,00,000.

Table 1.2 Purpose of Net Surfing

<p>The analysis shows that more number of people use internet for communication purpose securing a mean rank of 17.33, and the next rank was given to searching product related information on net with a mean rank of 15.33, third reason for surfing internet is for entertainment purpose like watching movies listening to music etc., with the mean rank of 13.83. Comparatively, among the respondent group, the least preference is given to transacting business with a lower order mean rank of 7.21.</p>	Activity	Mean score	Rank
	Communication	17.33	I
	Product related information	15.33	II
	Entertainment	13.83	III
	Research or study	12.47	IV
	Buying & Selling	12.11	V
	Playing games	11.38	VI
	News & Sports	10.33	VII
	Business	7.21	VIII

Source: primary data

Table 1.3 Websites Preferred for Shopping Online

	Websites	Mean score	Rank
The most preferred website according to the respondents is Flipkart with a mean score of 18.26, the second preferred website is Amazon with a mean score of 15. The third preferred website is Snapdeal with the mean rank of 12.32 and the least preferred websites are Jabong, Voonik, and Junglee which are analyzed to have least mean ranks.	Flipkart	18.26	1
	Amazon	15.00	2
	Snapdeal	12.32	3
	Myntra	10.62	4
	Home shop 18	9.55	5
	Shopclues	7.27	6
	Big basket	6.19	7
	Yepme	5.14	8
	E-bay	4.88	9
	Jabong	4.69	10
	Voonik	3.08	11
	Jungle	3	12

Source: primary data

Table 1.4 Proficiency of Buyer in Accessing Internet

The proficiency of the respondents relating to internet browsing was measured and it was found that 41% have intermediate knowledge of internet browsing, 38% of the citizens have novice knowledge on internet browsing, and there is advanced internet knowledge among 21% of the respondents.

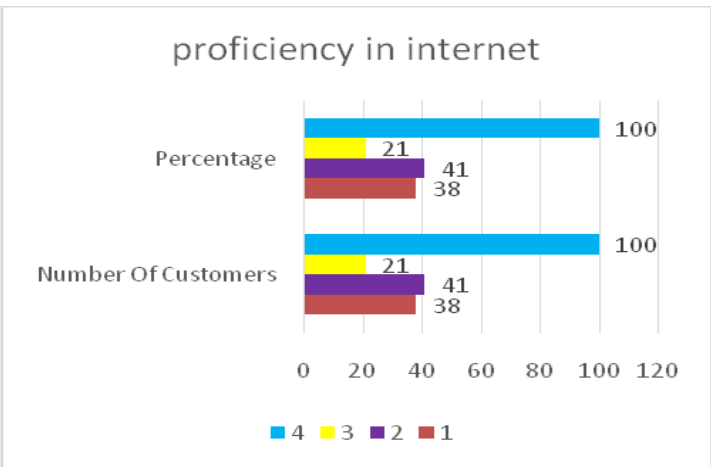


Table 1.5 Time Spent by Buyer in Accessing Internet

Majority of the respondents, i.e. about 43% spend one to three hours online shopping sites on an average per day, 33% of the respondents spend less than an hour surfing their favourite sites, and 24% of the respondents spend more than three hours on online shopping.



Table 1.6 Number of Visits Per Day to Online Sites

It is analyzed that 62% of the respondents visit online sites once per day on an average, 21% respondents visit online sites twice a day, 10% respondents visit online sites thrice a day and 7% of the respondents visit online sites more than thrice a day on an average.

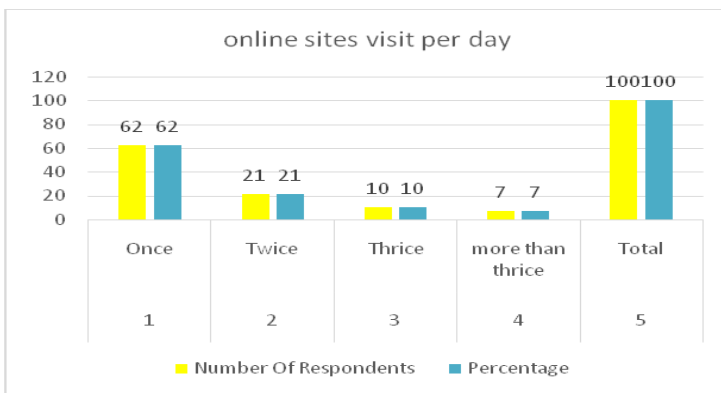


Table 1.7 Amount Spent by Buyers in Online Purchasing

The majority of the respondents, i.e. 48%, spending on online shopping is between Rs.1000 – 5000, 29% of the respondents spend less than Rs.1000, 18% respondents spend from Rs.5000 – 10000 on an average online purchase, 5% respondents spend more than Rs.10000 on an average online purchase.

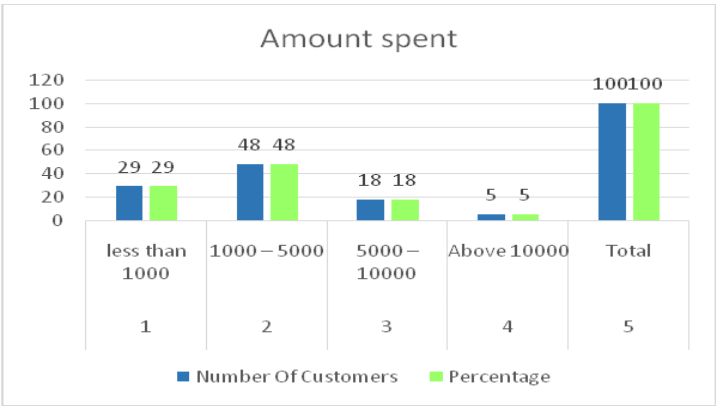


Table 1.8 Frequency of Purchase

It is evident from the table that majority of the respondents purchase monthly once and 14 % of the respondents purchase daily and there was no significant difference in the number of respondents purchasing twice a month and weekly.

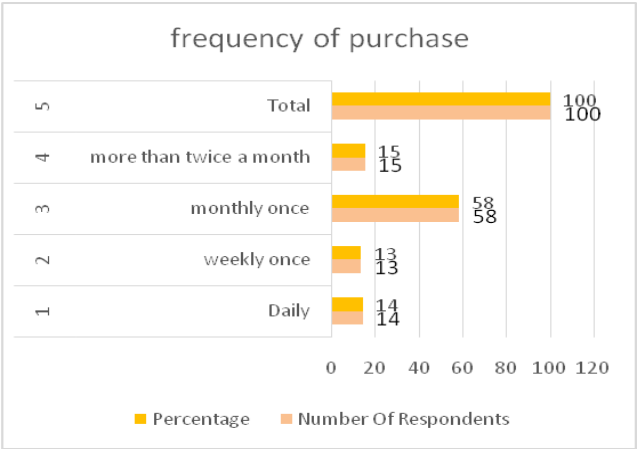


Table 1.9 Online Purchasing Ensures Relaxation

72% of the respondents feel that online shopping ensures relaxation, and 28% feel that they do not derive relaxation from online shopping.

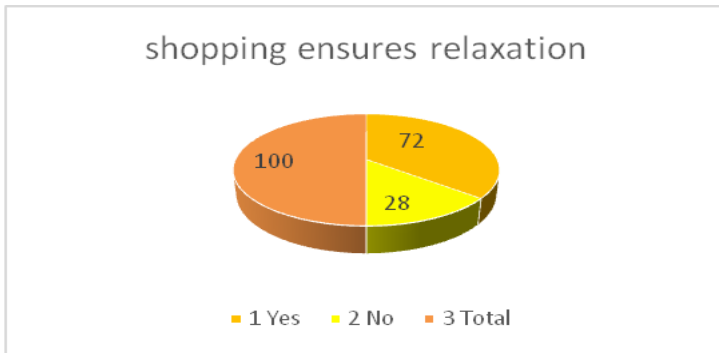


Table 1.10 Brand Considerations While Purchasing Online

It was found that 45% of the respondents always consider the company profile and brand identity while making online purchases, 44% rarely consider looking at the company profile and 11% of the respondents never look for brand identity and the company profile.

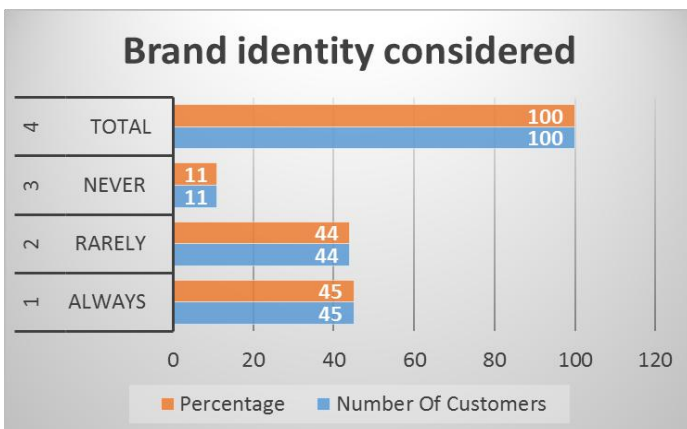


Table 1.11 Mode of Payment Preferred for Purchasing Online

The analysis shows that 43% prefer payment through cash on delivery, 36% use net banking to make online payments, 19% make card payments for online shopping.

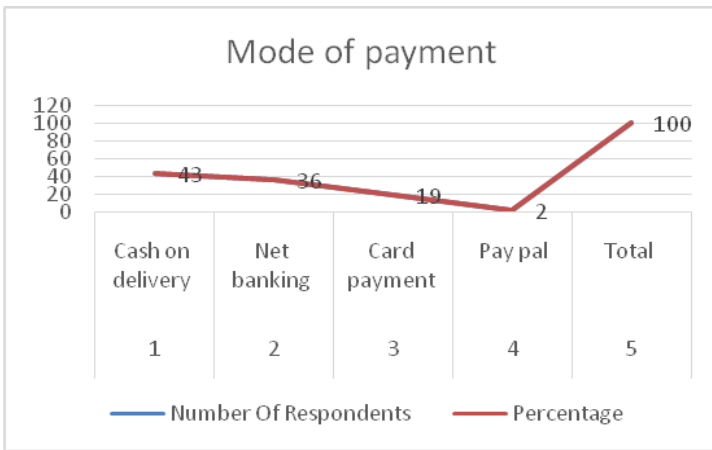


Table 1.12 Problems Faced by Buyers in Online Buying

The table shows that 72% percent of the citizens do not face any problems while making an online purchase. However, the other 28% of the respondents faced problems in online purchase.

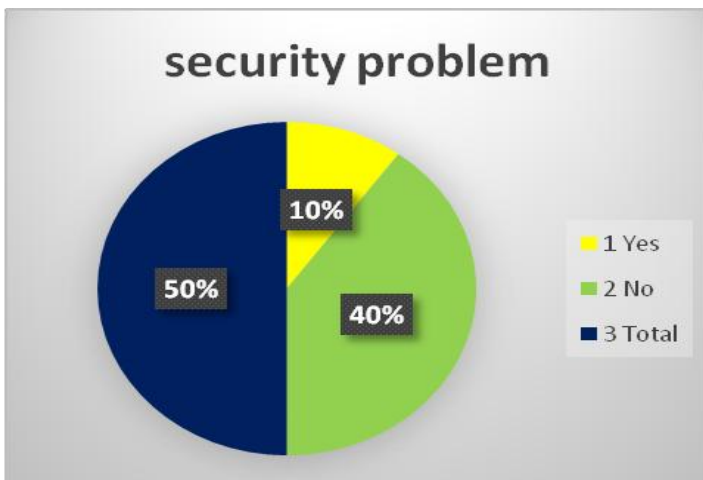


Table 1.13 Methods to Achieve Balance in Online Buying & Physical Buying

According to 40% of the respondents the balance can be achieved between online stores and physical stores by customer choices, 35% of the respondents felt it could be achieved by using an appropriate method of purchase, 21% feel that it can be achieved through understanding risk involved in both ends and 5% feel it can be achieved through balance in approach.

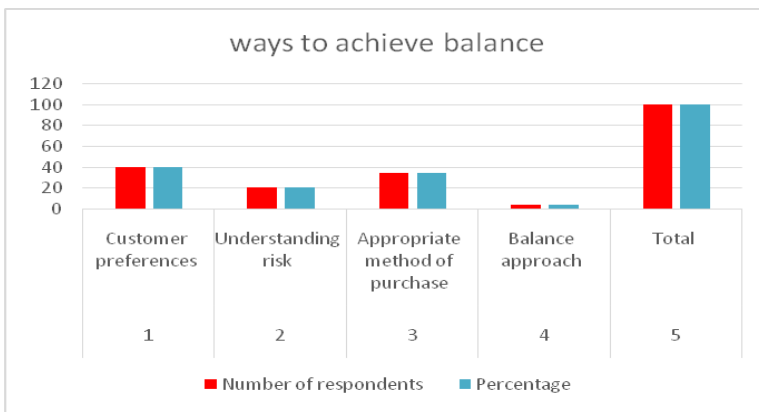


Table 1.14 Current Mode of Purchasing Products

The majority of online usage are done for booking movie tickets accounting for 85% and train tickets stood at 84%. 78% of the respondents purchase apparels online and 65% purchase books online. Buyers preferred to purchase these products through physical stores: groceries with 95%, and 96% of the respondents felt that it is also the suitable mode for purchasing medicine and jewellery	Products	Current Mode of purchase	
		Online	Physical Stores
	Books	65%	35%
	Jewellery(precious metals)	9%	91%
	CD	39%	61%
	Cookware's	6%	94%
	Apparels	78%	22%
	Mobile phones	59%	41%
	Cosmetics	44%	56%
	Electronic items	36%	64%
	Movie tickets	85%	15%
	Train/ flight tickets	84%	16%
	Groceries	5%	95%
Medicines	4%	96%	

Source: primary data

Table 1.15 Products Preferred to be Purchased Online

The products preferred to be purchased online includes movie tickets with a majority of 80%, train and flight tickets with 70% and books with 60%, the least preferred product to be purchased online are groceries with 2%, jewellery with 5% and cookware with 10%	Products	Number of Respondents
	Books	60
	Jewellery	5
	CD	15
	Cookware's	10
	Apparels	75
	Mobile phones	20
	Cosmetics	26
	Electronic items	11
	Movie tickets	80
	Train/ flight tickets	70
	Groceries	2
	Medicines	18

Source: primary data

Table 1.16 Kinds of Problems Faced in Online Shopping

Problems faced	Number of respondents
Delay in delivery of products	11
Inferior quality	5
Remarkable difference in appearance and original product	9
Damaged product	2
Non-delivery of products	2

Source: primary data

Among the 28% of the respondents who face problems in online purchasing, 11% respondents have faced delay in delivery of products, 9% of the respondents feel that there is a remarkable difference between the appearance of the photo/original product and the ones received by them, 5% of the respondents received products of inferior quality, 2% received damaged products, 2% have faced the problem of non-delivery of products.

Table 1.16 Suitable Mode of Purchasing Products

The suitable mode of purchasing products online includes movie tickets with a majority of 88%, and books with 70%. Groceries and medicines are preferred to be purchased at physical stores with a majority of 95% and 85%.	Products	Mode of purchase	
		Online	Physical Stores
	Books	70%	30%
	Jewellery	2%	98%
	CD	35%	65%
	Cookwares	12%	88%
	Apparels	75%	35%
	Mobile phones	60%	40%
	Cosmetics	35%	65%
	Electronic items	13%	87%
	Movie tickets	88%	12%
	Train/ flight tickets	70%	30%
	Groceries	5%	95%
Medicines	15%	85%	

Source: Primary data

Table 1.17 Factors Influencing Online Purchase

Online purchase is influenced by factors such as time, safety, price and convenience. The results depict that the highest mean rank is 3.04 which is given to the time factor . This shows that time is considered most important aspect while making online purchases as online shopping enables to purchase goods at one click. The second preference is given to price with a mean rank of 2.54 which conveys that there are innumerable price offers provided by shopping sites when compared to physical stores. Convenience is given the mean rank of 2.46 which shows that convenience plays a vital role in choosing online shopping.	Factors Influencing	Mean Rank
	Safety	1.96
	Time	3.04
	Price	2.54
	Convenience	2.46

Source: primary data

Table 1.18 Attitudes towards Buying Behaviour

Patterns of Buying Behaviour	Mean Rank
Easy	2.20
Transactional design	1.84
Emotions	1.96

Source: Primary data

Buying behaviour patterns of the customers are learnt through factors like ease in buying, transactional design, and emotions involved in shopping online. The highest preference is given to ease factor with the mean rank (2.20), respondents consider ease in purchasing as the major factor that influences their buying behavior. Emotions are given the second preference with the mean rank (1.96), which is influenced by either the family members or friends or relatives. The least pattern that is given importance in buying behavior is the transactional design with a mean rank of (1.84).

Table 1.19 Level of Satisfaction towards Product Services Available Online

Level of Satisfaction	Number of Respondents	Percentage
Higher	12	12
Moderate	74	74
Lesser	14	14
Total	100	100

Source: primary data

It is observed that majority of the respondents, i.e. 74%, have moderate level of satisfaction towards product services available online. 12% of the respondents have higher level of satisfaction towards services of online sites, and 14% of the respondents have lesser level of satisfaction towards product services provided by online sites. It shows that there is a moderate level of satisfaction among respondents towards the services provided by the online shopping sites.

For further analysis chi square test has been done to find out whether there is an association between the demographic profile and the level of satisfaction of buyers.

Influence of Gender on Level of Satisfaction

H₀ - There is no association between gender and level of satisfaction of the buyers

Gender	Level of satisfaction			Total	Chi-square	P value
	Higher	Moderate	Lesser			
Male	0	30	9	39	11.509	0.003
Female	12	45	5	61		
Total	12	74	14	100		

Source: Primary data

The value of X² is 11.509 for gender and the satisfaction level. The P value (0.003 < 0.01) is lesser at 1% level of significance. Hence the null hypothesis is rejected at 1% level of significance and it proves that there is a significant relationship between gender and level of satisfaction.

Influence of Occupation on Level of Satisfaction

H₀ - There is no association between occupation and level of satisfaction of the citizens

Occupation	Level of satisfaction			Total	Chi-square	P value
	Higher	Moderate	Lesser			
Student	3	0	34	37	25.975	0.000
Professional	8	3	22	33		
Business	1	8	13	22		
Others	0	3	5	8		
Total	12	14	74	100		

Source: Primary data

The value of X² is 25.975 for the occupation and the satisfaction level. The P value (0.003<0.01) is lesser at 1% level of significance. Hence the null hypothesis is rejected at 1% level of significance and it proves that there is a significant relationship between occupation and level of satisfaction.

Influence of Age on Level of Satisfaction

H_0 – There is no association between age and level of satisfaction of the citizens

Age	Level of Satisfaction			Total	Chi-square	P value
	High	Moderate	Less			
Below 20 years	0	22	4	26	9.363	0.154
20-40 years	12	40	8	60		
41- 60 years	0	8	1	9		
Above 60	0	4	1	5		
Total	12	74	14	100		

Source: Primary data

The value of X^2 is 9.363 for the age and satisfaction level. The P value ($0.154 > 0.05$) is greater at 5% level of significance. Hence the null hypothesis is accepted at 5% level of significance and it proves that there is no significant difference between age and level of satisfaction.

Major Findings of the study

- Majority of the respondents use internet for communicating purpose and for searching information regarding purchase requirements. They also use the internet for entertainment and educational purposes.
- It was found that the most preferred online shopping website among the respondents was Flipkart. The second most preferred website is Amazon. It was also evident that Voonik and Junglee were given the least preference.
- Modes through which majority of the respondents prefer internet surfing is through mobile phones and only a few use desktop. This trend may be attributed to the reason that cellphones are easily portable in comparison to desktops/laptops.
- Most of the respondents have intermediate knowledge in browsing the internet for various reasons and also they update themselves to acquire more knowledge in browsing

internet. This has extensively increased the usage of internet to fulfill purchase requirements through user-friendly apps

- It has been revealed through this research that majority of the respondents spend Rs.1000-5000 on an average on online purchase. This value is comparatively higher than the conventional buying behaviour.
- It was found that 43% of the respondents spend between 1 to 3 hours visiting online shopping sites. 24% spend even more than 3 hours visiting online sites.
- 62% of the respondents visit online sites at least once per day. For these individuals visiting online sites have become the order of the day. This reveals digitalization dominates buyer behaviour.
- 58% respondents purchase some goods online at least monthly once and nearly 14% of the respondents make online purchase on a daily basis. This evidently shows the frequency of purchase due to massive price reductions and offers which the e-tailing companies offer to the customers.
- Online buying ensures relaxation to majority of the respondents. However, a few also felt that online shopping does not provide the touch-and-feel experience we normally get in a local store. This may be due to connectivity problems, which could make online shopping highly stressful.
- 50% of the respondents always consider the company profile and brand identity before making purchase decisions, but a meagre percentage are least bothered about brand identity and the company offering the products.
- Mode of payment preferred by the respondents was cash on delivery (COD) as it involves less risk. One of the remarkable changes digitalization has created in shopping is the multi-option payment system.
- Majority of the respondents do not face any problem with security issues and this may be due to the fact that they are

not fully aware of security problems like hacking or misuse of personal details of the customer.

- 40% of the respondents felt that the usage of appropriate method of purchase will ensure balance between online and conventional method of shopping, but only 5% felt the need for a balanced approach. But sensitization has to be done among the customers that digital usage should not lead to over-consumption and spendthriftiness.
- The respondents felt that the products suitable for online purchase include movie tickets and books. Groceries and medicines are preferred to be purchased at physical stores. But the study reveals that 78% buy apparels online and it is evident that people are slowly moving out of the conventional shopping experience.
- Majority of the online purchases are done for movie tickets with 85% and train tickets with 84% as customers want a hassle-free booking experience. 65% respondents would buy books online because lots of offers are found online when compared to physical stores. Most of the sites, especially Amazon, sells books only at MRP. The majority of purchases through physical stores are done for groceries, medicines and jewellery, as consumers would need a touch-and-feel-experience. However, this reflects only the current scenario and this may change due to the emergence of other online sites like big basket, nature's basket and online MedPlus etc.
- Most respondents preferred to purchase online products like movie tickets, train and flight tickets and books, affecting counter sales which may in turn lead to reduction in employment.
- Major problem faced in online shopping is found to be the delay in delivery of products. It was also found that a few respondents have received products that are remarkably different in their appearance from the original product. A few of the respondents have also expressed concern that they received products of inferior quality though the

product pictures posted on the online shopping website were visually appealing.

- Online purchase is influenced by factors such as time, safety, price and convenience. Respondents' preference for the time factor shows that time was considered most important aspect while making online purchases as online shopping enables to purchase goods at one click. The second preference was given to price, which conveys the fact that there are lots of price offers provided by shopping sites when compared to physical stores. Convenience factor was the third preferred factor, which shows that convenience plays a vital role in online shopping. Safety factor is not considered important while making online purchase. Even though safety factor is not considered significant by the buyers, the online retailers need to consider the issue seriously as it is a mandatory requirement to comply under the Consumer Protection Act.
- The buying behavioural pattern of the respondents were learnt. The major factor influencing buying pattern is the ease factor as the respondents consider ease in purchasing as the major benefit of online shopping. Emotion is considered as an important factor, as the influence by either family members or friends or relatives plays a decisive role in affecting online shopping behaviour. Transactional design is least preferred in online shopping, but the marketers of the products and services need to consider the ethical aspects.
- It is observed that majority of the respondents have moderate level of satisfaction towards product services available online. The present study makes it also amply clear that consumers have a positive image of purchasing by using digital technology, as they assume that the purchased order is delivered well on time. It is also easy for them to maintain a record of bills and purchases, etc. On the other hand, it enables the companies to reduce the length of distribution channel resulting in direct marketing without no/least intermediaries.

- It is inferred that there is a significant difference between gender and level of satisfaction, as the need differs based on the gender of the customer.
- It is inferred that there is a significant association between occupation and level of satisfaction, as it determines the spending ability.
- It is found that there is no significance between age and level of satisfaction. This implies that invariably people are attracted towards the advent of the digital era. Also, age is not a stumbling factor to force people abstain from using internet access devices.
- The top two reasons behind shoppers buying online is the convenience of shopping from home and the cost advantage. On the other hand, people also like to shop from traditional brick-and-mortar store because they like to feel the product, get instant delivery and are able to acquaint with personalised services. Moreover, they do not trust the delivery system.

Conclusion

Digitalization is becoming a part of every individual's life and striking a balance is a feature that facilitates sustainable growth today. Most companies are either planning or already pressing ahead with digital transformation initiatives. Every company has a website, and few marketing strategies. The resultant change is very obvious that the buying behavior and purchase decision of the customers is experiencing a paradigm shift urging the country needs to be conscious and sensitive to respond to this fast growing digital arena. Certainly, social media is a critical component of any digital strategy, but a holistic response to the digital shift must go much further. The digitization of everything is a steep change, even greater than the invention and adoption of the internet, primarily because of its scale and pace of change. Not every digital initiative will work for every organization, and it is important to assess capability and capacity for change before deploying a digital strategy. (Donthu, 1999).

The fast expansion of Internet and programmatic enhancement in the digital circle has modified the buyers' view. The study has clearly revealed that digital tools offer multi-utility, customer satisfaction, cost savings, effective buying decisions, reasonable price, ease of payment, timely delivery system and lack of intermediaries. Moreover it had enhanced the way of direct marketing goods, resulting in an exponential expansion in the number of online buyers. Because of the numerous benefits of online usage, more and more people prefer online shopping over conventional shopping. Thus, the value of going online embraces a prospective source of competitive advantage. Therefore it is the need of the hour for marketers to understand what motivates consumers to purchase online and what discourages them from doing so. In general, the more the holistic view of the initiative, the greater the chance of success.

As we look forward on the challenges that must be met to increase the benefits of the mobile internet for all, we realize that we have underestimated the changes that took place in the past ten years and we may also overestimate the change that can take place in the next two decades. As a result, as we collectively celebrate the changes that have taken place over the past ten years, we should also work hard together to make sure that the challenges which lie ahead do not deter us from achieving our goals. The need of the hour is to seek a balance between the online and physical stores, as the holistic development of the country lies in retailing. The future of digital marketing in India is huge and strong provided our actions in achieving the goal make it possible. We need to make internet available in both rural and urban areas with high speed and low cost devices. The policy makers and business associations need to initiate appropriate measures in providing internet education and training to the masses for the suitable purchase behavior to reduce the hazards on the flip side of the coin.

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