AN ANALYSIS OF FACTORS AFFECTING CONSUMER BEHAVIOUR:

A CASE OF E-RETAILING IN GOA

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CERTIFICATE

The work embodied in the thesis titled "An Analysis of Factors Affecting Consumer Behaviour: A Case of E-Retailing in Goa" forms my own contribution to the research work carried out under the guidance of Prof (Dr.) B. Ramesh at the Department of Commerce, Goa Business School, Goa University, co-supervised by Dr. Manasvi Kamat. This work has not been submitted to any other University for the award of any degree. Whenever reference has been made to previous works of others, it has been clearly indicated and included in the Bibliography.

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LIST OF ABBREVIATIONS USED

AVG	:	Average
CAGR	:	Compounded Annual Growth Rate
CC	:	Credit Card
COD	:	Cash on Delivery
DC	:	Debit Card
DF	:	Degree of Freedom
Fig.	:	Figure
INR	:	Indian Rupees
Govt.	:	Government
HSC	:	High School Certificate
Inter.	:	Intermediate (In Education/ 12th)
LoS	:	Level of Significance
Pvt.	:	Private
UK	:	United Kingdom
USA	:	United States of America
USD	:	United States Dollars

LIST OF SYMBOLS USED

%	:	Percent
$	:	United States Dollar
×	:	Multiplication
©	:	Copyright
₹	:	Indian Rupee
χ^2	:	Chi Square
®	:	Registered
Σ	:	Sigma (Summation)
σ	:	Standard Deviation
™	:	Trade Mark
#	:	Number (as Rank)
&	:	And

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CHAPTER 1

Introduction: A Theoretical Background of the Study

1.1 INTRODUCTION:

The emergence of Internet has been instrumental in creating a paradigm shift of the way people shop. A modern day consumer has enabled himself to such a level where he is no longer bound to the timings of operations or a specific location, rather he can be virtually active anytime irrespective of places for purchasing of products and services. Internet has provided a new medium for exchange of information and communication and consistently contributing towards the growth of online retailing. The growing internet penetration has resulted in affordable internet availability which in turn has resulted in growth in the internet users (Joines, Scherer, & Scheufele, 2003). Such a growth of internet users coupled with the broad band and high-speed internet technologies have gradually but steadily contributed in the change in consumer behaviour (Oppenheim & Ward, 2006).

The Internet, being considered as a mass medium, is providing the consumer such purchasing characteristics like no other medium does. Certain features are turning out to be more convenient for an online consumer as compared to traditional consumer such as ability to see or making purchase of the product anytime unlike traditional retailing and discuss about the product with other existing consumers or forming an opinion through qualitative consumers' reviews (Joines, Scherer, & Scheufele, 2003). In the opinion of Oppenheim and Ward (2006), the primary reason for shopping online was the price factor, but now it has slowly changed to convenience and ease of shopping.

Online shopping is essentially a form of electronic commerce that allows consumers to directly procure goods or services from a seller over the Internet using a web browser. Consumers may find a product of interest by visiting the website of the retailer directly or by searching alternative vendors using a shopping search-engine, which displays the same product's availability and pricing at different e-retailers. Customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers and smart phones. (Wikipedia, 2018). The process a consumer undergoes when deciding to buy online can be categorized as online shopping. In the process of online shopping, the internet acts as an unique distribution channel (Hollensen, 2004) unlike traditional retailing and the evolution of this channel, i.e, e-commerce, has been contributing significantly towards this information revolution with regard to retailing (Smith & Rupp, 2003).

Now-a-days, online retailing has gained the momentum. The online retailing market is in a booming phase as more and more people are entering into online retailing by one form or the other. Online retailing has provided a common platform for both the seller and buyer along with other intermediaries like logistic partners, payment gateways, credit /debit card companies and so on. Now buying or selling products have become hassle free and only takes a few clicks to complete a transaction. In retail sector, it has become a buzz word being capable of the functionalities like Business to Business (B2B) as well as Business to Consumer (B2C) models. These days, with the advent of online selling portals like quikr, olx.in, magicbricks.com, etc., there has been an emergence of Consumer to Consumer (C2C) model where both the parties are establishing direct contact through an online portal virtually, similarly like in traditional retailing.

1.2   HISTORY

Retailing can be dated back to the early civilization where people used to exchange goods and services for their consumption, popularly known as barter system of trading. The retailing has undergone a lot of revolutions over the years and online retail is the latest bi-product of it. Online retail is quite young and still believed to be in its infant stage. Roughly forty years ago, Asda and Tesco had dabbled with some shopping services with the use of computers in Mid 80's but was limited to a small area of network until the invention of the World Wide Web by Tim Berners-Lee that widespread consumer use of the Internet (Open Learn, 2018).

Online retailing gained the momentum in the year 1995 after the launch of Amazon as an online book seller. The year 1995 also saw the launch of e-bay, which created a platform that introduced auction mechanisms eventually into mainstream retailing. The launch of Hotmail in 1996 accelerated the online communications and facilitated the online retailing to a great extend. The service was taken over by Microsoft Corporation in the year 1997 (Open Learn, 2018).

The further growth in the internet users has significantly impacted the demand and supply of goods and services at online platforms. As per world bank report nearly 51% of the world population has internet access as on 2017 as compared to 1.2% in the year 1997 (Wikipedia, 2018). Nearly 7.3 billion People are now accessing an internet service which has significantly made the internet as one of the fastest and reliable medium of communication and exchange of service.

Timeline Showing Development of Online Retailing

Year	Internet Users	Key Events	Other Observations
1995 Stepping Stone for E-Retail	16 Million	Launch of Amazon & E-bay	Tesco, Amazon, Sainsbury's, Toy R are still functional today
1996 Email on the Web	36 Million	Launch of Hotmail as a platform of information exchange online	Great Universal Store is functional, Majority of UK based retailers came online
1997 Popularity of Web	70 Million	Waitrose, Argose Came into Online Business; USA dominated the usage	John Lewis, Harrods, Boots, Morrissons, Next, etc are still holding out
1998 Google-Doodle	147 Million	Inception of Google, Later on it became the most reliable search engine	Dorothy Perkins, Asda, Carphone Warehouse, BT, etc. emerged
1999 A New Opportunity	248 Million	Emergence of Paypal as Online payment gateway, increasing online sales. Brick & Mortar took online platform seriously	x.com, Thomas Pink, Top Man, B&Q emerged. Vision Express, The body Shop, Specsavers and IKEA are still holding out
2000 dot com bubble burst	361 Million	Collapse of Boo.com indicating the importance of structural business online and offline. Launch od Adwords by Google.	Amazon, Alibaba IKEA were dominant names during this time.
2001 Rise of Online Crime	513 Million	European Council begins to address the crime issue, Napster suspended the service	Laura Ashley, Dabs.com, Cornet, etc are still holding out.
2002 Getting the best deals	587 Million	Price Comparison websites emerged, ebay acquired paypal for $1.5bn., Majestic Wines, Threshers were dominant players	Lldl, Farm-Foods, 7-Eleven are some companies emerged that time are still operating.
2003 Apple entering into the Picture	719 Million	Apple Launched ITunes Store, Skype started internet telephony, Amazon reported profits for the first time	Greggs, House of Frasher, Hobbycraft, Hugo Boss, Kurt Gelger were some firms emerged and still operating.
2004 Revolution of Social Networking	817 Million	Time of Facebook. Social Media was used to promote online sale, Empire stores, Border, Blockbuster were dominant players	Bonmarche, EM, Dobbles, Episodes are few which are still holding out.

Year	Internet Users	Key Events	Other Observations
2005 Rise of the Cat Video	1018 Million	Youtube Launched; Cyber Monday, a day in Early December registered as biggest day in online shopping; Google launched Maps app, where listing of business added a year later	Screwfix, Wilkinson, Beaverbrook did well during this time; Firms established during this period like Adams, ALDL, Harvey Nichols, BWise, Kwiksave are still holding out
2006 Social Networks went mainstream	1093 Million	Facebook's reach recorded beyong Academia for the first time. Paypal offers mobile payments service	M&Co., Wickes, Ernest Jones, IKEA were dominant during the phase
2007 Arrival of IPhones	1254 Million	Phone connectivity gave rise to internet shopping Inception of Flipkart	Flipkart gained momentum in Indian retail market, Amazon continues to dominate worldwide
2008 Buying Together	1574 Million	Groupon introduced Group buying schemes through discounts and gift vouchers, Apple introduced over 10000 apps within 6 months	TK Maxx, Benetton, Zara, Jigshaw, H&M were dominant worldwide, Flipkart picked up mostly in India.
2009 Digital Signage Points the way	1802 Million	Era of Digital Signature to directly transmit information to consumers in a secured manner	Matalan, Dunhelm, Ryman, Likeland and Habitat were the dominant players
2010 China Dominates	1971 Million	Launch of Ipad which triggered online shopping; Asia has more internet users(825 mn) than Europe and North America combined (741 mn)	Zara, H&M, Marc Jacobs, BHS, Selfridos were dominant during this period
2011 Product Placement	2267 Million	Ofcom ruling allowed greater product placements in UK Market, TESCO was the leading online grocery solution.	Morrison, TJ Morris, Lakeland, Beaverbrook were dominant
2012 Watch it, Buy it	2497 Million	Interactive TV services created more sales,	Benetton, Morrison, Primax were some notable names during this phase
Beyond 2012	2749 Million +	Online Shopping is increasing day by day with new devices and secured and encrypted technology	A minority of UK retailers, Lloyd Pharmacy, Poundland are notable. Amazon is dominant worldwide.

Source: Open.edu website on History of E-Retailing (Accessed in September, 2018)

The online retailing has undergone tremendous revolution since inception. The forms and the methodology of selling online have changed drastically over a period of time. The growth of internet users and the growing penetration of devices capable of connecting internet have primarily resulted into growth of online market place. The following figure shows the growth of internet users:

Figure: 1.1
Growth of Internet Users
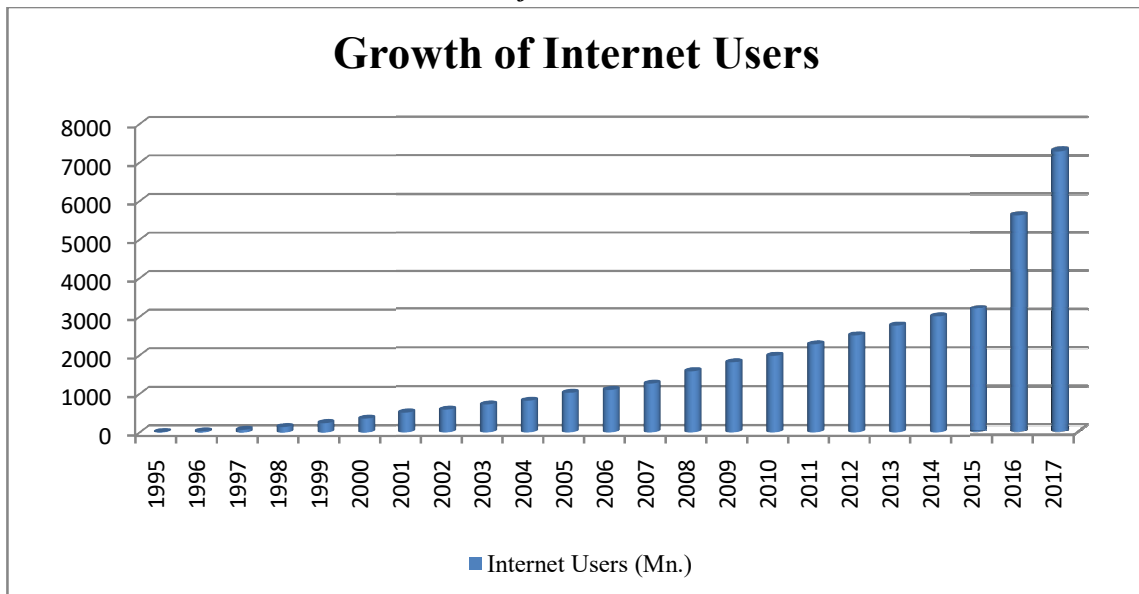
Source: Wikipedia.com/ online retailing (accessed in 2018)

1.3   SCENARIO OF ONLINE RETAILING IN THE WORLD:

The growing penetration and rapid growth of internet usage has accelerated the growth of online shopping activities almost in the entire globe. Late 90's experienced the growth of internet and the present decade is still experiencing a boom in the internet usage. Internet today has not been considered as a luxury, rather a necessity, as most of the services today are based online and even most of the government portals have an online interface, causing internet to be the inevitable part of an individual's life. The following figure depicts the usage

population and penetration statistics of internet users around the globe as published by the World Bank as of 2011.

Figure: 1.2
Worldwide Internet population & Penetration
Worldwide Internet Population & Penetration
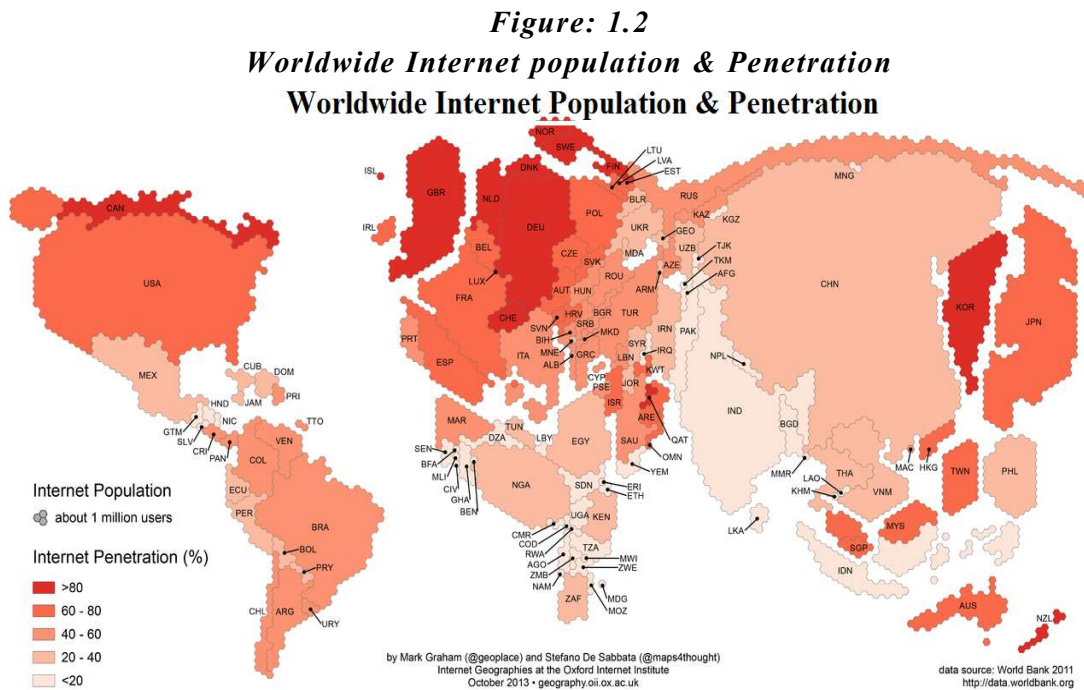
Source: Report published by The World Bank (2011)

Till 2011, the internet revolution has picked up its pace. As per the reports of World Bank, countries like Canada, New Zealand, North and South Korea along with few European nations (notably Great Britain, Sweden, Denmark, Czechoslovakia, Netherlands, Finland and Switzerland) have more than 80% of the population covered under the bracket of internet users. Japan, Taiwan, Australia, USA and European nation like France, Slovakia, Belgium, Ireland, Poland, etc have an impressive rate of 60 -80 % population coming under the same bracket. China, despite of having a huge population, has managed to have 40-60% of its total population as regular internet users while India is still lagging behind in this respect as less

than 20% people are accustomed with internet. Despite of mushrooming of mobile networks and online services, India still falls short in the race.

Figure: 1.3
Worldwide Internet Users (2012)
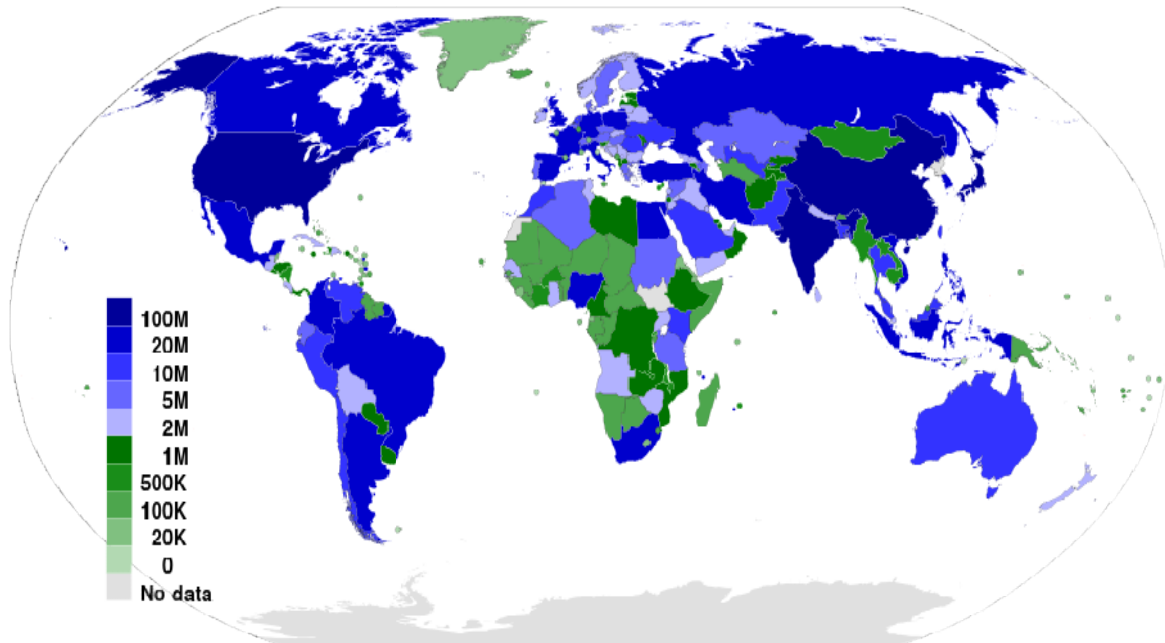
Source: Report published by The World Bank (2012)

As far as the total number of internet subscribers are concerned, Countries like India, China, USA (Alaska as a part) have the impressive numbers of more than 100 Million followed by countries like Brazil, Chili, Canada, Mexico, USSR, Singapore, Western European countries and a part of Indonesia having the next best figures of more than 20 Million subscribers. Though the penetration and usage is less as compared to the total population in the populous countries like India and china, yet the overall subscribers are more due to population explosion in this part of the world. Globally, countries like India, United States and China are topping the table by securing highest numbers in terms of total internet subscribers. Though the population to internet user ratio is still not so significant in these regions, yet they

managed to pull off more subscriber mostly due to the large population of these countries. USSR, Canada, Baril and other western European nations enjoy a decent internet population considering a low population density in the respective countries.

Figure 1.4
Internet Users as a percentage of Total Population (2015)
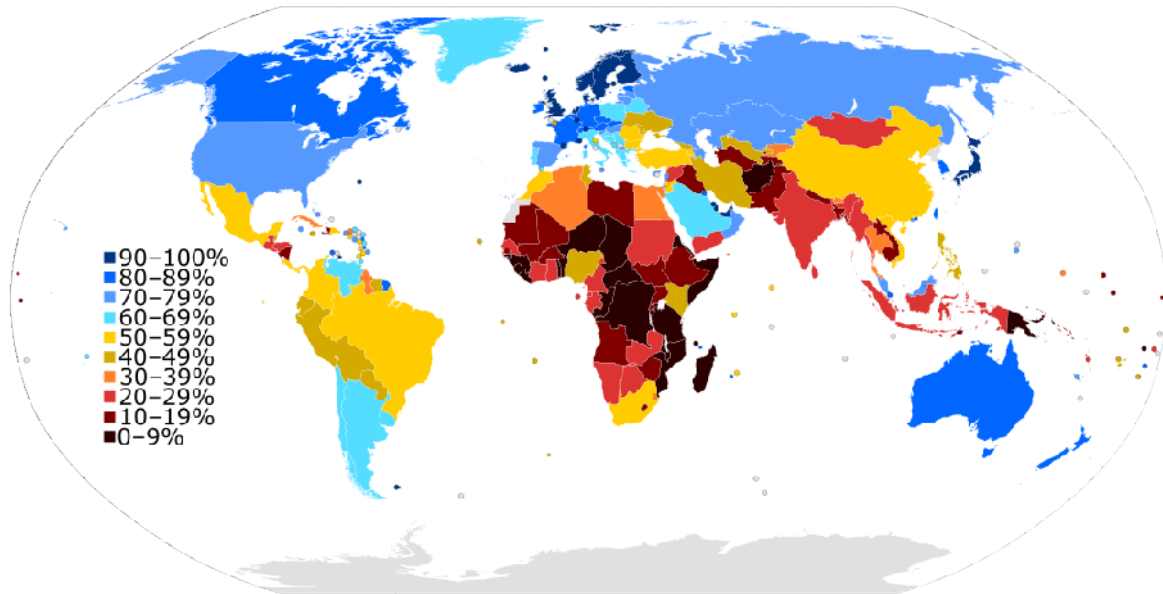
Source: Report published by The World Bank (2015)

As per the report published by the World Bank, Western Europe has a phenomenal rate of more than 90% population as active Internet users followed by Canada, South-Eastern European nations and Australia having 80-89% of population accustomed with Internet, registering a phenomenal growth as compared to 2011. China has grown its internet population from 40% in 2011 to more than 50% by 2015, while India continues to be in the same region of having only 20-29% of total population as active Internet users, leaving it to be one of the potential markets for the coming decade, considering the market characteristic and various diversities. Globally, E-retail has gradually yet aggressively developed and it is still growing in a rapid pace. The growth of internet penetration and easy availability and

affordability of internet connection has drastically contributed towards the growth of e-retailing across the globe.

Figure 1.5
E-Commerce sales as Percentage of Total Retail Sales in Selected Countries

E- Commerce as a % of Total Sales (2017)

	China	UK	S. Korea	Denmark	US	Germany	Japan	Italy	Brazil	India	Mexico
■ Online Sale	23.1	19.1	16	12.6	9	7.9	7.4	3.2	2.7	2.2	1.7
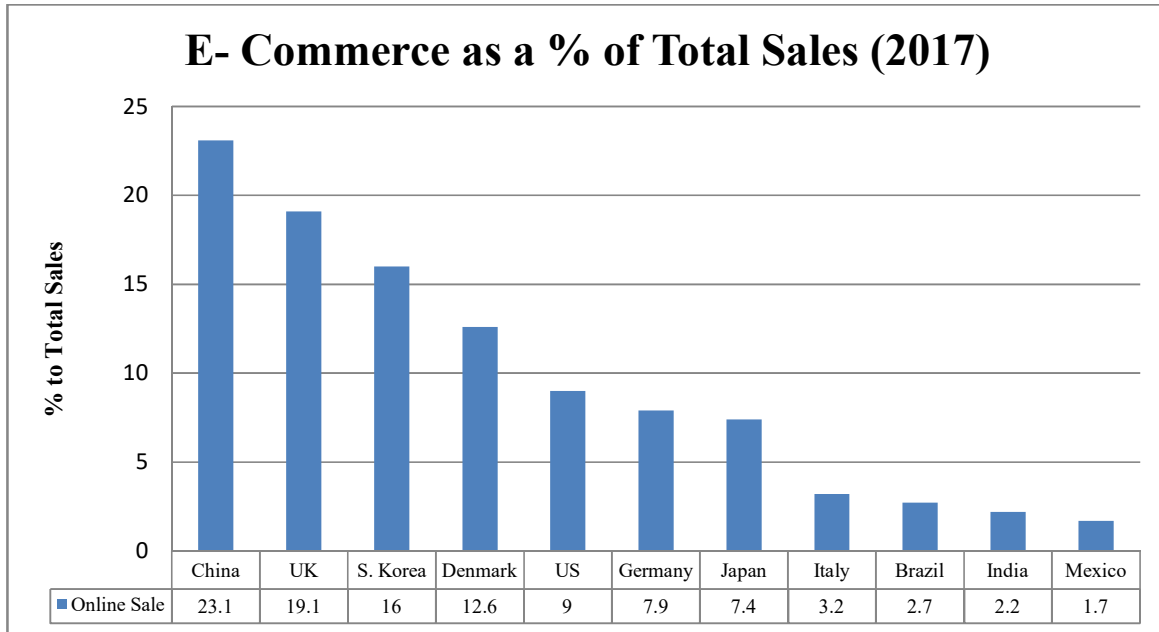
Source: Statista Website (2018) [Statistics/255083]

As of 2017, China is the top ranked nation in terms of online retailing, where almost 23% of the total retail transactions are done exclusively on online platform followed by United Kingdom and South Korea. US secures 5th position in terms of online transactions done as a part of total retail transactions scoring 9% of the total transactions happens to be online in nature. India has a poor rate of 2.2% of total retail transactions done online (Statista, 2018). Such a poor score attributes to the fact of more population and volume of transactions coupled with lack of computer literacy. With the growing penetration of Internet and affordable 4G internet services coupled with the price war between service providers leaves India to be one of the most suitable and potential destination for online trade. Online Retail has become a buzz word and has become very popular especially among the young mass. It has registered a phenomenal growth over a short span of time and is expected to grow even

more rapidly. Following figure shows the growth of online retail and projects the growth of this e-commerce sector in the near future.

Figure 1.6
Growth and Projections of Online Retailing Worldwide

Year Wise Growth and Projected Growth of Online Retailing Worldwide

	2014	2015	2016	2017	2018*	2019*	2020*	2021*
US $ Billion	1336	1548	1845	2304	2842	3453	4135	4878
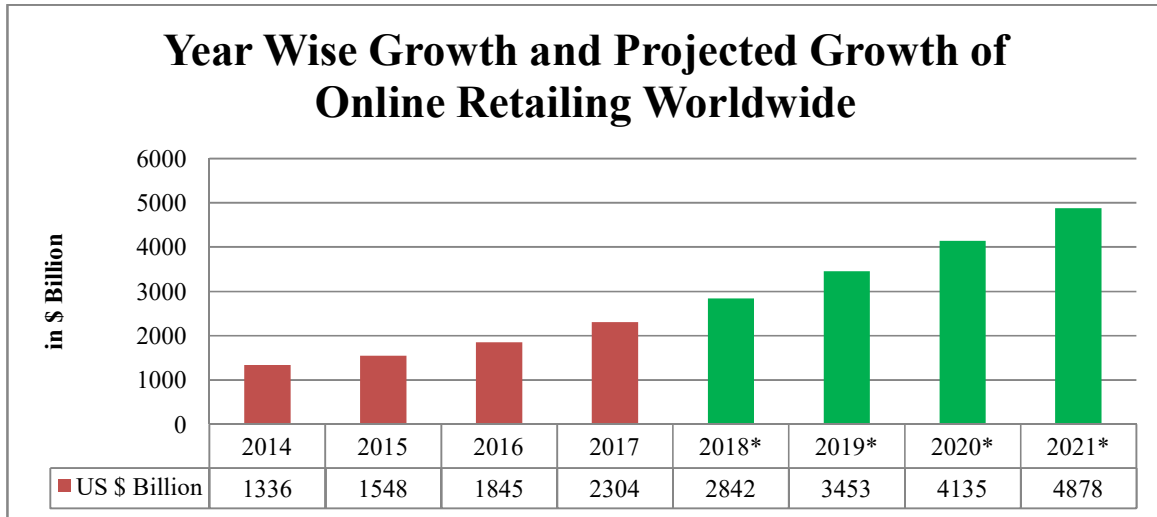
*Source: Statista Website (2018) [Statistics/379046]; * Indicates Projected Data (Marked as Green)*

The total revenue of Mobile Payments market has also gone up and is expected to rise during the near future. Following is the figure showing Annual Transaction volume and Total revenue Generated by the Global M0bile Payment Market from 2015 to 2019 (projected):

Figure 1.7
Revenue Generated by the Global Mobile Payment Market from 2015- 2019(P)

Global Mobile Payment Market from 2015- 2019(P)

(Values shown: 2015: 450, 2016: 620, 2017: 780, 2018: 930, 2019*: 1080 — Billion US $)*
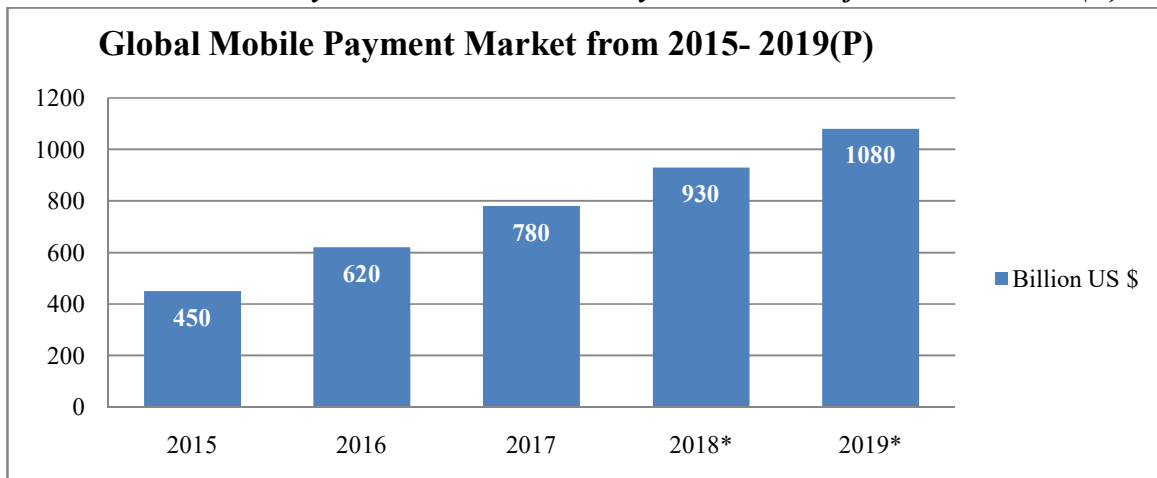
*Source: Statista Website (2018) [Statistics/226530];   * Indicates Projected Data*

1.4 ONLINE RETAILING IN INDIAN CONTEXT: AN OVERVIEW

The growing demand of goods and services online has taken India to a new height. Now India is perceived as one of the most dominant market for online retailing with the gradual and steady demand of products and services on online platforms coupled with the growing penetration of internet services for countrymen. Though only 2.2% of the entire retail is done on online platforms, the volume becomes high due to huge population load in the country, making it as one of the most potential market for e-retailing[1] (Statista, 2018). Indian retail market has registered a phenomenal growth in terms of trading at online platforms. With the advent of affordable internet connections and greater penetration of internet services, this has even grown many-fold.

Figure 1.8
Leading Online Stores in India (2017)

E-Commerce Sales in India (in Million US$)

Store	Sales
shopclues.com	39.2
firstcry.com	40.6
paytmmall.com	46.5
ebay.in	83.2
snapdeal.com	144.9
jabong.com	159.7
bigbasket.com	192.7
myntra.com	342.7
flipkart.com	553.5
amazon.in	561.4
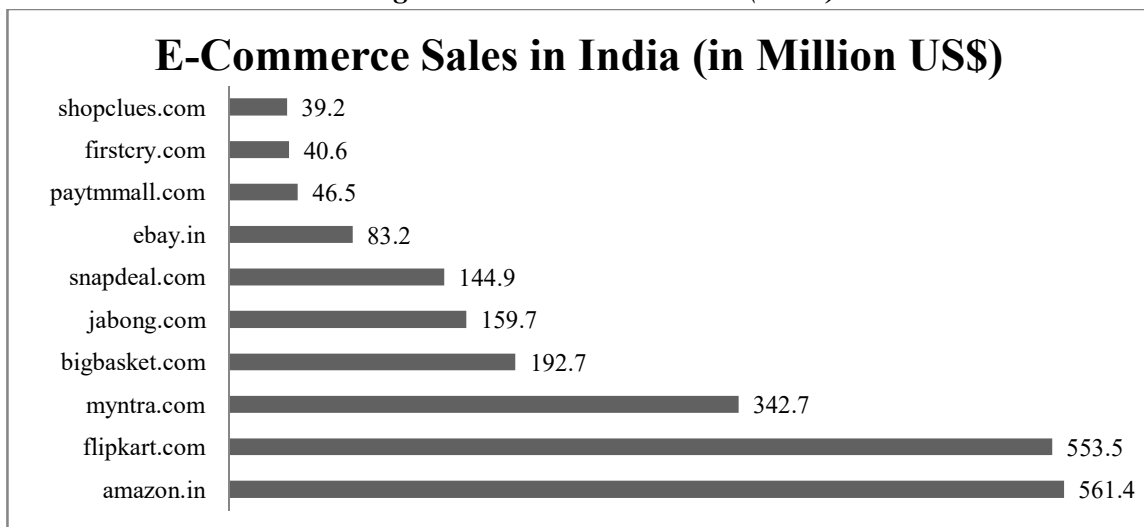
Source: Statista Website (2018) [Statistics/297355]

Amazon India emerged as the largest seller in the online domain followed closely by flipkart. Myntra, being the online fashion hub placed in the 3rd sport. Flipkart and Myntra got merged recently though operationally they are independent to each other, making the conglomerate one of the most dominant and largest players in the Indian e-commerce sector.

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[1] *As Per the data of e-commerce transaction as a percentage of total retail transactions published by Statista.*

Indian online market is flourishing in a rapid pace and has become a significant market mover worldwide. Globally, Indian internet users are leaving a significant mark in terms of online transactions. The following figure shows the intensity of worldwide online shopping penetration as of the 2nd quarter of 2017 with regard to the total internet population.

Figure 1.9
Online Shopping Penetration as of 2nd Quarter (June), 2017

Source: Statista Website (2018) [Statistics/274251]

In the following figure, it is evident that China tops the list of having 83% of the total internet using populations are online shoppers followed by South Korea with and equal percentage of 83% people being online shoppers. Despite of being the same percentage of online shopping penetration, South Korea ranks 2nd due to overall less number of people as compared to China. India ranks 6th in the list, ahead of US, Taiwan, Poland and Thailand as 77% of the total internet population are turning out to be online shoppers, showing a tremendous growth in online shopping practices in India. The data exhibits minimum of one transaction done online by an existing internet subscriber as of 2nd quarter ending 31st June, 2017. With the greater penetration of internet, popularity of micro blogging and social networking sites and the online services introduced by Government agencies, this number is further expected to rise in a rapid pace.

India is one of the fastest-growing Internet populations in the world and online social networking has caught up very fast with Indian Internet users. Almost 60% of Indian Internet users, comprising young users largely in the age group of 14 to 25, who were studying or had just started their career, are on some or the other social media platforms. This aggressive enrolment into social networking platforms has seen more from users in tier II and tier III cities in India - a growth that has been fuelled by the increasing Internet penetration in the country (Dixit & Salunkhe, 2018). This phenomenon has given rise to online retailing by adhering to the preferences and targeting by e-commerce websites through advertising in social media. India, with 232 million Internet users, a 37% year-on-year growth happened to be the third largest market. India also considered being the top country in adding new Internet users per year, added more than 63 million in 2014 and further increased to add nearly 109 Million in 2016-17. These findings were a part of the influential annual assessment of the Internet economy by Mary Meeker.

Indian Internet trends in the country evolved drastically in 2015. Some of the recent developments observed are:

1. Indian Internet user penetration took a steep upward growth from 2014
2. 33% Internet user growth in 2014, with a 16% population penetration
3. 55% smartphone sub growth in 2014, with 11% population penetration
4. WhatsApp followed by Facebook are the top Android apps by usage in Q1 2015
5. Facebook Messenger stood at fourth position while home-grown messaging app Hike stands tall at the eighth position.
6. 65% of Indian Internet traffic was dominated by Mobile
7. 41% of total e-Commerce sales was driven by mobile in 2014
8. Indian e-Commerce players Snapdeal and Flipkart are more mobilized

One aspect whereby India shares the characteristics of other global internet users was its passion for social media. In 2021, it was estimated that there will be around 358.2 million

social network users in India, a significant increase from 2016, when this figure stood at about 216.5 million (Dixit & Salunkhe, 2018).

1.5 CONSUMER BEHAVIOUR:

Consumer behavior is the formal study of when, how, why and where people do or do not decide to buy a product. It has a sweet blend from social anthropology, psychology, sociology, and economics. It attempts to understand the pattern of buyer decision making process, both at individual and group level. It studies the dominant and influencing characteristics of consumer viz. demographics and behavioral variables in an attempt to understand their wants and desires.

It also makes an attempt to assess the influences on the consumer decision process from groups such as family, friends, reference groups, and society in general[2]. The study of consumer behaviour basically focuses on individual's decision making in spending their available resources like time, money, energy/effort on consumption oriented items (Schiffman & Kaunk, 1997). According to (Solomon, 1996) consumer behaviour is a study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. It is further defined as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires (Belch, 1998). Behaviour is predominantly exhibited either by an individual, or in the context of a group, or an organization. As per (Perner, 2010), Consumer behavior involves the use and disposal of products and situations, such as the study of how they are aligned with the purchasing. Here, product usage is a matter of vital importance to the marketer, as it may influence how a product is best positioned or how we can encourage increased consumption. (Sandhusen, 2009) argues that consumer behavior can

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[2] *As Defined by Investopedia.com (2013); Accessed in 2016*

be divided into two major process, external (environmental factors) and internal (black box) factors. The black box consists of buyer's characteristics and the decision process.

Table No: 1.2

The Black Box Model in Consumer Behaviour

ENVIRONMENTAL FACTORS		BUYER'S BLACK BOX		BUYER'S RESPONSE
Marketing Stimuli	**Environmental Stimuli**	**Buyer Characteristics**	**Decision Process**	
Product Price Place Promotion	Economic Technological Political Cultural Demographic Natural	Attitudes Motivation Perceptions Personality Lifestyle Knowledge	Problem Recognition Information Search Alternative Evaluation Purchase Decision Post- Purchase Behaviour	Product Choice Brand Choice Dealer Choice Purchase Timing Purchase Amount

Source: (Sandhusen, 2009) *Page: 218*

The study of consumer behaviour, especially the consumer buying behaviour rests into three broader roles such as user, payer and the buyer. Relationship Marketing is an important and integral element for customer behaviour analysis as it facilitates in the re- discovery of the rea dimensions of marketing through the re-affirmation of the importance or consumer as a buyer. Aspects like Consumer relationship management, retention, customization and personalization along with one to one marketing has gained importance over a period of time due to the emergence of modern day marketing management.

1.6 IMPORTANCE FOR STUDYING CONSUMER BEHAVIOUR

Consumer behaviour has always been a matter of study and has maintained the focal point especially in the field of Marketing. This area of study often undergoes changes with time due to the emergence of new technology, buyers' awareness, product and quality consciousness, trends in the market and variance in the tastes and preferences of different consumers. The involvement of personal decision making makes this field of study more dynamic and volatile as compared to any other field of study.

Conducting a study on consumer behaviour is important as it not only wooes the consumers while enhancing the product introduction success rates, but also substantially improves the consumer welfare, which in turn becomes critical in improving the overall marketing efficiency. Such a study guides a firm to formulate marketing strategies offering a win-win solution to all the stakeholders, be it a consumer, marketer or the society at large.

Multiplicity leads to the need for hyper-efficiency. People are looking for and finding smarter and more efficient ways to solve their problems. People are using every last piece of space and time; people are seeking smart ways to integrate a range of functions into one property.

Additionally, consumers have tasted super-personalization. New technology means being able to read consumers and give them what they want – sometimes without even asking them[3]. Advanced technologies are a part of people lives and being constantly online is a status quo, so happens with buying behaviour, people are switching to e-commerce and marketers have to take that into account.

Consumers today also care about the global resources and community and want to know that the brands they purchase from are doing so too. In 2016 and onwards, it sees more businesses align with environmental and social causes to appeal to increasing pressure for brands to authentically stand for something greater than the products they sell (Walsh, 2016).

Also, today it is crucial to take into consideration the characteristics of the current generation – Millennial. They are a key social media audience that isn't easily influenced by social media as 48 percent claim that social media has never influenced their purchase

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[3] *Six Trends That Will Shape Consumer Behavior This Year‖, 2014, by Hazel Barkworth, Cultural Insights Project Director, Added Value.*

decisions[4]. Millennials tend to consume content on various platforms through different devices and are typically highly influenced by what their peers think (Stankevich, 2017). So for marketers, it is important to understand how this demographic consumes information and second, how to deliver the right marketing message that appeals to them (Johson., 2016).

Buying Behaviour: Decision Process

There are several models of purchase decision process that have evolved over the years. The model developed in 1968, by researchers Engel, Blackwell, and Kollat developed a five-step model of the consumer buying decision process (known as the Engel-Blackwell-Kollat or EBK model), and that model is still useful for marketers today. Here are the five steps of the EBK model, which the researcher has used to develop the research questionnaire for examining the various stages and their interconnectedness with the various aspects of demographics, habits, perceptions and purchase behavior. The five stages are iterated and briefly described below:

Step 1: Problem Recognition

The first step of the buying cycle is that the consumer recognizes a problem which needs to be solved, or a need which needs to be satisfied. Basically, the consumer is looking for a solution to resolve a state of discomfort. The discomfort could arise from anything – an inability to get work done in time, frustrating technology or processes, or a competitor gaining an advantage. At this stage, having built brand awareness is extremely important. If one can be the first solution a buyer thinks of – before he's even started to research – the company will have a huge leg-up.

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[4] *Explaining the Consumer Decision-Making Process: Critical Literature Review : DOI: 10.18775/jibrm.1849-8558.2015.26.3001 URL: http://dx.doi.org/10.18775/jibrm.1849-8558.2015.26.3001:*

Step 2: Information Search

The second step in the decision making process is to gather all information available about possible solutions. The larger the purchase decision, the longer this process will take. A consumer will want to be very thorough in their search and seek out info regarding features, pricing, ease of use, etc.

Step 3: Alternative Evaluation

The third step is the (often tedious) evaluation process. Most consumers have a list of criteria that the solution must meet, and as a marketer, as the buyer evaluates; marketing should speak to his needs and interests. There are many ways to make sure one's marketing is relevant: eg. build buyer personas to understand common criteria, objections, and challenges; segment and target lists to send effective nurture emails; and you can personalize one's website (and other content) in response to buyer attributes.

Step 4: Purchase

This is the step that is most awaited. Once the consumer has made up her mind, she no longer has a problem Now that the consumer has been guided from problem to solution, the goal is to replicate that success with other buyers and also time to measure some metrics, so as to identify how marketing actually affected the sale.

Step 5: Post-Purchase

The best marketers know that the process doesn't end at the purchase step – in fact, that's only the beginning of a customer's value for one's company. Once acquisition is out of the way, one's new goal is to create long-term relationships between consumer and company, ensuring that you get the most value out of one's customers, and they get the most value out of one's products.

Engel-Blackwell-Kollat or EBK model of Consumer Behaviour
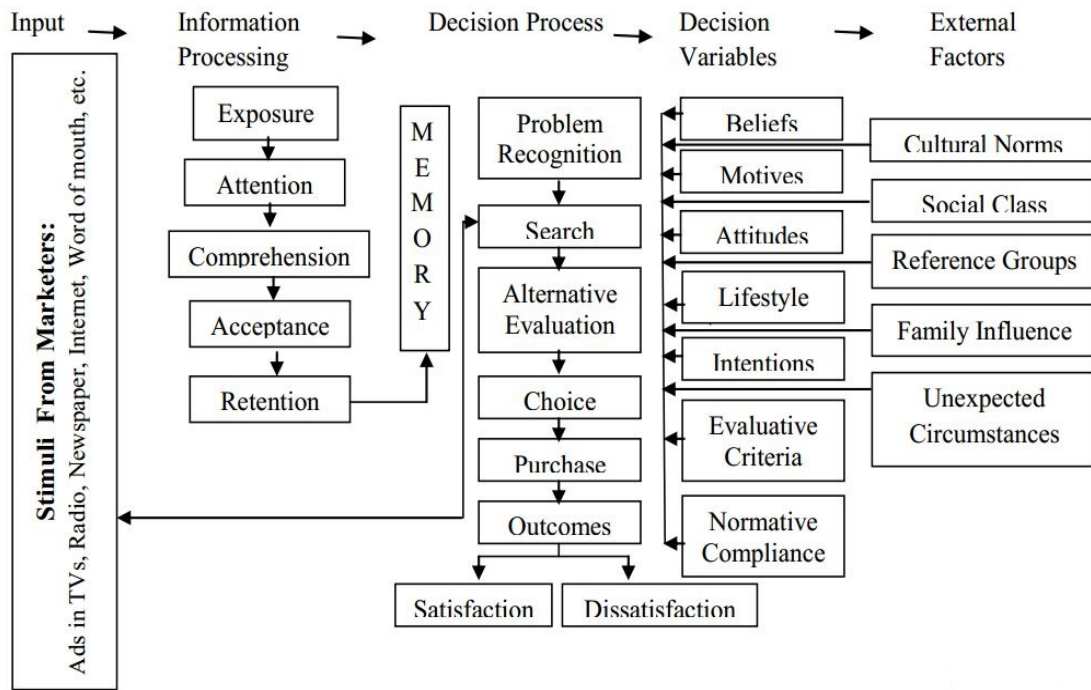
Source: Engel-Blackwell-Kollat or EBK model

For any buying activities, the stimulus- response mechanism predominantly plays an important role. As per (Middleton, 1994), there is a complex exchange mechanisms that undergoes inside a consumer's mind where he receives stimuli from his sensory organs followed by processing the stimuli in terms of attractiveness of the offer, desire of buying and possible value addition in future results into a final buying decisions. Each of the factors are governed by the trade-off between what is being paid and in return what value is being received and there, individual decisions in terms of personal utility comes into the real picture of finally deciding a purchase decision. Following is the model as suggested by Prof. Middleton.

Stimulus-Response Model in Consumer Buying Behaviour
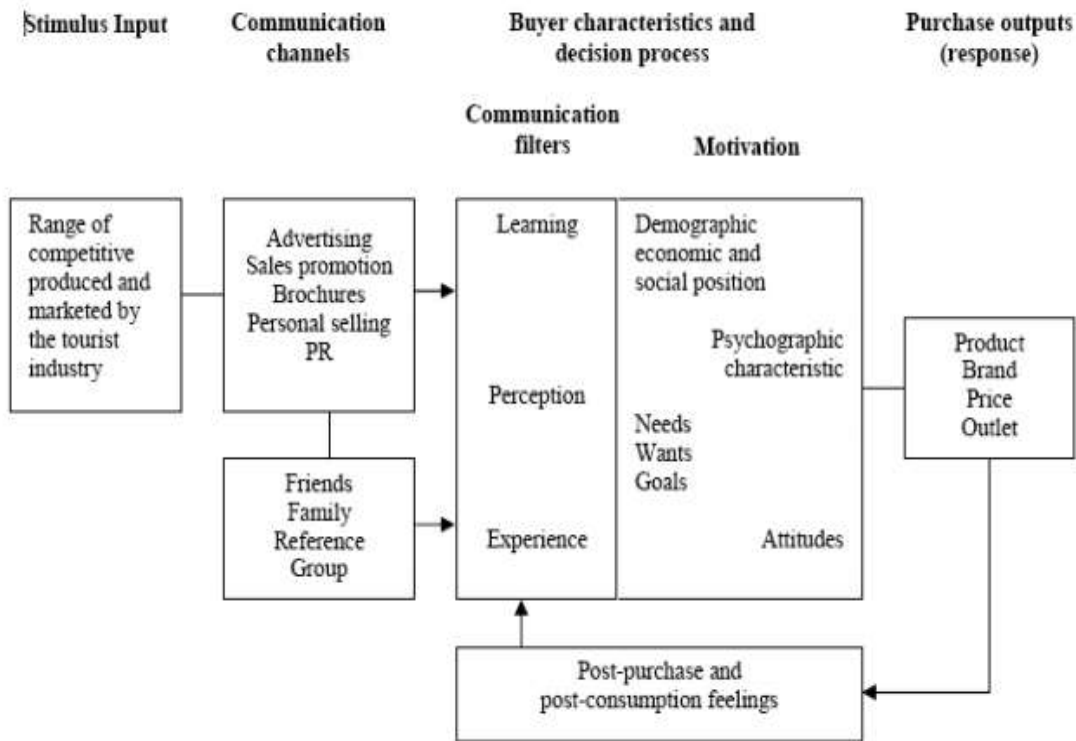
Source: Middleton's Stimulus-Response Behaviour (1994) as referred by (Perner, 2010) et.all

1.7 Consumer Behaviour in Digital Era

The digital advertising spends in the country is estimated to grow at a compounded annual growth rate of 30 per cent to reach Rs 12,046 crore by end of 2017, says an Internet and Mobile Association of India (IAMAI) and Kantar IMRB report. The digital advertising spend which was estimated to be around Rs 9,266 crore at the end of 2017, would be about 16 per cent of the total ad-spends in the country that is pegged at Rs. 59,000 crore.

In terms of total spend, banking, financial services and insurance (BFSI) led the digital ad-spend in 2017 at around Rs 2,022 crore, followed by e-commerce, according to the report Digital Advertising in India 2017. "BFSI brands incurred the highest share of advertising on digital media with 46 per cent of their overall advertising spends in digital, followed by e-

commerce, telecom and travel," it said noting that 68 per cent of the overall digital ad spends comes from these four verticals. Ad spends on social media stood at 18 per cent at around Rs 1,668 crore, with the least being spent on display ads that has 16 per cent share with total ad spend being Rs 1,483 crore.

Paid, Owned and Earned Media (POEM)

One more classification is paid, owned and earned media. The whole gamut of social media available to a marketing decision maker is classified into these three categories.

Figure No: 1.12
Paid, Earned, Owned Media (POEM)

Source:https://www.huffingtonpost.com/john-lusk/how-to-define-and-use-pai_b_4634005 .html (Website link accessed in July, 2016)

Paid media is when a company pays to leverage a third-party channel, such as sponsorships and advertising on third-party sites. **Owned media** is when a company leverages a channel it creates and controls. This could be the company blog, YouTube channel, website, or even a Facebook page. Though the company doesn't strictly —own the YouTube channel or the Facebook page, it does control them and doesn't have to pay for basic usage.

Earned media is when customers, the press and the public share the company's content, speak about the brand via word of mouth, and otherwise discuss the brand. In other words, the mentions are ―earned,‖ meaning they are voluntarily given by others.

Paid, Owned and Earned Media (POEM) is a great way to dissect a brand and its marketing initiatives in the Planning process, though focusing only on digital is incomplete. POEM should be media agnostic. TV/Radio/Print is paid media. A bricks and mortar store is owned media. The employees' uniform is owned. The trucks used to distribute the goods are owned. We should not be limiting ourselves to only digital; it's an injustice to a brand. However, keeping the current study in mind the researcher's focus on social media can be justified.

Demystifying social media

Today almost everybody knows what social media is. After all, if Facebook users constituted a country, it would be the world's third largest, behind China and India. Executives can even claim to know what makes social media so potent: its ability to amplify word-of-mouth effects. Yet a vast majority of executives have no idea how to harness social media's power. Companies diligently establish Twitter feeds and branded Facebook pages, but few have a deep understanding of exactly how social media interacts with consumers to expand product and brand recognition, drive sales and profitability, and engender loyalty (Roxane Divol, April 2012).

It is believed there are two interrelated reasons why social media remains an enigma wrapped in a riddle for many executives, particularly non marketers. The first is its seemingly nebulous nature. It's no secret that consumers increasingly go online to discuss products and brands, seek advice, and offer guidance. Yet it's often difficult to see where and how to influence these conversations, which take place across an ever- growing variety of platforms,

among diverse and dispersed communities, and may occur either with lightning speed or over the course of months.

Second, there's no single measure of social media's financial impact, and many companies find that it's difficult to justify devoting significant resources - financial or human - to an activity whose precise effect remains unclear.

Generally there are four primary functions of social media - to monitor, respond, amplify, and lead consumer behaviour - and link them to the journey the consumers undertake when making purchasing decisions. Being able to identify exactly how, when, and where social media influences consumers, helps executives to craft marketing strategies that take advantage of social media's unique ability to engage with customers. It should also help leaders develop, launch, and demonstrate the financial impact of social-media campaigns.

In short, today's chief executive can no longer treat social media as a side activity run solely by managers in marketing or public relations. It's much more than simply another form of paid marketing, and it demands more too: a clear framework to help CEOs and other top executives evaluate investments in it, a plan for building support infrastructure, and performance-management systems to help leaders smartly scale their social presence. Companies that have these three elements in place can create critical new brand assets (such as content from customers or insights from their feedback), open up new channels for interactions (Twitter-based customer service, Facebook news feeds), and completely reposition a brand through the way its employees interact with customers or other parties.

The social consumer decision journey

Companies have quickly learned that social media works. As per a survey in 2012 by Mckinsey 39 percent of companies in the US had already used social-media services as their primary digital tool to reach customers, and that percentage was expected to rise to 47 percent

within the next four years. Mentioned below are some examples on how companies used this tool:

Creating buzz: Eighteen months before Ford reentered the US subcompact-car market with its Fiesta model, it began a broad marketing campaign called the Fiesta Movement. A major element involved giving 100 social-media influencers a European model of the car, having them complete ―missions,‖ and asking them to document their experiences on various social channels. Videos related to the Fiesta campaign generated 6.5 million views on YouTube, and Ford received 50,000 requests for information about the vehicle, primarily from non-Ford drivers. When it finally became available to the public, in late 2010, some 10,000 cars sold in the first six days.

Learning from customers: PepsiCo has used social networks to gather customer insights via its DEW mocracy promotions, which led to the creation of new varieties of its Mountain Dew brand. Since 2008, the company has sold more than 36 million cases of them.

Targeting customers: Levi Strauss had used social media to offer location-specific deals. In one instance, direct interactions with just 400 consumers led 1,600 people to turn up at the company‘s stores— an example of social media‘s word-of-mouth effect.

Yet countless others have failed to match these successes, knowing that something works and understanding how it works are very different things. As the number of companies with Facebook pages, Twitter feeds, or online communities continues to grow, it‘s time for leaders to remind themselves how social media connects with an organization‘s broader marketing mission.

Marketing‘s primary goal is to reach consumers at the moments, or touch points, that influence their purchasing behavior. Few years ago, Mckinsey proposed a framework—the ―consumer decision journey‖—for understanding how consumers interact with companies

during purchase decisions. Expressing consumer behavior as a winding journey with multiple feedback loops, this new framework was different from the traditional description of consumer purchasing behavior as a linear march through a funnel.

Social media is a unique component of the consumer decision journey: it's the only form of marketing that can touch consumers at each and every stage, from when they're pondering brands and products right through the period after a purchase, as their experience influences the brands they prefer and their potential advocacy influences others. The fact that social media can influence customers at every stage of the journey doesn't mean that it should.

Figure No: 1.13
Demystifying Social Media

1.8   STATEMENT OF PROBLEM:

The growing usage of internet worldwide has brought this era to a new height of competition where retailers can no longer play with the technicality of the product by limiting the information. Internet has already provided a solid platform where consumers can search and easily gain basic knowledge about a product or service. With the advent of artificial intelligence and custom suggestions, the modern day consumer can compare between similar products or services to a marked extent with the readily available web suggestions.

Consumer behaviour has always been a focal point due to its dynamic approach and with the growth of internet usage; this branch of study has become more complex and is growing manifold. The internet users can be seen as a separate branch of consumers having tastes and preferences as per the trends in the internet and social media platforms. Keeping the track of trending goods coupled with regional orientation has become a great issue in online retailing. The growth of online shopping has posed a greater challenge of accommodating various classes of consumers belong to different age groups, ethnocentric beliefs and gender having various expectations and personal preference makes the branch of study even more interesting.

The consumer base especially on online platforms are growing at a whooping rate of 23% CAGR (Statista, 2018) and is expected to grow even further more as only 15% of the total population can access internet. With the growth of online services coupled with pocket friendly internet tariffs, online retail is sure to create a buzz in the consumer market. The opportunity ahead is immense and it is therefore critical to study the consumer behaviour on online platforms specifically to find a goodness of fit with regard to the traditional retailing. The study is important to the e-commerce service providers to leverage the consumer

understandings by designing a suitable product by providing an innovative online shopping experience while engaging the consumers in co-creating the eco system of shopping online to make modern day shopping an enjoyable experience.

1.9 REGIONAL IMPORTANCE

Despite of being one of the smallest states in India, Goa holds a special place as far as diversity in consumer behaviour is concerned. The state shares its border with the neighboring states of Karnataka and Maharashtra and has a good blend of people from almost every parts of India. The state also has a healthy sex ratio of 978 (Census, 2011), much ahead than the national average of 940 indicating a great deal of demographic composition in the state coupled with a high rate of education stood at 88.70% makes this state ideal for the study.

Table No: 1.3
Facts about the State of Goa: Comparison between Census 2011 & 2001

Particulars	2011	2001	Map of Goa (Political)
Approximate Population	14.59 Lakh	13.48 Lakh	
Actual Population	1,458,545	1,347,668	
Male	739,140	687,248	
Female	719,405	660,420	
Population Growth	8.23%	14.89%	
% of total Population	0.12%	0.13%	
Sex Ratio	973	961	
Child Sex Ratio	942	938	
Density/km^2	394	364	
Density/mi^2	1,021	943	
Area(Km^2)	3,702	3,702	
Area mi^2	1,429	1,429	
Total Child Population (0-6 Age)	144,611	145,968	
Male Population (0-6 Age)	74,460	75,338	
Female Population	70,151	70,630	
Literacy	88.70 %	82.01 %	
Male Literacy	92.65 %	88.42 %	
Female Literacy	84.66 %	75.37 %	
Total Literate	1,165,487	985,562	
Male Literate	615,823	541,032	
Female Literate	549,664	444,530	

Source: Census of India- 2011 (https://www.census2011.co.in/census/state/goa.html)

The state of Goa is divided into two districts namely North Goa and South Goa. Each Districts have six talukas each which makes a total of 12 talukas in the state. Bardez, Bicholim, Pernem, Sattari, Tiswadi and Ponda are the talukas belong to North Goa while Salcette, Mormugao, Sanguem, Quepem, Canacona and Dharbandora are the part of South Goa District. The state has a great blend of various ethnicities in terms of religious conglomerations and population distribution.

1.10   OBJECTIVES OF THE STUDY:

I. **To identify and understand the E-Retailing Scenario of India in general and Goa in particular.**

   A. *The popular goods and services being preferred by the consumers*
   B. *Study the market shares of e-retailing service providers and the various mergers and acquisition happened in the period of study.*

II. *To find the Factors influencing Consumer Buying Behaviour and its impact on Online Retailing in particular*
   A. *To find out the economic and non-economic factor that leads to a set of buying behaviour on online platform.*
   B. *To analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers.*

III. **To know the Consumer behaviour on Internet Platforms**
   A. *Perception on Banking and Non- Banking Services*
   B. *Perception on Security Issues*
   C. *Perception on Access of such services (App / Desktop)*
   D. *Perception on Payment of Transactions (COD/Net Banking/ Credit or Debit Card)*
   E. *The volume of Transaction done*
   F. *Frequency of E-retailing transactions*
   G. *Loyalty of a consumer on a particular domain*
   H. *Level of satisfaction on Logistics & Delivery front*

IV. **To assess the potential of e-retailing in general and Goa in particular**
   A. *Potential of E-retailing in the near future.*
   B. *Section of the product or services more likely to be demanded.*

1.11 UTILITY OF THE STUDY

The marketing horizon has already been widened with the initiation of globalization and foreign trade. A firm cannot be only confined with a particular area and if it does so, it is more likely to perish in the future. In this light, E-Retailing has served tremendously for the firms of all classes to expand their business to a new horizon.

Through conducting a study of Consumers' Perception on E-Retailing, the corporate world can know its current position and can decide whether it will be in a proper position to go for e-retailing or not. The study will also be beneficial to the upcoming researchers to study further into the e-retailing sector by analyzing the research gap. A general consumer can also reap the benefits by understanding the concept and the kind of services offered in different domains, kinds of products which are available and the aspect of reliability of those products, etc. The study may also be beneficial for the government in tackling issues like taxation, policy formulation, Market rationalisation, etc.

1.12 CHAPTER SCHEME

1. **Chapter 1** has laid down the founding stones on the basic idea, introducing the concepts, trends and growths in the online retail and the common scenario of consumer behaviour in general and online retail in particular. This chapter will bridge the gap between the consumer approach in traditional as well as the online retail environment.

2. **Chapter 2** entails the review of existing literatures in an extensive manner to engage into a critical study about the topic. This chapter will shed light on the literary and scholarly work done in this field, indicating the research gap, thus familiarizing with the topic for further insights.

3. **Chapter 3** deals with the research methodology, selection of samples and the techniques of data collection followed by the need and importance of the research leading to formulation of research hypotheses. Each of the study area will be then classified as per the study premises and the tools for analysis will be decided as per the research approach.

4. **Chapter 4** presents the data analysis and empirical findings of the research.

5. **Chapter 5** includes a detailed discussion on the consumer behaviour on internet platform, where a detailed study is made on the findings of the consumer perception about the safety of the online transaction and their specific buying behaviour on internet platforms.

6. **Chapter 6** deals with the analysis of the factors that affect online buying behaviour of Goan people and an explanatory comparison on the present findings with the past results in different contexts. This chapter also has discussed about the future trend of online shopping practices in Goa and suggested the category wise estimated future demand of goods and services.

7. **Chapter 7** has the recommendations and suggestions followed by conclusion with future scope of research.

1.13   PERIOD OF STUDY

The study has been carried out for a span of 5 years (from 2014 till 2019). The secondary research was done from December 2014 till March, 2019. Most of the analysis and report writing was done during the period of October, 2018 till March 2019. Prior to 2018, the researcher had conducted a literature review followed by learning various tools and techniques for statistical analysis.

A pilot survey was conducted during the first quarter of 2017 in Dharbandora Taluka to check the reliability of the questionnaire and upon the successful responses; data were collected from last quarter of 2017 till mid 2018. The primary survey was conducted in phase manner while the first primary survey included 308 respondents followed by the next phase of data collection which includes rest 216 respondents making a total survey of 524 residents over a span of eight months. The online retail has predominantly prevailed in India largely during the study period and the predominant players in the online retail sectors are chosen for the study. During the period, the study researched various connections and interrelations between consumer perceptions, choices leading to decision making and identified the critical aspects of consumer behaviour that can be used by the organizations towards leveraging this platform more efficiently to serve consumers and for more outcome driven engagement so as to make this medium a self sustaining and ever growing phenomenon.

1.14   LIMITATIONS OF THE STUDY

The study is confined in the geographical territory of Goa and is not extended beyond it. Goa being one of the smallest states in India may not reflect the true picture at national level. Further, the level of education and the per capita income in the state of Goa is much more higher as compared to the national average, which may lead to mismatch in the assessment of consumer behaviour in Goa while generalizing to the entire nation. The study was conducted with a sample of 1000 respondents from which 479 actually had turned up. With such a small sample, the study may not be well generalized at national level. A population study might have given a better result, but due to the constraints of time, physical resources, human factors as well as monetary constraints, it was not possible and a sample study was undertaken.

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CHAPTER - II

REVIEW OF LITERATURE

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REVIEW OF LITERATURE

2.1 INTRODUCTION

Buying and selling activities are believed to be as old as the civilization. A consumer happens to be in the focal point while executing any marketing activity. Thus generation of want and then the want satisfying ability plays an important role in the process of consumerism, which in turn influences the typical behaviour of a consumer in reacting towards a product or service in either way. Therefore, the sudy of consumer behaviour is of prime importance.

Consumer behaviour is that branch of study, where the approaches of a consumer are thoroughly studied. During the process, a consumer is put onto scanner and his attitude, perceptions, mindsets, paying abilities and other intrinsic as well as extrinsic factors are studied extensively to predict and align with the decision making system of the particular customer with regard to a particular product or service. The field of study is very dynamic and broader in scope due to the fact that people differ in terms of their knowledge, skills, perceptions, attitude, social standings and economic backgrounds, making them vulnerable to behave differently in different occasions on a same context. The study involving individual understanding and personalized choice with regard to a commonly available good or service makes the branch of study more interesting and challenging. In this light, a detailed review of literature was carried out in order to study the dynamics and various factors influencing the consumer behaviour. The thrust is to have an in-depth understanding on the factors that influences to behave a customer differently with the same given situation as well as behaving similarly in different occasions.

2.2 REVIEW OF LITERATURE ON CONSUMER BEHAVIOUR

Consumer behaviour is defined as "the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires" (Belch, Belch, & Belch, 1998) ,"including the decision processes that precede and follow these actions" (Engel, Blackwell, & Miniard, 1995). This definition indicates the comprehensiveness of this area and the wide scope that it covers. Consumer behaviour was a relatively new field in the mid-to-late 1960s. It has emerged from other disciplines such as economics, marketing and behavioural sciences (Engel et al., 1995) (Figure 2.3).

It has borrowed its concepts from those ―developed in other scientific disciplines, such as psychology (the study of the individual), sociology (the study of groups), social psychology (the study of how an individual operates in groups), anthropology (the influence of society on the individual), and economics (the study of spending patterns in society)‖ (Smith & Rupp, 2003). However, with the increasing penetration of the Internet, other research areas which investigated the use of technology, such as IS, have also contributed to its growth.

Consumer decision making

One of the fundamental issues in consumer behaviour is the way consumers develop, adapt and use decision-making strategies (Moon, 2004). Consumer decision making could be defined as the ―behaviour patterns of consumers, that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services‖ (Du Plessis, Rousseau, & Blem, 1991). Consumer decision making has long been of great interest to researchers. Early decision making studies concentrated on the purchase action (Loudon & Bitta, 1993). It

was only after the 1950's that modern concepts of marketing were incorporated into studies of consumer decision making, including a wider range of activities (Engel et al., 1995). The contemporary research indicates that more activities are involved than the purchase itself. Many other factors influence the consumer decision making than the final outcome. Vast numbers of studies have investigated this issue and many models have been developed accordingly. Models aim to depict the purchase decision-making process and its influential factors.

Evolution of consumer decision-making studies

Theories of consumer decision making have evolved over time. The first theories were based on rational choice theories known as the economic view, assuming that individuals act completely rationally to maximize their benefits in a purchase situation (Schiffman & Kanuk, 1997). This view supposes a rational decision maker who has well-defined preferences and a clear choice set. Each alternative in the choice set has a utility that is only dependent on the option. Any consumer is able to compute which option will maximize his or her utility and makes a choice accordingly. From this perspective, there is perfect competition in the market place where consumers make rational decisions. However, there are limitations with the rational choice theory and it is not able to explain commonly observed, less ―rational‖, choice behaviours (Bettman, Frances Luce, & Payne, 1998). Moreover, consumers are just as likely to purchase impulsively due to influences of advertisers, role models, family and friends, as well as their mood, situation, and emotions (Smith & Rupp, 2003). For the economic view to be true, consumers should be aware of all product alternatives, be able to correctly rank advantages and disadvantages of each alternative, and finally select the best one. However, it is clear that such expectation is unrealistic.

Consumers, in most cases, do not have access to ―all the information‖, do not have time for such an extensive process, and are not skilled and motivated enough to make the ―perfect‖ decision. They are generally ―unwilling to engage in extensive decision- making activities‖ and will settle instead for a ‗satisfactory' decision which is good enough rather than the ―optimum choice‖ (Schiffman & Kanuk, 1997). Despite its criticisms, this approach has made a remarkable contribution to the prediction of consumer decisions (Bettman et al., 1998) which should not be neglected. It goes beyond the choice of the optimal solution. Consumers not only assess the utility of a choice but might also engage in "cost-benefit" analysis in selecting a decision-making procedure (Wright, 1975). These issues led to development of a new generation of consumer behaviour theory, assuming an information processing approach to purchase decision making.

Purchase decision-making processes

According to more recent studies, the consumer purchase decision-making process can be explained by an information processing approach (Bettman et al., 1998; Howard & Sheth, 1969). Consumers find the information, evaluate it and make a choice. Various models have been developed in order to describe this behaviour. The purchase decision-making process is constructive and is shaped by the consumer and the context of decision making (Bettman et al., 1998). It therefore varies across individuals, decisions, and context (Xia & Sudharshan, 2002) . Exploring consumer information processing behaviour in traditional purchasing, which occurs though physical shops, has long attracted the attention of researchers (Su, 2007), resulting in comprehensive knowledge of behaviour in this setting.

Modeling the consumer decision-making process

A model examines consumers'approach in choosing between alternative products. It shows the stages that consumers follow to make a purchase decision as well as their behaviour after that choice. Models also facilitate the understanding of differences in consumer decision processes (Engel et al., 1995; Erasmus, Boshoff, & Rousseau, 2001; Livette, 2006). In addition, models simplify reality (Caine & Robson, 1993) and are beneficial in studying complex issues. Online consumer behaviour, in particular, is a complex phenomenon as it relies heavily on information gathering, evaluation of a large amount of information, using decision aid systems and making a purchase in a self-service environment. Therefore the use of visual behavioural models provides a better insight into the situation.

Additionally, building theoretical knowledge and models is important for businesses and provides them with tools to better understand their —consumer, segment the market, and ultimately increase profitability‖ (Rickwood & White, 2009).

Different types of consumer behaviour models

Among the diverse studies of consumer behaviour, two main streams of models can be observed. The first group of models consists of the key elements of consumer behaviour. They show the stages of the decision-making process, a wide range of influential factors and their relationships with the process. The early models consisted of a large set of elements (Engel et al., 1995; Nicosia, 1966) They are known as grand model (Kassarjian, 1982). More recent models have attempted to simplify the elements.

The second group of model illustrates the way consumer behaviour is structured and try to act as predictors of behaviour. They concentrate on the order of elements and their causal effects on shaping the behaviour. The Theory of Reasoned Action (Fishbein & Ajzen, 1975) and the Theory of Planned Behaviour (Ajzen, 1991) are the main models in this category. The second group of models has been widely examined in IS literature indicating the reasons for using the Internet as a purchase channel. The first category, which aims to describe the behaviour of consumers as they go through the decision-making process, is not been well-developed in online purchase context. Current knowledge of consumers'decision-making stages and the sequence of activities they follow are limited, leaving us unable to describe this complex phenomenon.

Variations of consumer search

Search behaviour varies for different individuals (Moore, 1980) (Malhotra, 1983) (Kaas, 1982) provides more detailed analysis of search behaviour by dividing it into different stages which depend on the knowledge of consumers about the market and the frequency of purchase. If consumers are unfamiliar with a product, they will enter the concept-forming stage. In this stage, they learn about the relevant attributes of the product and define their choice criteria. When the criteria are formed, they move to the next step which is brand information. Infrequent consumers who are familiar with the product category enter the search process from the brand information stage. They collect brand-specific information in order to compare the important attributes against their criteria. Afterwards, they move to the final stage of situational information (Kaas, 1982) where only specific information about a product is collected. (Sproule & Archer, 2000) have utilized this categorization in the e-commerce context.

Variations in purchase behaviour

(Assael, 1995) (Kotler & Keller, 2003) have classified consumer purchase behaviour in four categories, based on the buyer's involvement and differences among brands, value of the product and frequency of purchase. Therefore, both consumer and the context of the purchase affect the purchase behaviour. Different products also have different levels of complexity. They might add more complexity to the decision task if they have a large number of criteria which increases the conflicts among alternatives; if they are expensive and less frequently purchased; or if they have a higher level of associated risk. In other research the difficulty of the purchase task has been attributed to the larger number of alternatives and attributes, difficulty of evaluating the value for some attributes, uncertainty about the value of many attributes, and a smaller number of shared attributes between alternatives (Bettman, Johnson, & Payne, Consumer decision making, 1991).

Table 2.1: Different types of purchase behaviour

Purchase Type	Characteristics
Complex Buying Behaviour	High Consumer Involvement Major Differences among brands Expensive Products Infrequent Purchases More time, Information & Help required
Dissonance- Reducing Buyer Behaviour	High Consumer Involvement Little Difference among Brands Expensive Products Infrequent Purchases Relatively Quick Quick Response to a good price
Habitual Buying Behaviour	Low Customer Involvement Little Brand Difference Same Brand Purchase Little search for information about the brand Receive information through media passively
Variety Seeking buying Behaviour	Low Customer Involvement High perceived brand difference Lots of Brand Switching

Impact of the Internet on the purchase decision-making process

The nature of online purchase activities makes the online purchase process different from the traditional one. The Internet affects all stages of the purchase process followed by consumers (McGaughey & Mason, 1998). For instance, searching for alternatives, gathering required information, simultaneous evaluation of different retailers, providing personal information and the payment process are all different in the online environment. In other words, the Internet has changed consumer behaviour by offering consumers diverse types of convenience to search for information, evaluate different options, and make a purchase (Moon, 2004) (Constantinides, 2004). This environment could have a profound effect on how customers construct their decision-making processes to adjust appropriately to the new decision-making environment‖ (Xia & Sudharshan, 2002). The Internet also allows for cross-channel purchases. This means that different stages of the purchase process might take place via the Internet channel or physical shops (Choudhury & Karahanna, 2008). One of the main underlying issues of online purchase decisions addressed in previous studies is information overload.

The amount and type of information available online is different (Bakos, Reducing buyer search costs: implications for electronic marketplaces, 1997). Information overload has been found to be the main reason for an alteration in behaviour. It is related to the bounded rationality theory. The fact that consumers get overloaded by large amounts of information on products has been proved previously (Jacoby, 1984) (Malhotra, 1983). It has been verified that a limited number of alternatives and attributes can be processed by individuals before being affected by information overload. Information overload is a ―multiplicative function of the amount of product attributes and alternative information available for a single product‖. It leads to simplification of choice processes which in return reduces the quality of the decision. It also

increases confusion and lowers the decision satisfaction. As there is a huge amount of information available on the Internet, consumers are unable to evaluate all the alternatives in depth prior to making a choice. (Mick, Broniarczyk, & Haidt, 2004)

Therefore, (Häubl & Trifts, 2000) have suggested that consumers use a two-stage process. In the first stage they look at a large number of products but not in great depth, and select a set of alternatives which seems to be more promising. During the second stage, they evaluate this set in more depth and perform extensive comparisons based on their criteria to make the purchase decision. This two-staged strategy is the most typical approach (Bettman, Luce, & Payne, Constructive consumer choice processes, 1998) (Payne J. W., 1976). It is aligned with the studies of compensatory and non-compensatory strategies mentioned above.

In addition to the Internet's characteristics, the impact of new supporting features in the Internet environment, such as interactive decision aids (Wang & Benbasat, 2009), comparison engines and recommender systems on consumer behaviour, is obvious. According to (Terpsidis, Moukas, Pergioudakis, Doukidis, & Maes, 1997), recommender systems help consumers in problem recognition and information search. They can suggest potentially useful products and reduce the external search by using feedback from other consumers with similar interests. They help consumers in the often overwhelming task of locating products as a response to the large number of choices and their frustration at the low level of professional support available (Schafer, Konstan, & Riedl, 2001). Alongside recommender systems, comparison engines have a great impact on information search behavior (Peterson & Merino, 2003) and have created a new trend in purchase behaviour. Comparison tools affect purchase decisions (Häubl & Trifts, 2000).

Moreover, the impact of online consumer reviews on consumers' purchase decisions has been

supported by many researchers (Li & Hitt, 2010) (Mudambi & Schuff, 2010). It is clear that Internet purchase behaviour does not necessarily follow the traditional consumer purchase behavior (Koufaris, 2003). The online consumers are also different. They are more —powerful, demanding and utilitarian in their shopping expeditions‖ (Koufaris, 2003), as they get the control of the situation and actively

—pull‖ the information they need rather than waiting for marketers to —push‖ it (Court, Elzinga, Mulder, & Vetvik, 2009). 48 2.5.4 Internet support for purchase process (Zeng & Reinartz, 2003) suggested that the impact of the Internet on stages of the consumer decision-making process varies. They found that the Internet supports mainly the search stage and almost neglects assisting consumers during evaluation.

(Kohli, Devaraj, & Mahmood, 2004) have similarly found evidence for partial support of the Internet during the purchase process. However, the Internet has changed over the past decade and more and more decision aid tools and recommender systems have been put in place to support consumers. Understanding consumers' decision-making stages is the first step in supporting them by providing necessary information and facilitating their choice. This support results in a reduction in tangible and cognitive costs (Kohli, Devaraj, & Mahmood, 2004). On the other hand, failure to support some stages of the process might lead to change of channel choice.

Impact of the Internet on behaviour of consumer in a market

The influences of the Internet are not limited to consumer purchase decisions. The Internet also influences the way consumers behave in an online market in terms of interaction with different retailers. It is transforming the distribution of purchase over different products and retailers (Brynjolfsson, Dick, & Smith, 2010). The online environment facilitates lower search

costs, and offers the possibility of visiting different retailers at the same time, and comparing various alternatives simultaneously. It therefore makes all the information and market players easily accessible to consumers (Daniel & Klimis, 1999) (McGaughey & Mason, 1998). Theoretically, buyers have access to all suppliers (Daniel & Klimis, 1999).

The power of sellers is then reduced while the market competition is increased by making allocation of resources more optimal (Bakos, A strategic analysis of electronic marketplaces, 1991) (Bakos, Reducing buyer search costs: implications for electronic marketplaces, 1997) (Hinz, Hann, & Spann, 2011). This changes the market structure (Bakos, Reducing buyer search costs: implications for electronic marketplaces, 1997) (Koufaris, 2003). Online retailers are competing to gain more consumers and increase their market share (Tih & Ennis, 2006). One of the first studies to investigate the nature of the electronic market is the work of (Malone, Yates, & Benjamin, 1987), who stated that in an electronic market, consumers are capable of searching many retailers for a product or service. As the cost of search is lower, ―proportionately more use of markets‖ will be noticed (Daniel & Klimis, 1999). Therefore, the Internet market is expected to create opportunities for small retailers and reduce concentration of the market by making it easier for consumers to visit all online retailers. In addition, a recent study by (Oestreicher-Singer & Sundararajan, 2012) has found the impact of the recommendation networks on a flatter distribution of both revenue and demand. However, certain categories of product are more influenced by recommendation networks. One of the markets which have been suggested as likely to encounter changes was the financial market, due to the increase in electronic distribution of services (Daniel & Klimis, 1999).

Internet, e-services and online consumers Internet serves its users by various e- services. ―E-service includes the service element of e-tailing, customer support and service, and service

delivery‖ (Rowley, 2006). As the use of the Internet among retailers has increased, a growing body of literature has emerged exploring the use of e-services in e-commerce. These studies have mainly concentrated on the psychological processes underlying adoption. They have mainly attempted to establish the link between measures of services and behavioural intentions (Hackman, Gundergan, Wang, & Daniel, 2006) (Zeithaml, Berry, & Parasuraman, 1996) (Chen & Dubinsky, 2003) (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997) (Pavlou & Fygenson, Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior, 2006) (Gefen & Straub, Managing user trust in B2C e-services, 2003) (Pavlou, Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model, 2003). Online service marketing and Internet studies have focused on adapting measures of traditional services for e-services. For instance, the impact of service quality (Janda, Trocchia, & Gwinner, 2002) (Andreassen & Lindestad, 1998) (Zeithaml, Berry, & Parasuraman, 1996) (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997), service value (Chen & Dubinsky, 2003), and trust and risk (Gefen & Straub, Managing user trust in B2C e-services, 2003) (Pavlou, Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model, 2003) (Salam, Rao, & Pegels, 2003) (Schlosser, White, & Lloyd, 2006) (Gefen, Karahanna, & Straub, Trust and TAM in online shopping: An integrated model, 2003) (Walczuch & Lundgren, 2004) (Pavlou & Fygenson, Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior, 2006) (Cunningham, Gerlach, Harper, & Young, 2005) on the adoption of e-commerce has been examined. However, service quality in an online context is different from the traditional one (Janda, Trocchia, & Gwinner, 2002). A number of studies have investigated service quality in the online retail

service context. (Janda, Trocchia, & Gwinner, 2002) explored consumers' perceptions of Internet retail service quality. (Zeithaml, Berry, & Parasuraman, 1996) found a strong relationship between service quality and consumers' behavioural intentions. Therefore, for e-businesses to be successful, high quality e-services should be offered to their consumers. (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997) have investigated the impact of service value on consumer decision processes. They show that inclusion of this construct in models of consumer decision making for services increases the ability of these models to explain the variations in purchase intentions beyond analysis of service quality. As mentioned by (Gefen & Straub, Managing user trust in B2C e-services, 2003), the majority of retailers on the Internet ―have created websites where customers can order services online, but there is little or no provision for socially rich exchanges when the customer has questions or deeper issues‖. Social presence is highly related to information richness. Therefore, e-service is more than providing a list of products and fulfilling an online purchase. It is important to develop e-services based on the requirements of online consumers. This again emphasizes the understanding of consumer behaviour and development of those e-services with the quality, value, social presence and other features that satisfy their needs, increase consumer adoption and enhance experience.

Characteristics of online purchase decision-making processes

As mentioned above, online consumer behaviour is different from the well-studied traditional behavior (Van den Poel & Buckinx, 2005) (Bucklin, et al., 2002). Online purchase decision making process can be characterized as being to some extent adhoc, including both formal and informal sub-processes, as well as being unstructured and highly dynamic. Online purchase decision making is unstructured as consumers do not follow a predefined set procedure. ―Internet choice behavior is dynamic and consists of an evolving series of

interrelated choices, where both consumer and marketer can play a role in shaping the context of subsequent choice events depending upon the outcome of earlier encounters‖ (Bucklin, et al., 2002). These characteristics all contribute to the complexity of this process.

2.3 Review of Literature on Usage of Social Media by Corporate India Importance of Social Media for Companies

As more and more commerce moves online, marketing departments face challenges in determining their role when it comes to generating and maintaining online business. We explore on how online technologies, individual people, and cultures has come into play in building and maintaining commerce driven relationships. Working to understand the perspectives of individuals in the context of unique cultures is not a new idea in business-driven communication, but one that was amplified with the ―demystification of media in the late 20th century.

The concept of integrated marketing communication offers lasting ideas that help us make sense of why and how individuals make use of the constantly changing communication technologies that are central to online commerce.

Social media are a potential source of market intelligence. Companies such as Apple and HUL monitor social networking sites and blogs to collect relevant information pertaining to marketing their offerings. Social media offer opportunities to strengthen customer relationships by encouraging customers to engage with their brands by interacting with each other (Van Doorn, et al., 2010) and by fostering online brand or user communities (Goldenberg, Han, Lehmann, & Hong, 2009) (Libai, et al., 2010) (Stephen & Toubia, Deriving Value from Social Commerce Networks, 2010) which can strengthen brand equity and increase CLV. For example, (Trusov, Bucklin, & Pauwels, 2009) have shown that referrals on social

network sites have substantially longer carryover effects than traditional advertising and produce substantially higher response elasticity.

Research-based insights specific to Modern generation's social media use vis-à-vis the preceding firm-level consequences are still pending. However, given the widespread adoption and use of social media by Modern generation (Sultan, Rohm, & Gao, 2009), firms that stimulate engagement, build relationships and co-create value with their Modern generation customers stand to reap significant rewards (Peres, Correia,

& Moital, 2011). For example, (Manchanda, Packard, & Pattabhiramaiah, 2011) found that - after joining an online community - customers increased their online purchases by 37 percent and their offline purchases by nine percent. There is also anecdotal evidence that people's use of social media platforms can foster innovative new business models in developing countries (Donner, 2008).

Modern generation's use of social media also has implications for customer-employee interactions and for how firms hire, manage and motivate employees. These implications are especially significant in service industries, such as hospitality, because increasing numbers of Modern generation members are entering the workforce (Solnet & Hood, Generation Y as hospitality employees: Framing a research agenda, 2008), just as the global workforce is becoming increasingly "gray". Effectively managing Modern generation workers and their interactions with significantly more heterogeneous, multi-generational groups of co-workers and customers is a major challenge, especially because Modern generation is different in their attitudes and approaches to employment relative to older generations (Solnet & Kralj, Generational Differences in Work Attitudes, Evidence from the Hospitality Industry, 2011). An added complication is that - although many firms check social networking sites to screen

prospective employees (Brown & Vaughn, 2012) and sometimes fire employees with inappropriate content (Ciochetti, 2011)- the use of such personal information for human resource decisions could be regarded as an invasion of privacy and may adversely affect employee productivity, health and morale (Abril, Levin, & Del Riego, 2012). It could also lead to the discovery of information (e.g. sexual orientation of applicants) that, if used, could violate laws against selection bias (Brown & Vaughn, 2012) and discrimination (Dwyer, 2011).

Rapid rises in rates of consumer access to communication technology trailed the trends in marketers' access to computing technologies by only a few years, and two-way models of communication took off further from there. This means that the real "integration" of brands happens in the consumer's views and experiences, even more so than in the flowcharts of organizations aspiring to espouse those brand ideals.

Trends in online shopping in the globe

There has been a tremendous shift in the way businesses or brands view their consumers and connect with them since the entry of e-commerce. Debates have moved on from whether e-commerce will be accepted by the consumers to how can brands re-market their products and services to the consumers using a multi-channel online marketing and advertising campaign. Industry Report published by shopifyplus titled ―Online Shopping Trends in 2018: Forget the Fads, Welcome to Ecommerce's New Reality‖ talks about 3 important trends worth observing in 2018. These trends involve:

Mobile Commerce: With more access to internet being through the mobile platform, it is obvious that the brands are now focusing on making both the browsing and buying

experiences of their offerings on mobile more faster, easier and convenient. Now, brands and business have complex multi-channel e-commerce strategy in order to capture the roving eyeballs on the consumers.

Social Selling: Ecommerce orders from social media have seen an exponential growth to 202%. ―Teens spend up to nine hours a day on social platforms, while social media makes up 30% of all time spent online.‖ Brands will also try to be more native in order to connect more with the consumers to help them make the purchase.

Borderless business: Online has surely blurred the borderline if not completely erased them. A consumer can sit in his office based in USA and order for a hand loomed Indian Pattu saree from a seller based in India. This has seen brands studying possible international problems in selling across border. Besides these trends, ecommerce is also continuously evolving ways in which to influence the decision making of the consumers through complex marketing strategies that innovatively connect and communicate with the co consumers.

Sources: (Orendorff, 2018) (Wigder, 2016) (Online-Shopping and E-Commerce worldwide: Statistics & Facts)

Trends in online shopping in India

A recent report by ―Morgan Stanley projected that by the year 2020, India will have almost 320 million online shoppers‖ making it important to observe trends to shape in the coming years. Mr. Rohan Bhargava, co-founder of cashkaro.com has farsighted these possible trends to look in 2018 that will reshape Indian e-commerce in an article published by ET Retail.

Performance marketing to boom

Marketing personnel have been struggling last few years to identify the success formula to ensure positive results from online marketing and branding activities. The year 2017 has

brought some hope with performance based marketing effort which brands will surely exploit in these coming years such as:

- Rise in wallet usage: 2018 will explore wallet and other cashless payment methods
- New categories emerging: Online buying not limited to electronics, tech and gadgets anymore. In these coming years, niche categories will increase to claim their piece of the pie.
- Customer care and engagement becoming important: Customer care will not be just manual process. Live chat bots like Siri, Google Voice, Alexa and Echo will take over.
- More emphasis on data analysis : With the availability of specific data, predictive technology will drive business and marketing decisions
- Virtual shopping experience to boom: Brands will try to bridge the gap between virtual and physical buying through virtual reality like CaratLane and Lenskart who allow their users to try their products online before making a decision
- Role of artificial intelligence: AI will play a crucial role in coming years. It will get more complex than just suggesting products based on browsing and purchase history. Thus, Indian ecommerce has a lot to thrive on. Source: (Bhargava, 2017)

Rise of e-commerce sector due to social media usage by consumers. Specific case studies.

With huge number of users available on the top social media platforms and the long time that these users spend on these platforms attracted various brands to utilise social media as potential channel for customer acquisition. Social media companies offer multiple ways of reaching out to the customers. Soon strategies were formed and social media marketing found momentum.

Most of the brands, whether small or large, created a fan page where they could post about their products and other interesting content to entertain the visitors and encourage conversations. For example, Dell's Facebook page has inspiring posts that generate user likes

and comments rather than just dumping product information.

Social media helped brands to not only create an identity for the customers but also became a powerful tool for customer interactions and recommendations. Conversations on the fan page helped brands to understand their customers further and cater to their specific needs in a better way.Millions of companies started directing the traffic from their social media to their website. Social media also opened the way to the possibility of remarketing. Remarketing allows brands to remind visitors even after they leave the brand's fan page through relevant Ads on other pages that the visitor visits later.

Users also prefer following social media pages of brands as they provide valuable information on various products and discounts. Many brands run exciting contests, offer discounts and free gifts to visitors. PrintStop, a printing company offers discounts on their print products on Facebook page. These pages also provide an opportunity to communicate their feedback as well as read reviews by other customers before making a purchase decision.

93% of the millennials spend regular time, about one and half hours daily, on top social media platforms. Smarter brands are encashing this online time to sell and promote their brand and products. Etsy, for example, has integrated social media buttons in all their products to make it easier for the customer to share about them with others in their networks. This brings new traffic to the site.

Another effective marketing channel on social media is video. Videos can get massive traffic to your website. The second largest most visited site, YouTube is been used by marketers to push their brands tremendously. It being a Google company, videos uploaded here also help you optimise Google search. Brands are using this medium to educate their customers about their products and services. This justifies the ad spend on these platforms.

As per Sokrati, a leading organization in data driven digital media decisions, majority of the ad spends on desktops are made on Social Media (29%) followed by Search (27%) and Video (20%). Spends on Video on Desktops have seen the highest growth of 28% followed by Display (22%) and Social Media (20%).

Source: (Orendorff, 2018) (Forer, 2018) (Khwaja, 2017) (Solomon) (Sejpal, 2018)

Special challenges faced by major e commerce companies (shopping aggregators) to woo Consumers in India

Ecommerce in India has evolved enormously in past decade whether it is in its product offering, marketing strategies, customer experience or logistics. Sellers have faced numerous challenges to make shopping online an easy option for the buyers.

Any change comes with an initial resistance for acceptance. So was it for online shopping versus traditional offline shopping. Data safety and security concerns was a major reason why buyers hesitated to make their first purchase online. Limited product offerings, long delivery cycle and lack of after sales service deterred potential customers to convert to buyers. Ecommerce has come a long way in positively overcoming these challenges and making it a $38.5 billion industry1 beginning of 2018 with an expectation of reaching $50 billion by the end of the year. Endless product categories and products, encrypted safe payment gateways and Cash on Delivery option, irresistible price points and discounts, same day delivery options, and protective return policies have all resulted in such huge success of ecommerce.

However, India is a diverse country at various levels making it difficult to have a standard set of business success formula throughout the country. Till 2017, Indian states had different tax structures which made it difficult to have standard price points for few product categories

and thus, limit their availability to certain states.

In 2013 Flipkart had to stop deliveries of orders above Rs. 10,000/- in Uttar Pradesh in spite of having —a large base of happy and loyal customers‖ in multiple cities in the state, including Bareilly, Varanasi, Allahabad, Agra, Lucknow and Noida. When asked about the reason for the limit, Flipkart said the limit was set by the government. Government had set this limit for any shipment sourced from outside the state as per the commercial tax department. In 2014, Amazon too followed this decision and stopped deliveries above Rs. 10,000/- to different postal codes in Noida or Ghaziabad. In 2015, all the major online players Amazon, Flipkart and Snapdeal reduced the limit to Rs. 5000/-.

UP government also demanded for way bill forms from the end user even though these products ordered where for self-consumption. This lead to seizures of prepaid and Cash On Delivery orders. In U.P certain towns are not served by several e com companies as those addresses don't exist. 10% entry tax levied on products purchased online in the states of Madhya Pradesh, Rajasthan, Bihar, Assam, Gujarat, as well as Uttarakhand, and Uttar Pradesh further demotivated online sellers in these regions. Introduction of Goods and Services Tax (GST) by the Modi government did ease these tax issues by standardizing taxes.

Though this was one issue, internal sources from Flipkart also cited other issues that had led to the decision of limiting order value. There were numerous cases of misuse of the Cash On Delivery by these regions especially Noida. There were instances where customers ordered under Cash On Delivery option but refused when the parcel at delivery denying placing any order. While this was a lighter issue, there were also serious instances where Amazon's delivery boys were "locked up in the bathrooms and some beaten up" for the "silliest of reasons" such as not being able to give change or bringing the order late.‖ Another concern

was misuse of the return policies. For example, customers complained of receiving Nokia phones instead of iPhone that they ordered. When asked to return the order, the package came with bricks, cardboard pieces or biscuit packets.

Source: (E-commerce market may cross $50 billion mark in 2018', 2017) (Agarwal, 2017) (Why did Amazon stop offering cash on delivery in Uttar Pradesh?) (Bose, 2015)

Digital marketing is evolving in tier 2 and tier 3 cities of India

(Balasubramaniyan, 2017) Be it a blog, an e-mailer or even posting a simple creative online, a business reaps all the benefits of digital marketing. While the world is rapidly shifting from analogue to digital, is it the same case even in Tier II and Tier III cities in India? One might still be doubtful on how a business in Bihar, or in a small town like Tiruchengode might make use of the digital medium but Social Beat begs to differ.

With more than 3,133 cities that fall under the tier II and tier III category, comprising of almost 31.16% of India's total population, one cannot simply avoid taking them into consideration while discussing advertising and marketing online. According to a report by one of world's leading media investment management group, 2016 and early 2017 was supposed to see a 51% increase in digital marketing in Tier II and Tier III cities. We are also seeing a lot of traction with digital content in regional Indian languages.

With internet access and as well as buying power of smart phones, thanks to the initiatives of the Government and some of India's biggest internet companies, business in these cities now have a larger playground. Since almost 32% of the rural population with the above facilities access the internet on their mobile phones, it is important to generate such content for higher reach and engagement. For example, Facebook now has 160 million users in

India, which are spread not just in the top cities but also in smaller towns and even some villages.

Firstly, to leverage digital for smaller websites every digital asset needs to have a great experience on mobile. Be it a website/landing page or a simple single creative – whatever helps in lead generation or branding of a business, it needs to be mobile- friendly. On small screens, the call-to-action button as well as the navigation button needs to be crisp. The copy has to be short, quick and easy to grasp.

Role of technology in decision making process both for consumers and companies

Technology has been constantly redefined in the ecommerce industry to add value to customer experience creating a win-win for both consumers and ecommerce companies. While artificial intelligence is no longer just a terminology but helping brands understand their consumers better and offer more specific and relevant products and offers, it is playing a crucial role for consumers find their required products and offers to make the purchase decision.

Mobile Apps are also making it possible for businesses to constantly be visible to consumers in a time when customer attention span is becoming low. Smartphones and social media has made small businesses easily available online. Consumers can find brands and products which they never thought existed with just few clicks. Live chat bots like Alexa, Siri, Google Voice and Echo are taking customer engagement to the next level. Interactions have become faster and relevant for the consumers and help efficient data collection and analysis for the companies. With growing number online shoppers, engagement would have been a challenge for the sellers.

Virtual reality is another technology heightening the customer purchase experience online. Brands like CaratLane and Lenskart allow users to virtually try their products before making a payment.

With emphasis on data analytics, companies are building specific data pools and relying on predictive data technology to offer relevant products and offers to individual consumers. This also takes care of the fact that consumer today —expects solutions that cater to their unique interests and requirements.

Payment methods will be another important factor to drive online purchase. Cashless methods like wallets, ola money etc. are making online transactions more effortless and thoughtless! The ease of payments due to these modes will shorten the buying cycle of the consumers.

Faster delivery options are driving buyers decisions, making it important for businesses to provide super quick delivery options. These trends will open opportunities for both consumers and businesses online.

Social media is a virtual world that is filled with half bots, half real people,‖ said Rami Essaid, the founder of Distil Networks, a cyber-security company. According to data collected by Captiv8, a company that connects influencers to brands, an influencer with 100,000 followers might earn an average of $2,000 for a promotional tweet, while an influencer with a million followers might earn $20,000.

Source: (Bhargava, 2017) (Agrawal, 2017)

Studies or newspaper articles on fake corporate/ brand social media accounts - cases.

Ecommerce orders coming from social media has grown to a shocking 202% in last couple of

years. It is not surprising that brands have been working hard to create a very positive reputation on these platforms. Reputation on social media whether of a company, product or a celebrity depends a lot on the number of followers and the conversations that they generate through their social media accounts.

While it could be a powerful tool for a consumer or a customer to review a company and its products to make the purchase decision, it could also lead to misleading the buyers by creating a fake reputation very easily. Many brand pages and celebrities who endorse numerous products have fake followers who not only add to the number of their believers but also generate fake conversations that can influence a purchase decision.

Unfortunately, the legal guidelines to curb such malicious acts still fall in the grey area when it comes to social media. More so in countries like India, these fake accounts or bots are influencing political, economic, Social and cultural perspectives in countries around the world. Here are few cases or news which try to bring these bots to day light.

Sources: (CONFESSORE, DANCE, HARRIS, & HANSEN, 2018) (Graham, 2018)

(Jose, 2018) (Silva, 2018)

Fraudulent advertisements on social media - conning the consumers: deterrents for online buying/purchasing

Online shopping has made it easy for brands to reach their target audience at very less or no cost. While this has led to a boom in business, there are also many cases of fraudulent practices.

OLX is a popular site in many countries which enables individuals to post ads of their things they want to sell at a very low price. Buyers get a dewal through this portal. However, OLX

does not validate the credibility of these sellers. There have been umpteen cases of fraudulent ad posts conning the customers in various countries. Unlike OLX, eBay has provided a much safer platform for the users.

One of the challenges of online shopping is the the buyers have to solely depend on sellers ability to provide required details of the product accurately to be able to make the right decision of buying the product. Buyers can not touch and feel the product. There have been instances where the images of the product available are completely different to the actual product that is delivered.

Sometimes sellers also con customers by not sharing all the details of the product like damages etc. in the description or changing the specifications of the actual product to be shipped compared to what is listed online.

Frauds need not be done by the seller alone. An order passes through many hands before reaching the customer. Around the years 2015 - 2016, many order from Snapdeal, Flipkart and Amazon had either stones or bricks in the parcel delivered instead of actual product like an iPhone or an expensive watch. These recipients took to social media like Twitter to share their experiences. Most of the times the employees in the logistic companies partnered with the e-commerce company are to be blamed. However, in order to prevent such negative experiences going sour, companies jump to remedy the issue.

Fraud need not be just by selling a fake product. Online transactions has made it possible for hackers to access confidential bank details of online shoppers and misusing it. As per the RBI, in the period of 2015 - 2016 alone there were 11,997 cases related to ATM, credit and debit cards as well as Net banking frauds reported by banks in India. A UK based website, WAE PLUS, has been listing and selling products at exceptionally cheap price. Numerous customers

have bought from the site only to realise that it is fake. It is such instants that deter customers from online buying.

Source: (Wilson, 2016) (Sharma, 2016)

Ad spends of e commerce companies, entry of international players over the past years

According to DAN Report 2018, with 32% growth CAGR, Indian digital ad spends is expected to reach Rs. 19 crore by 2020. Mobile ad spends is expected to take 60% share in the total digital ad spend. Digital ad spend which is 15% currently is expected to grow to 24% of the total advertising industry.

With such growth rate in digital ad spend it is clear that in spite if the loss log reported by the e-commerce industry, the ad spends are not going low. The industry is now focusing on ad spends to produce results in terms of sales and repeat sales rather than just spending for getting traffic to their sites.

In 2017, Google and Facebook took about 80-85% of the total media ad spends. As the investor funds now are drying up, e-commerce brands are now looking for a profitable and sustainable growth. There is more value in advertising on Facebook. Mobile wallet company, Paytm utilised Facebook recently for a television and digital media ad campaign which explained how Paytm wallet could be used for different purposes. The campaign received a huge response with over 6 million views on Facebook within 10 days. It resulted in huge number of downloads. Shankar Nath, senior VP, Paytm added, ―When we run app install campaigns we figure customers installing our apps through Facebook are transacting more than any other sources. The social media platform has also become more advertiser friendly now. They share far more data with us and can help advertisers take informed decisions.

Majority of ad spends on both mobile (27%) and desktop (29%) were made on social media, followed by Search (25% mobile and 27% desktop). Spends on video on mobile saw the highest growth of 74% and 28% on desktop.

Flipkart and Amazon has also been heavily advertising on television. These two giants invest more during the festive season sale.

International players in the Indian e-commerce industry:

With 100% FDI permit in 2015, international companies were able to sell to B2B sector in Indian e-commerce. However, it had a heavy restriction on the B2C sector.

FDI Policy Circular of June 2016 recognised entry of foreign companies and investors in B2C Indian e-commerce industry. It permits 100% FDI in the online marketplace model. Under this model, foreign companies cannot own the inventory but merely act as a facilitator between the buyer and the seller by providing the information technology required. However, the policy involve number of conditions to be followed by the companies like the payment process and mode should strictly conform to the guidelines of the Reserve Bank of India, no seller to contribute more than 25% of the turnover of the total sales and the companies cannot provide after sales services which should be provided by the sellers only.

Even with these conditions, major players like Flipkart, Snapdeal and Amazon have welcomed the circular as it will attract foreign investors which will again boost the e- commerce industry. Two of the most leading international players in Indian e- commerce are Amazon and EBay. EBay has been in the game since 2004 with a business approach quite different from that of Amazon and Flipkart. EBay depends on C2C transactions while Amazon and Flipkart have B2C transactions. Apart from this eBay is one of the few ways that the Indian sellers can sell to

foreign customers. With over 65,000 sellers on EBay India selling over 2000 product categories.

Source: (Bhattacharyya, 2017) (Indiantelevision.com team, 2017) (Chaturvedi, 2016) (What are the rules and regulations applied to e-commerce business in India?) (Singhal, 2016)

Improvement in quality and penetration of telecom, mobile and other affordable internet resources

According to a joint study by Assocham and Deloitte, 82% of the shopping queries came through mobile devices in 2017. The Indian ecommerce industry is expected to reach $50 billion by the end of the year 2018 as per the study. This growing market from the current $38.5 billion mark is due to the increasing internet population and increased number of online shoppers.

The study listed increasing mobile and internet penetration as one of the major drivers for the ecommerce industry growth. One out of three customers from tier-1 and tier-2 currently make transactions from mobile devices proving the increasing preference for mobile. As per IAMAI report, due to cheaper smartphones, faster connectivity and affordable services, the number of Indian mobile internet users will reach 478 million by June 2018 compared to 456 million in December 2017.

As per Statista.com, the number of digital buyers in Asia pacific will cross the one billion mark in 2018 which forms the 60% of the total internet users in this region. One of the global trends to observe in 2018 would be how online players will exploit traffic from mobile devices. Converting mobile browsing to buying would be one of the main objectives of marketing and advertising strategies. With such increasing number of buyers coming through mobile devices, brands are striving to make the customer buying experience on mobile as well more satisfactory. Platforms like Instagram provide buttons below the products allowing users to

bookmark desired products and make a purchases through mobile devices. Another feature to optimise further would be the checkout option.

Smartphone and internet penetration has led to increase in the usage of social media. Brands have effectively made use of social media to get more traffic and orders. This is evident from the fact that ecommerce orders from social media has seen a growth of 202% in last few years. With more browsing time spent on mobile devices, social conversations have only increased dramatically.

Mobile applications like WhatsApp, Pinterest and Instagram etc. have also opened business opportunities especially for small brands offering their products that customers could not have access to earlier. Affordable internet services available has also been very crucial in the growth of online shopping. Wi-Fi enabled homes, offices, public places like cafes and railway stations have added to mobile entertainment content consumption and online buying. While safety in using Wi-Fi connections available at public places is still debatable, commuters are utilising the same while on the go.

Source: (_E-commerce market may cross $50 billion mark in 2018', 2017) (Orendorff, 2018) (Mobile internet users in India seen at 478 million by June: IAMAI, 2018) (E- commerce and Online Shopping in India - Statistics & Facts)

Regulation and laws on E-Commerce

With the amount of growth that e-commerce has achieved in some time, it is obvious for grey areas to exist in terms of the legal guidelines available to secure both the buyer and the seller. E-commerce is constantly changing and emerging area without the traditional paper pen understanding which adds to the fear of safety in doing business or transaction online.

However, laws have been formed for the interest of both the stakeholders in order to motivate online business.

United Nations Commission on International Trade Law (UNCITRAL) Model Law on E-commerce was adopted by the United Nation General Assembly in 1997 to perform as the base document for various countries to formulate their own laws and practices and to form a common legal ground on which other countries could formulate domestic legislations while establishing uniform international laws.

The Government of India enacted The Information Technology Act in June 2000 (―IT Act‖). This Act facilitates e-commerce in India and provides ―legal recognition‖ to e- commerce transactions. It validates e-commerce transactions, but while IT Act laid down the procedures for networking operations and for civil right and wrongs, it did not validate formation of online contracts. An amendment to this Act in 2008, The Information Technology (Amended) Act, ITAA, which provides increased security by legally recognising digital signatures and electronic contracts. Section 43A of ITAA holds e-commerce companies responsible for the protection of a customer‘s personal data. In case the personal data is not securely maintained or misused, the e-commerce company is liable to make monetary compensation.

Besides these Acts, Payment and Settlement Systems Act, 2007 and Payment and Settlement Systems Regulations, 2008 authorised Reserve Bank of India to handle the regulations regarding the online payments in India. It validates the person or entity before providing an authorisation certificate for entities to set up payment systems. RBI overseas the safety of an individual‘s personal and bank data. These regulatory guidelines are excellent work to lay down the legal operations and ensure safety of both the buyer and seller, there is

still a scope for improvement in these Acts. Source: (What are the rules and regulations applied to e-commerce business in India?) (Kumari, 2013)

2.4 Review of Literature of Social Media and the Impact it has on Consumer Behaviour

Impact of social media on purchase decision process

Social media have fundamentally changed the consumer decision process, and in the last decade a more sophisticated view of how consumers engage with brands have emerged. This research note describes this new consumer decision journey with examples from all sectors of the travel industry, and describes how savvy tourism marketers are benefiting from social media engagement. Practical and theoretical implications are discussed along with suggestions for further research in this rapidly changing digital environment.

Humans adapt their decision making strategies to specific situations and environments (Payne J. W., 1982). They can be described as ―cognitive misers‖ who strive to reduce the amount of cognitive effort associated with decision making (Shugan, 1980). The notion that individuals are typically willing to settle for imperfect accuracy of their decisions in return for a reduction in effort is well supported (Bettman, Johnson, & Payne, 1990) and consistent with the idea of bounded rationality (Simon, 1955). Because of this trade-off between effort and accuracy, decision makers frequently choose options that are satisfactory but would be suboptimal if decision costs were zero. This is particularly common when alternatives are numerous and / or difficult to compare, i.e., when the complexity of the decision environment is high (Payne, Bettman, & Johnson, 1993).

Purchase Decision and Culture

(Clark, 1999) notes a high level of agreement amongst social scientists on two dimensions of national character reflecting: firstly, relation to self, secondly, relation to authority. These frameworks have been found in Hofstede's collectivism- individualism and power distance. (Hofstede, 1984) identifies individualism- collectivism as a reflection of self-orientation, and power distance as a reflection of authority orientation. Using this framework as basis for investigating cultural variation in information use might allow decision to purchase to be attributed to cultural factors which would enrich our understanding of the results.

(Lee & Green, 1991), aiming to validate Fishbein's behavioural intention theory for application outside of the United States, found that subjective norms are more important to Korean samples (collectivists) than American samples (individualists). Their study provides an insightful ground for our study that the interpersonal forces have varying influence subject to differences in collectivism-individualism. Lee and Green also provided ground for (Kongsompong, Green, & Patterson, 2009) to use the same purchase scenario on student respondents in Australia, Singapore, Thailand, and USA to test social influence. (Kongsompong, Green, & Patterson, 2009) found that collectivists are more susceptible to social influence in buying situations than individualists. Their finding is consistent with collectivists' trait of prioritising group harmony and avoiding conflicts.

Prior studies indicate that individuals with higher power distance perception would tend to perceive the views of higher status individuals to be superior to their own (Tung & Quaddus, 2002). Thus acceptance of unequal power distribution implies the acceptance of substituting the decision of an individual for the decisions of an authority (Wong & Birnbaum-More, 1994). In other words, the higher the power distance value one holds, the stronger

will be the referents' influence on the individual, which indicates a greater role of subjective norm in one's perception of purchase decision.

It was found that Americans have higher degree of equality hence small power distance as can be seen by McGregor's Theory x and Theory y, which emphasises employees' participation with the managers' decisions to become a Theory y person. In addition, Maslow's concept of self-actualisation also stresses self as a target end value. These famous American theorists reflect American culture. On contrary, (Komin, 1990) found that Thais are more tolerant to the unequal distribution of power and wealth.

Purchase Decision, Social Media and Information

Prior to purchasing a product, consumers search for product information and recommendation so that a quality decision is made (Cheong & Morrison, 2008). Social media has made the consumers' information seeking process very convenient. Today, consumers log on to different social media sites to gather the information to support their purchase decisions. Consumers particularly rely on user-generated content in purchase decision making (RIEGNER, 2007). One of the useful sources of user and producer generated content is YouTube. YouTube is a video sharing site where users upload videos to share with other users. The invention of YouTube augmented the online video viewing and production. It attracted huge number of audiences (Snelson, 2011). At the end of its first five years of service, YouTube was receiving more than 2 billion views per day. Users were uploading more than 35 hours of videos per minute. Besides consumers, commercial and non-commercial organizations are using YouTube to communicate their messages. For instance, a lot of information about HPV vaccination and cervical cancer is available on

YouTube (Ache & Wallace, 2008). Similarly, many travelling agencies are publishing tourism content on YouTube (Reino & Hay).

Individual factors

Individual-level factors such as socio-economic status, personal values/preferences and age/lifecycle stage also play an important role in shaping Modern generation's social media use. Several of these factors interact with or result from pertinent environmental factors; hence, they are relatively stable, as is their impact on social media use. In particular, Modern generation's socio-economic status (as reflected by education, income and other markers of societal standing) in a geographic region will be strongly influenced by the economic and technological environment, and related governmental policies. For example, low education may lead to low skill levels and usage that emphasizes entertainment rather than information (Hargittai & Hinnat, 2008).

In addition to stable factors that have an overarching, enduring influence on Modern generation's social media use, each Modern generation member's individual goals, emotions and norms/identity can influence - and be influenced by - their social media use in real time (Bagozzi, P., & Dholakia, 2002). These individual factors are diverse; a comprehensive description is beyond the scope of this paper. For example, extensive research based on the "uses and gratifications" framework (Katz, Gurevitch, & Haas, 1973) considers four broad categories of individual motivations to influence usage of traditional media: information, personal identity, integration and social interaction and entertainment. However, it is important to emphasize that we consider individual factors to be "dynamic" - influencing and influenced by social media usage. Thus, a Modern generation member who goes online

to query her social network for information may - as her interactions with the network evolve over time - expand her utilitarian goal to include hedonic goals. Similarly, a Modern generation member's emotions and norms (e.g. what is perceived as acceptable or unacceptable behavior) may change over time during a social media interaction.

Identifying what is unique about Modern generation is challenging because the roles that social media play in a person's life naturally evolve across lifecycle stages. Moreover, For Modern generation, age may no longer be an accurate indicator of lifecycle stage, and lifecycle stage may be a stronger determinant of the nature and intensity of social media use. Both within-Modern generation differences and the dynamic, interactive links between some individual-level factors and social media use add to the challenge of identifying Modern generation's distinct characteristics. Hence, we can only speculate if and how Modern generation's usage of social media is unique and what short- and long-term effects this may have on individuals, firms, and society at large. However, there are some previous findings related to Modern generation's uniqueness vis-à-vis personal values/preferences that we briefly outline next.

Modern generation is often characterized as being more skeptical, blunt, and impatient relative to their predecessors - arguably, due to being raised in an environment of information transparency and dominated by technologies that offer instant gratification. Cross-generational surveys conducted by (Twenge, Baumeister, DeWall, Ciarocco, & Bartels, 2007) suggest that Modern generation has a greater sense of entitlement and a tendency to reject social conventions compared to Baby Boomers at similar ages. Findings from an historical survey of college students showed systematic differences in personal values between Modern generation and their predecessor cohorts, e.g. a significantly greater

proportion of Modern generation students stated that being wealthy was very important to them, and values such as developing a meaningful philosophy of life were not. Due to exposure to rapidly changing technology, accessible education, and highly supportive families, Modern generation members are considered to be more open to change, technologically savvy, better learners, more tolerant of diversity, and efficient multi-taskers. In summary, a variety of individual-level factors, both stable and dynamic, may influence Modern generation's social media use. However, much is yet to be learned about how they influence Modern generation's social media use and whether their influences are unique to Modern generation.

Word of Mouth and Internet Marketing

Literature examining consumer behavior and WOM advertising in relation to online marketing is widespread (Cox, Burgess, Sellitti, & Buultjens, 2009) (Trusov, Bucklin,

& Pauwels, 2009) (Verhoef, Reinartz, & Krafft, 2010). One of the most popular topics in online marketing research examines WOM communication, specifically the effects of online consumer feedback on purchase decisions. Online feedback is particularly influential in the hospitality industry where potential customers are making highly emotional, expensive purchases, which are likely one-time experiences that cannot be easily duplicated in the event of service failure. One reason for the growth of electronic WOM (eWOM) is the rapid expansion of social media sites. Online social platforms transmit customers' opinions and experiences to a worldwide audience instantaneously. Customer feedback, video, audio and imagery posts on Facebook pages play a pivotal role in consumer-to-consumer online marketing which translates into a form of eWOM where any individual with an opinion can readily share (Cox, Burgess, Sellitti, & Buultjens, 2009). Moreover, social networking sites

have become an expected medium by consumers. In order to meet the demands of customers, ever growing numbers of firms have established social networking sites to remain accessible to target markets (Pantelidis, 2010). In the hospitality industry, WOM marketing has been considered the basis for successful use of social networking by service providers (Trusov, Bucklin, & Pauwels, 2009). It has been suggested that consumers who purchase goods or services based on WOM develop a long-term value for those organizations. The impacts of eWOM have also been investigated with regard to hotel bookings. Research shows there is a significant positive relationship between online customer-generated reviews and hotel room sales (Ye, Law, & Gu, 2009) due to consumers' concern about quality. As a result, positive and negative customer feedback on social networking sites has considerable influence upon purchase decisions (Casteleyn, Rutten, & Mottart, 2009).

A review of the Masmerise 2016, a report published by PwC in association with FICCI brings forth highlights of the changing shopping trends that are an outcome of the changing consumer purchase behaviour and decisions. The fast evolving consumer is shaping several key business trends that are visibly unfolding and creating a large number of opportunities for consumer-driven companies. The key changes that are emerging are:

- Changing purchase patterns: The shift in purchase behaviour towards online buying, dominated by mobile phones, has been very evident over the last few years. Preferences are now clearly extending beyond the original product categories of electronics and fashion to include food and grocery as well as local origin products.

- Evolving desire for service: Consumers are now seeking a clutter and trouble-free experience, enabled by technology and better quality sales people.

- Switch to health and wellness-driven choices: There is a marked consumer shift towards

products and services that are perceived to be relatively healthy and less harmful or enhance people's sense of physical and mental wellness and the environment.

- Rise of convenience: Cash-rich and time-starved consumers are seeking a new dimension in _convenience by knowledge' to help them navigate to the right products and services that are relevant for them.

- Growing social networks: The concept of _crowd clout' is gaining significance as consumers realise that their collective networks are enabling them to demand improved products and services from companies.

In the last few years, several small players take advantage of these trends and create new categories, e.g., cold pressed juices, food tech startups such as Zomato, Ayurveda and natural product players such as Patanjali and specialist eTailers such as Greendust. These new entrants are challenging the dominance and growth of leading market players. Market leaders are taking cognisance of this changing environment and trying to bring their companies out of their comfort zones to capitalise on these opportunities with agility. This report aims to look at some key aspects that are pertinent for the Indian consumer.

Indian consumers are changing at a pace far greater than that foreseen by most people. This has been the result of several drivers, whose impact has strengthened exponentially over the years. These include:

1. Changing incomes and demographic profiles of consumers: This has altered the structure and geographic location of demand.

2. Growing access to the internet and greatly increased use of smartphones: This has fundamentally altered what, where and how consumers buy.

3. Growing health and environmental consciousness: These are now important determinants of the choices consumers make while buying.

4. Technological innovation: This has made possible products and experiences that could only be imagined (or not even imagined!) earlier.

5. Rising complexity of decision-making for consumers: This is the direct outcome of the rapid growth over the years in the number of product choices offered to consumers

The growing access to the internet and greatly increased use of smart phones has played an important role in how consumers buy, where they buy and when they buy. India has witnessed a dramatic growth in the number of mobile phone users in the recent past. Equally impressive has been the increase in internet access. Although mobiles allow us to stay connected, it is the convergence of internet access and smartphones that has resulted in tectonic shifts in consumer awareness, outlook and behaviour. Smartphones have been rapidly transformed from being just hand-held telecommunications devices to being a window to the world and are now a means of expressing one's opinion and individuality. It's also become the new retail store front.

Figure 2.1 & 2.2

Internet users and their penetration in India

	2014	2016	2018
Users	226.3 mn	321.8 mn	411.1 mn
Penetration (% of mobile users)	18.3%	25.4%	31.7%

Source: eMarketer, July 2015; Individuals of any age who use the internet from any location via any device at least once a month

Smartphone users and their penetration in India

	2014	2016	2018
Users	123.3 mn	204.1 mn	279.2 mn
Penetration (% of mobile users)	21.2%	29.8%	36.0%

Source- eMarketer, July 2015

Today, businesses are using technology in almost every sphere. However, most people view technology as a back-end support or at best an enabling platform. Consequently, most business managers have not devoted their time to gaining even a basic appreciation of the ways in which emerging technology can solve some of their customers'problems. This mind-set is about to change. With the market cap of new age companies such as Amazon, Alibaba, Google (Alphabet) and Facebook, to name a few, having surpassed a significant number of large traditional players, the importance of the new role played by technology in disrupting long-held business models is now being acknowledged. Technology can help businesses serve customers in a manner that were unimaginable before. From mobility, analytics, 3D printing, the Internet of Things, artificial intelligence to machine learning, technology is bringing about revolutionary changes in creation, delivery and consumption of products.

Figure 2.3 Things connected to the Internet (worldwide)
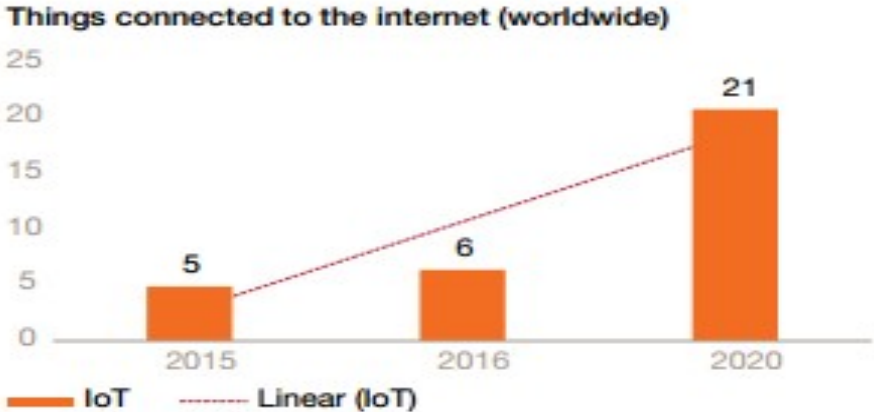
Source: Gartner, numbers are in billion

Where consumers buy, what they buy, how they buy and how they pay is changing fast. Online shopping, which was earlier considered as just another fad by most traditional players, has emerged as a strong channel that is becoming the preferred option of more and

more consumers. Online retail is expected to grow at over 60%, although on a small base. PwC's survey over the last few years indicates a significant growth in the percentage of respondents who shop online on a daily or weekly basis. In the Online segment, the greatest increase has been seen in purchases made by consumers using smartphones or mobiles. As illustrated in the graph below, the frequency of daily, weekly and monthly purchases has increased significantly in 2015 from 2013.

Figure 2.4 Frequency of purchase made using smart or mobile phones in India
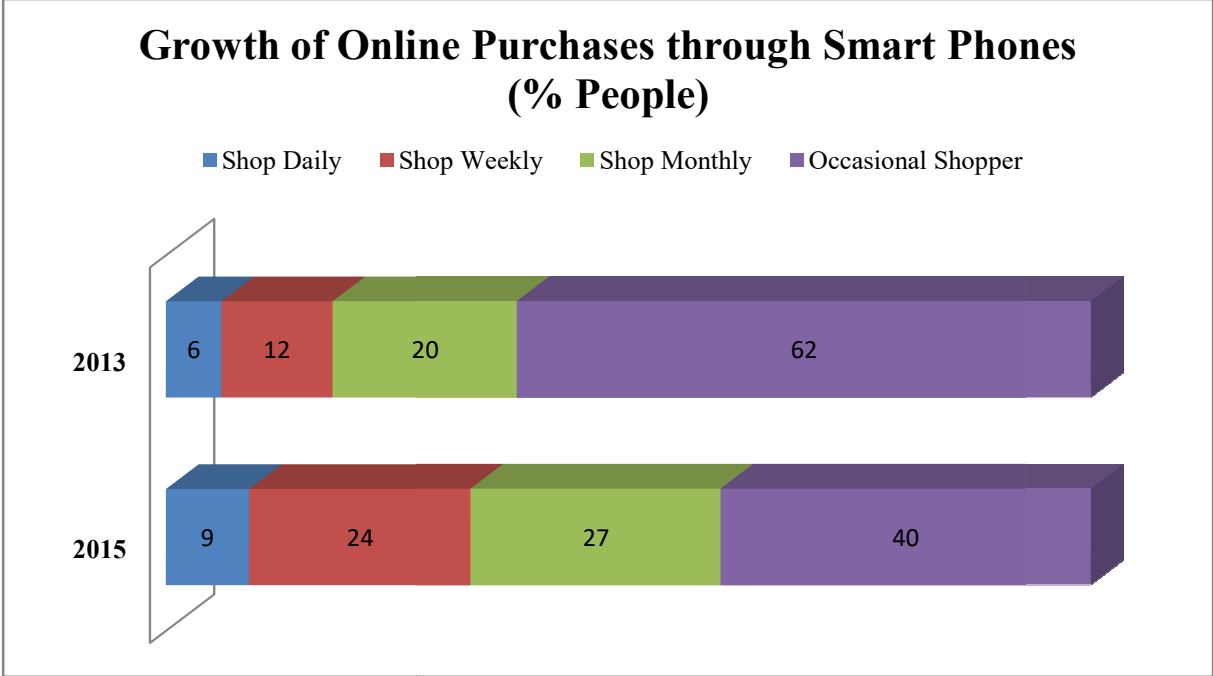
Source: PwC Total Retail 2015 survey

From extolling to trolling, online social media has placed power in the hands of the consumer. This is the new _Power of One'. Consumers have found that they can drive massive change by simply associating with like-minded people. _Crowd clout' is helping them demand and get what they want. They can _up-vote' or _down-vote' a product with just a click.

Good or bad experiences go viral in no time at all. And connecting with people for feedback has become really easy. This empowers consumers to make better and informed choices

and reject bad ones. For businesses, this can either propel or dispel their propositions very quickly.

Chart 2.5 What are shoppers using social media for?

Millenials (age: 18–35 years)

	To keep up with latest trends	Receiving offers	Associating with brands/retailers	Viewing ads	Writing reviews	Reading reviews	Option to purchase products via social media
Men	42%	58%	35%	55%	50%	66%	30%
Women	53%	61%	40%	57%	46%	67%	36%

Gen X (age: 35–55 years)

	To keep up with latest trends	Receiving offers	Associating with brands/retailers	Viewing ads	Writing reviews	Reading reviews	Option to purchase products via social media
Men	36%	53%	33%	55%	46%	68%	28%
Women	47%	62%	44%	57%	41%	62%	34%

Source: PwCs Total Retail 2015 survey

Consumers are also gaining control over those they let into their interconnected world. They are increasing their use of filtering mechanisms to create a ‗closed loop society', where connectivity is limited to the contacts they allow in. Such filtering mechanisms include spam filters, permission-based marketing, usage of mobiles as primary phones, and caller IDs and sites where consumers can reject'unwanted contacts. Implications: Leverage social networks. Build them. Manage them. And do so proactively and speedily. (Source:PWC, 2016) Some of the notable reviews of literatures are summarized:

Researcher & Title	Methodology Used	Findings
McKechnie, Sally Winklhofer, Heidi Ennew, Christine *(Applying the Technology Acceptance Model to Online Retailing of Financial Services)* Published in International Journal of Retail & Distribution Management March 2006	1. Technology Acceptance Model (TAM) 2. Focus on the extent of use rather adoption & non-adoption	Telephone interviews with 300 UK consumers revealed that the application of this model is helpful but additional links need to be included. The key drivers of extent of use are past experience with the Internet as a purchasing channel and attitudinal aspects, i.e. positive emotions towards the Internet. 1. 2. Consumers with computer access from home, who have gained experience from purchasing non-FS on the Internet and who rate themselves as opinion leaders on FS tend to find this channel easy to use, which, jointly with perceived usefulness, leads to a positive attitude toward this distribution channel.
Eroglu, S.A, Machleit, K.A, Davis, L.M *(Atmospheric qualities of online retailing A conceptual model and implications)* Published in Journal of Business Research 54 (2001) Page 177–184	1. A Stimulus -Organism– Response (S–O–R) framework is used as the basis of the model .	1. Atmospheric responsiveness is the second moderator that is proposed to affect the S–O relationship in the online retailing context. 2. The highly involved shoppers are likely to pursue central cognitive processes, which will enable them to interpret the stimulus cues in order to form product attitudes and purchase decisions. Hence, low relevance content of the stimulus might clash with shoppers' propensity to use central processing, thus resulting in negative affect and negative attitude toward the online shopping process.
Lohse, G.L., Bellman, S. and Johnson, E.J. (2000) *(Consumer buying behavior on the Internet: Findings from panel data.)* Published in the Journal of Interactive Marketing, 14 (1). pp. 15-29.	1. Panel Data Analysis	1. There was no significant difference between respondents and non-respondents in either the percentage of panelists that chose to buy online or mean annual online expenditures. This is important since these are the two primary dependent measures in the panel. 2. There were no difference between respondents and non-respondents

Researcher & Title	Methodology Used	Findings
Lars Perner (2010) (Consumer Behaviour: The Psychology of Marketing)	1. Split Cable Technology (Ad. Preferences) 2. Scanner Data Analysis (Frequency of Buying) 3. Psychological Measures	1. Consumers are more alert and pay attention to the ads during surfing of channels. 2. Brand of interest plays an important role. It is also observed that grocery items experienced more loyalty than electronic items. 3. Tiny cameras were put and study was made on the level of attention during an ad. It was found that consumers are more interested in addition of new line of products rather than the existing ones.
Bashar, A. & Wasiq, M. (2009) (E-Satisfaction & E-Loyalty Of Consumers Shopping Online)	1. Empirical Analysis	1. There is a very strong association between the emotional state and e-satisfaction. 2. Private sector employees are more used to of online services as compared to Government employees. 3. Past experience and e-satisfaction is a dominant driver for online retailing rather than security threats.
Oliver (1999) (Consumers' Loyalty)	1. Observation	1. Loyalty can be seen as driving force consumers to resist changes in brands and this despite the situations encountered purchasing & consumption.
Allagui & Temessek (2005) (Consumer Loyalty)	1. Likert's Scale	1. The theoretical foundation of Loyalty to an online service provider is similar to that of Traditional Loyalty.
Taylor & Hunter (2003) (E-Loyalty & Its Factors)	1. Empirical Analysis	1. Loyalty with a web-merchant is often captured by the intensions of the fidelity through past experiences.
Lohse and Spiller (1998)	1. Web Based Application	3. if the Ecommerce web site can provide the information about their customer services, location of the office, contact telephone number, and a help button on the web site, customers could also increase their trustworthiness as they can feel that the online retailer is truly exist.

CHAPTER - III

RESEARCH METHODOLOGY

CHAPTER - III

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The present research starts with the problem definition, and in this case, it refers to a detailed understanding of how Online Retail is influencing purchase decision process of the Consumers in the state of Goa.

Specifically, the following topics were addressed using a series of probing research questions:

- To understand the consumers standpoint with respect to usage online Retail and choice of internet as the particular medium – motivation, drivers.

- To analyze the behavior of consumers towards decision making process with respect to the emergence of online retail.

- To create knowledge about how online retailing can be adopted within different organizational cultures and make suggestions on the elements of a social media plan for their brands.

To achieve the objectives of the research, the analysis is further divided into two parts as, Inferential Statistics and Descriptive statistics. In the event of demography & usage, inferential statistics can throw light in a better manner. Here the basic thrust is to find out answer to some basic objectives such as:

- Relationship between the demographical condition of the buyer and his usage of e-Retailing.

- Relationship between the choice of e-Commerce site and demography of buyer

On the other hand, inferential statistics can answer research objectives with regard to

purchase decision process in a better manner and these are:

- Gender-wise Distribution of impact of e-Retailing on purchase decision process

- Marital Status wise Distribution of impact of e-Retailing on purchase process

- Age-wise Distribution of impact of e-Retailing on purchase process

- Occupation-wise Distribution of impact of e-Retailing on purchase process

- Income-wise Distribution of impact of e-Retailing on purchase process

- Education-wise Distribution of impact of e-Retailing on purchase procedure

While inferential statistics gives precise answer to some relationships such as Income-wise distribution of impact of e-Retailing on purchase process, without descriptive analysis the picture of consumer behaviour on e-Retailing cannot be completed. Descriptive analysis gives answer to queries such as:

- Distribution of items purchased on E-Retailing

- Choice of E-Retailing Platform

- Favorite Device for E-Retailing

- Primary Motive on shopping at online platforms

- Tenure of E-Retailing Platform

Based on Vedic philosophy (Gummesson, 2002) has presented knowledge, as a blend of three interacting elements: the process of knowing (methodology), the knower (the researcher) and the known (the result)" [1] . This chapter provides the "process of knowing" or the research methodology under which this thesis was conducted.

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[1] *As Cited by* (Grant, 2003) *in his Ph.D Thesis "A Study of Customer Service, Customer Satisfaction and Service Quality in the Logistics Function of the UK Food Processing Industries" to the University of Edinburgh*

This chapter has made an attempt to define the research methods used in conducting the study. This explains how the necessary data and information to address the research objectives and questions was collected, presented and analyzed. An attempt has also been made to justify the reasons of selecting specific research design, research instruments, data sources, data collection techniques, data presentation techniques and analytical techniques used in this research.

3.2 OBJECTIVES OF THE STUDY

The primary aim of the present study is to ascertain how emergence of e-Retailing is influencing in purchase decision making process of the social media users in the state of "Goa". There has been a visible change in the perception and attitude of several consumers making the present study even more interesting and challenging. Theoretically speaking, the online model of retailing has some fundamental differences as compared to traditional retailing, which has pushed forward it in the current scenario. The study is divided into two broader aspect, the first aspect being the gathering of information regarding the current online retailing scenario in the nation in general and in the state of Goa in particular in conformity with the Exploratory Research Model followed by investigating the consumer bahaviour and the factors affecting to it specifically in the online platform by following the deductive theories in line with the Experimental Research Model. The following are the objectives along with the sub-objectives of the present research:

1. **To identify and understand the E-Retailing Scenario of India in general and Goa in particular.**

   ❑ *The popular goods and services being preferred by the consumers*

   ❑ *Study the market shares of e-retailing service providers and the various mergers and acquisition happened in the period of study.*

2. *To find the Factors influencing Consumer Buying Behaviour and its impact on Online Retailing in particular*

 ◻ *To find out the economic and non-economic factor that leads to a set of buying behaviour on online platform.*

 ◻ *To analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers.*

3. **To know the Consumer behaviour on Internet Platforms**

 ◻ *Perception on Banking and Non- Banking Services*

 ◻ *Perception on Security Issues*

 ◻ *Perception on Access of such services (App / Desktop)*

 ◻ *Perception on Payment of Transactions (COD/Net Banking/ Credit or Debit Card)*

 ◻ *The volume of Transaction done*

 ◻ *Frequency of E-retailing transactions*

 ◻ *Loyalty of a consumer on a particular domain*

 ◻ *Level of satisfaction on Logistics & Delivery front*

4. **To assess the potential of e-retailing in general and Goa in particular**

 ◻ *Potential of E-retailing till year 2025*

 ◻ *Section of the product or services more likely to be demanded.*

3.3 HYPOTHESIS FORMULATION

Hypothesis can be termed as a proposition or a set of proposition essentially containing an explanation for the occurrence of some specified group of phenomenon either asserted

merely as a provisional conjecture to guide some investigation or accepted as highly probable in the light of established facts. According to Turney and Robb, "Hypotheses are projections of the possible outcome of the research and are not biased pre- statements of conclusions. They present a framework for the analysis of the problem in relation to plan of attack and indicate how the projected research must lead to one or another set of conclusions".

Thus, hypothesis is a tentative statement, the validity of which is yet to be tested. It is one of the principal instruments in research. The main use of hypothesis is to guide the research towards the correct path while suggesting new experiments and observations. Formulation of Hypothesis is among the most preliminary steps as it helps in addressing the research problems.

There is no hard and fast rule with regard to formulation of hypothesis. While Exploratory Research Models do not necessitate the hypothesis formulation, Experimental Model has a different set of beliefs. Again the coverage of the research has a very significant impact over the aspect of formulation of hypotheses. For a study of the entire population or the universe, hypothesis formulation is not necessary as the study has covered all the elements present there on, while for a sample survey, it becomes an absolute necessity to establish the statistical relations between the phenomenon under study so as to prove statistically the results and extending the result in the process of generalizing for the study population.

The hypotheses are tested on the basis of available information to draw conclusions to establish relationship between two variables, "Online Retail" and "Consumer Behaviour".

Strength of hypothesis depends on many aspects such as, how clear and precise it is, capability of being tested, its ability to establish relationship between variables, simplicity of

the hypothesis, its consistency with most known facts etc. Hypothesis are broadly of two types : Directional Hypothesis and Non-directional hypothesis.

For the purpose of this research study, Null Hypothesis has been formulated; a Null hypothesis is non-directional which states that no relationship exists between two variables under this study. In this research study, the researcher has attempted to find out if "Online Retail" has an impact and effect on "Consumer Behaviour in India (primarily in Goa).

STUDY HYPOTHESES:

The study hypotheses are classified as per their corresponding objectives. Following are the objective wise formulation of hypotheses:

1ST OBJECTIVE OF THE STUDY:

To Identify and Understand the E-Retailing Scenario of India in General and Goa in Particular.

- ◼ *The popular goods and services being preferred by the consumers*
- ◼ *Study the market shares of e-retailing service providers and the various mergers and acquisition happened in the period of study.*

Variables Selected:

1. **Independent Variable:**
   - ☐ Mergers and Acquisition in Online Retailing
   - ☐ Demand of Certain Products

2. **Dependent Variables:**
   - ☐ Products on offer by the Online Retail Partners
   - ☐ Popularity of a Domain
   - ☐ Market Share

Hypothesis 1:

H_0 : E-Retail does not have an impact on the Indian Retail Customers

H_1 : E-Retailing has an overall impact on Indian Retail Sector

Hypothesis 2:

H_0 : There are no specific product in demand particularly in Online Retailing

H_1 : There are particularly some specific products in demand on the online platform

Hypothesis 3:

H_0 : Mergers and Acquisitions in E-Retail does not lead to greater market efficiency

H_1 : Mergers and Acquisitions in E-Retail has contributed to Greater market

    Efficiency

Sample:

Website Usage Statistics of 10 major Online Retailing Service Providers, including Merchandise, Apparel, Electronics, Food Chains, Real Estate, Buy-Sell-Rent Services, kids merchandise, Ticketing service providers, etc. The domains are: 1. Flipkart, 2. Amazon, 3. Snapdeal, 4. Firstcry, 5. Magicbrics, 6. Zomato , 7. Quikr, 8. Goibibo, 9. IRCTC and 10. Swiggy.

Methodology (Statistical Analysis):

1. Ratio Analysis

2. Descriptive Analysis

3. Time Series Analysis

4. Correlation Analysis

5. Simple Regression Analysis

Study Period:

The period of study is limited to 2010 till 2019 or the Inception of the company till 2019, whichever is less. In the case of the company incorporated prior to 2010, the data has been scaled down proportionately and overall percentage will be compared by converting the data into an equal scale.

2nd OBJECTIVE OF THE STUDY:

To know the Consumer behaviour on Internet Platforms

- ❑ *Perception on Security Issues*
- ❑ *Perception on Access of such services (App / Desktop)*
- ❑ *Perception on Payment of Transactions (COD/Net Banking/ Credit or Debit Card)*
- ❑ *The volume of Transaction done*
- ❑ *Frequency of E-retailing transactions*
- ❑ *Loyalty of a consumer on a particular domain*
- ❑ *Level of satisfaction on Logistics & Delivery front*

Primary Hypothesis:

H_0 **:** There is absolutely no difference in the buying Behaviour of Consumers in
   Online Retailing

H_1 **:** There is a difference of Consumer Buying Behaviour in online Retail as
   compared to the Traditional Retailing.

Supporting Hypotheses:

Hypothesis 1:

H_0 : Security of the payment do not have an impact on Online Buying Behaviour

H_1 : Security of Payment has an important impact on the Online Buying Behaviour

Hypothesis 2:

H_0 : There is no difference in the mode of access of E-Retailing Websites irrespective
    of App or Desktop Websites

H_1 : There is a significant relation in terms of access of the E-Retailing Websites
    through App or Desktop.

Hypothesis 3:

H_0 : There is no preferred payment option in the E-Retailing

H_1 : There is/are preferred payment options used by E-Retail Consumers.

Hypothesis 4:

H_0 : An online Customer is not loyal to a particular domain or a service provider

H_1 : An Online Consumer remains loyal to a particular online Retailer.

Hypothesis 5:

H_0 : Logistics and delivery does not play an important role in the execution of online
    sales

H_1 : Logistics and delivery plays an important role in online retailing.

Methodology:

1. Ratio Analysis

2. Percentages

3. Correlation Analysis

4. Regression Analysis

5. Likert Scale for Qualitative Data (Loyalty & Satisfaction)

6. Chi Square Analysis (Hypotheses Testing)

Sample:

Primary data through structured questionnaires will be taken across all the 12 talukas in Goa proportionately as per the population of the concerned taluka. The sampling method chosen is Stratified Random Sampling, the strata being the gender and the age group primarily and the secondary strata being the type of employer a person working under and the family dynamics. Primarily the sample size is selected as 1000 across all the talukas and a quota will be fixed according to the population distribution of each Taluka.

OBJECTIVE # 3:

To find the Factors influencing Consumer Buying Behaviour and its impact particularly in online retailing in particular

☐ *To find out the economic and non-economic factor that leads to a set of buying behaviour on online platform.*

☐ *To analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers.*

■ *Assessment of efficiency of the online service providers in terms of product standards, delivery standards and delivery standard taking into consideration the logistics partner from a Consumer Perspective*

Hypothesis 1:

H_0 : Economic Factors Does not have a big role to play in the online retailing

H_1 : Economic Factors have a huge role to play in the execution of online retailing.

Economic Factors:

1. Income of the Consumers

2. Nature of Employment

3. Type of the Emloyer

4. Offers and Discounts

5. Combo Offers

Hypothesis 2:

H_0 : Non- Economic Factors Does not play a big role in the online retailing

H_1 : Non-Economic Factors play an important role in E-Retailing

Non-Economic Factors:

1. Level of Education

2. Family Size

3. Place of Residence (Urban/Rural)

4. Age of the Respondents

5. Satisfaction in terms of Secured Payment Gateways and logistics

6. Website Designing

7. Customer Servicing Experiences

Methodology:

1. Factor Analysis

2. Correlation Analysis

3. Multiple Regression Analysis

4. Standard Deviation to measure the symmetry of the respondents' distribution

5. Chi Square Analysis for Hypothesis Testing

OBJECTIVE # 4

5. **To assess the potential of e-retailing in general and Goa in particular**

   ◘ *Potential of E-retailing for next 10 years (i.e from 2015 to 2025)*

   ◘ *Section of the product or services more likely to be demanded.*

Methodology:

☐ Time Series Analysis

☐ Factor Analysis

☐ Mean & Standard Deviation in Predicting a preferred section of product

☐ Percentage and Averages for overall Predictions

3.4 VARIABLES USED FOR THE STUDY

A concept which can take different quantitative values is known as a variable. In research, this term refers to the measurable characteristics, qualities, traits or attributes of a particular individual or object or situation being studied. The term variable can be used while conducting, reading or using results of qualitative or quantitative research. Examining variables is helpful approach for understanding the research process. These are

essentially the building blocks of all studies and they are critical to research outcomes. Few of these variables in the context of this study are discussed below.

As far as the degree of dependability is concerned, these variables are broadly classified into two heads as Independent and dependent variables. Dependent Variable represents the outcomes of interest and is affected by independent Variable (or predictor), which is antecedent to the dependent variable. Research questions are the determining factor to investigate whether variables are independent or dependent.

Demographic variables like Age of the Respondents, Gender, Marital Status, Occupation, Family size, Income level, Family Size etc. are extensively studied in this study and are considered as Independent Variables, while the indicators which are helping the business acumen using online retail namely, Consumer Preference, Arriving at a Purchase Decision, Factors affecting online purchases, type of information sought, viz Information search, problem recognition etc are studied as Dependent Variables and the relationship thereon is studied.

3.5 LOGIC OF SAMPLE SELECTION

Samples are the representatives of the Universe (Gupta, 1969). Samples are vital for the study of a population parameter in a small scale. Samples, being the representative of the universe, carry the same traits and give a direction in predicting the behaviour or result, which can statistically justify the validity of the result even in the event of extension to the entire population or the universe. The success and accuracy of the study is largely dependent on the adequacy and reliability of the samples chosen[2]. Therefore choosing the sampling is of prime importance while conducting a study.

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[2] *Ibid (Gupta, 1969)*

For the study "An Analysis of Factors Influencing Consumer Behaviour: A Case of e-Retailing in Goa", the state of Goa is chosen and restricted to the geographical and territorial boundary of the state. A stratified random sampling was chosen, the strata being the talukas in the state of Goa. The state Goa has two districts, namely North and South Goa having six taluka each in a district dividing the entire state into 12 talukas, which are considered as geographical strata for the study purpose. Further, responses are recorded on the basis of simple random technique the residents of these strata (Taluka). In order to ensure the availability of adequate data, convenient sampling was also used in the second phase of data collection. Initially a sample of 1000 respondents was aimed for the study purpose.

Justification: There is no rule for selecting adequate number of sample for a study. When it comes to a qualitative study rather than a quantitative one, the selection of an adequate sample even gets tougher. The only criteria involved is to map those representative of the population, which to the judgment of the researcher are sufficient o cover the population. According to (Israel, 1992), if the population is homogeneous, then merely 0.2% of the population can constitute a valid sample. However, he also suggested that, if at any point the population exceeds 1,00,000 at 5% precision level, then a sample of 400 is sufficient enough to conduct a study. Here, a sample of 1000 is selected to cover the adequate number of respondents and a safe boundary has been constructed to get at least the requisite responses in case of non-compliance by some of the respondents. The sample size of 1000 was also selected to cut down on the aspects of cost and time to make the study more crisp and relevant.

3.6 COLLECTION OF DATA

Both Primary and Secondary data were used for the study purpose. Secondary data was used mainly to understand the current trends and the growth of online retail in general and Goa in particular. Various reports published by Central and state Governments along with journals, periodicals, articles and various websites were reviewed and studied inorder to have a greater understanding about the said phenomenon. To have a deeper understanding of consumer behaviour in the form of arriving at a purchase decisions and buying behaviour, primary data was used to record and analyze the responses from the respondents.

Structured questionnaire was prepared to record such responses. The questionnaire had to undergone a validity test, for which chronbach alpha is used. A pilot study was conducted in Dharbandora taluka in order to establish the validity of the questionnaire and to ensure the sufficiency of the data. After justifying the validity of the questionnaire, it is further circulated to the respondents belonging to various localities through trained enumerators. In the second phase, the questionnaire was mailed to some selective respondents in order to record their valuable responses.

A total of 1000 respondents have been selected for the interview and collection of data. In the first phase, 327 respondents were recorded to have given their inputs while in 2nd phase; further 212 respondents registered their opinion, making a total of 539 responses. After further scrutiny and cross checking, another 60 responses were found to be inadequate and hence not used for the analysis of the study, making a total sample of 479 responses in total across the entire state of Goa. As per (Israel, 1992),

3.7 METHODOLOGY

A research requires proper methodology to analyze the data collected thereon for further interpretation. The suitability of the methodology leads to more reliable and accurate results capable of being generalized for the entire population. Therefore, research methodology plays the most vital role in research and when it comes to social sciences, it becomes crucial. Research design is a plan or structure for an investigation or a list of specifications and procedure for conducting and controlling a research project (Heppner, 1992). In other words, it can be enumerated as a master plan that indicates the plans and strategies for conducting a search. A research design typically serves as a master plan of the methods and procedures that must be used to collect and analyze data needed by the researcher to interpret the result thereof and in arriving at a particular decision. The research design is a deliberately planned arrangement of conditions for the analysis and collection of data in a manner that aims to combine relevance to research purpose with the economy in procedure (Selltiz, Jahoda, Deutsch and Cook (1965:50) cited in Mbithi wa Kivilu, 2003). According to Mouton and Marais (1996) cited in Mbithi wa Kvilu, 2003, the aim of a research design is to plan and structure a given research project in such a manner that the eventual validity of the research findings is maximized.

In order to find an insight about the first objective, mostly secondary data were used. For the purpose of collection of secondary data, various Government reports were studied along with journals and periodicals from time to time. Various websites were also browsed between the study period to keep an eye on the latest development in the online retailing sector. In order to have a crisp analysis, tools like percentage, average, range, mean variation and standard variation were used to have clarity on the findings.

The second objective deals with the consumer behaviour at online platforms. In order to study the complex consumer behaviour on online retail domains, it is further sub divided into various domains like perception, Payment Methodology used, safety in payment and loyalty to a particular domain. In order to study this complex consumer behavior, primarily likert scale was used to quantify the qualitative data to bring it to the same platform of comparison. Further one on one personal interviews were scheduled with the respondents for understanding the concerns in a detailed manner. Correlation Analysis (Simple & Multiple) is used along with regression analysis to find the cause and effect relationship between various phenomenon. Simple arithmetic tools like percentage, Averages, Mean and Standard deviations are used to have an in-depth understanding about the data sets.

The third objective is concerned with the idea of finding the factors that are influential to consumer decision making process and to what degree and extent it is affecting the online business in particular. These factors are again classified broadly under two heads, namely economic and non economic factors, which potentially has the power to influence a consumer, especially on online platforms. Nature of Employment, type and nature of Employment, promotional offers or discounts are categorized under the heading of Economic factors, while Level of Education, Family Size, Place of Residence (Urban/Rural), Age of the Respondents, Satisfaction in terms of Secured Payment Gateways and logistics, Website Designing, Customer Servicing Experiences are some of the non economic factors chosen for the study. Tools like factor Analysis, Trend Analysis, Simple and multiple regression models are used to analyze the degree of impact these factors stress upon consumer decision making and ultimate buying experiences.

The forth and the ultimate objective is to find the potential of e-retailing for the coming five years in general and Goa in particular. In this, the study will focus on the popular goods and services are in demand and whether it is likely to hold its demand in future times to come or not. Trend analysis and Exploratory and Confirmatory factor analysis were extensively used along with percentage, averages, mean and standard deviation to have an accurate prediction.

Data Analysis Technique:
The whole analysis can be broadly divided into two major heads in terms of techniques of data analysis, viz. inferential statistics (inductive analysis) and descriptive statistics. The data collected were further analyzed with various descriptive statistics tools like regression, correlation, etc as mentioned above.

Analytical induction is an research approach to the analysis of data in which the explanations of phenomena is taken place universally by pursuing the collection of data until there is consistency with hypothetical explanation of phenomena (Brymann & Bell, 2007). Inductive analysis moves from specific observations to broader generalizations and theories unlike the deductive analysis, where findings are further narrowed down to find any causal relationship. This form of analysis is also popularly called as "bottom up" approach.

Justification: Inductive research approach is suitable for such researches where the parameters are not really predefined and there is always a further scope to find out any other phenomenon affecting the research. Inductive research allows a researcher to be flexible enough to work out on various constructs without sticking to a particular mode of operation. It does not restricts the researcher with a rigid construct, rather allows him to explore alternative explanations to understand a certain phenomenon, especially at ground level.

3.8 CHAPTER SCHEME

The research work has been divided into 8 chapters. First Chapter deals with the introduction, covering the fundamental aspects of retailing and consumer buying preference with a special reference to online retail. This chapter provides a guiding light upon the concept of online retail and the buying preferences thereon, associated with the internet usage and the gradual process of the sector so far.

The second chapter is totally dedicated towards the review of literature, where existing literature comprising online buying behaviour, perception of online shopping, security, loyalty and antecedents and precedence of online retailing and the corresponding behaviour of the consumers are extensively reviewed to gain an insight about the phenomenon. Existing literatures in form of Articles, Research papers in peer reviewed journals, Periodicals, Magazines, Books and other unpublished materials were taken into account while understanding the concept at global level to further narrowing it down to a small state like Goa.

After carefully undergoing the work done by various researchers in different geographical territories and situations and further scrutinizing, the third chapter was planned to include the research methodology. After the literature review, it was evident to find a proper methodology, which would be capable of processing such data having the least short comings by learning the limitation of past researches. Here in this chapter, the detailed research methodology is discussed along with the justifications. This chapter happens to be the bleu print on which the entire research is based on.

Fourth Chapter comprises of tabulation of the field data and arrangement of the data available out of the primary survey. This chapter presents the processed data from the survey in a tabulated manner where similar attributes were grouped into appropriate heads

to understand the data for further interpretation. This chapter contains the various numerical attributes that were obtained from the select sample and are presented in a systematic manner for further processing of data.

Fifth Chapter is titled as "Consumer Behaviour on Internet Platforms" which enlists the various findings of the ongoing research along with descriptive observations thereon. The chapter contains the findings through testing of hypothesis to statistically prove a certain phenomenon for generalization onto the entire population of homogeneous attributes. This chapter has dealt with the personal factors like perceptions, beliefs, etc of consumers towards the online retailing and the resultant effect on their buying behaviour on online platforms.

The sixth chapter talks about the factors affecting online retailing, where we have identified two broad factors as Economic and Non-economic factors. Various sub factors have been identified both under economic and non economic factors and factor analysis (Both exploratory and Confirmatory) have been run to identify their effects on online buying behaviour.

The seventh chapter, being the last one, talks about the summary of findings and conclusions. This chapter deals with the listing of predominant findings summarized in a crisp manner along with the suggestions and recommendations for further improvement in the online retail sector. This chapter also deals with the limitation of the current research and the scope of further research for upcoming researchers along with the conclusions followed by bibliography and various other exhibits and glossaries to support the existing research and to assist new researchers.

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CHAPTER - IV

SOCIO-ECONOMIC PROFILES OF ONLINE CONSUMERS IN GOA

CHAPTER – IV

SOCIO-ECONOMIC PROFILES OF ONLINE CONSUMERS IN GOA

4.1 INTRODUCTION

This chapter is typically divided into two broad sections. The first sections deals with the demographic profiles of the sample respondents while the other section talks about the analysis of the data received from the respondents. The samples were chosen across the state of Goa which is subdivided into two districts having six talukas each. Respondents were picked from each taluka (taluka being the strata) making sure that each part of the state of Goa is participating in the process of Survey. While taking the survey, we came across various demographic indicators, which highlight the importance of influencing the process of decision making. Gender, Age group, Level of Education, Caste, Religion, Place of residence, family size etc. have a huge impact especially when it comes to make and execute a purchase decision. Therefore studying the demographic components and their impact on purchase decision making is of prime importance.

4.2 DATA TABULATION ON THE BASIS OF DEMOGRAPHY

The survey was conducted across all the talukasin Goa, covering various male and female respondents of different age groups, income level, social status, educational qualifications and so on. Following are some of the key demographical indicators which are included in the study.

TABLE NO – 4.1
Respondents' Turnout Report

Total Sample Size Selected	Questionnaire Distributed	Response Received	Response Fit for Research Use
1000	922	493	479
Percentage	92.2 (92.2)	49.3 (53.5)	47.9 (97.2)

Source: Primary Data;Figure in the brackets shows the percentage with the immediate preceding column

Table 4.1 exhibits the data related to the samples interviewed. Initially the sample was selected as 1000 respondents as it was revealed that if the population becomes more than 1,00,000 then a sample size of 400 or more is adequate at 5% level of precision (Israel, 1992). Therefore, 1000 respondents were primarily chosen considering a fair degree of rejection rate will invariably give more than 400 responses. These 1000 respondents were chosen across all the talukas of Goa, primarily on the basis of stratified random sampling in the first phase, where the strata being the Taluka and sampling was done randomly within the strata itself. Upon non availability of some respondents and other operational difficulties, the sampling technique was switched to convenient sampling method to record valuable responses of certain respondents as per the personal judgment and jurisdiction of the researcher.

Out of 1000 respondents, finally the questionnaire could be distributed to 922 respondents, securing a decent 92.2% distribution rate. Out of those 922 respondents, 493 responses were finally received after a continuous follow up action standing at 53.5% of the respondents given the questionnaire and overall 49.3% of the sample population. Out of those 493 responses, 479 were actually taken into consideration, as the other responses were found to be not matching with the corresponding cross questions, thus data could not be validated. Out of the responses received, nearly 97% responses were found usable for the purpose of research and overall, 47.9% of the people were recorded to have presented their views on the current study.

TABLE NO 4.2

District Wise Distribution of Respondents

District		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	North Goa	248	51.8	51.8	51.8
	South Goa	231	48.2	48.2	100.0
	Total	**479**	**100.0**	**100.0**	-

Source: Primary Data

The respondents were evenly distributed across both the districts in Goa. North Goa has 248 respondents (51.8%) while South Goa District was recorded 231 responses (48.2%). The respondents were chosen through stratified Random Sampling in the first phase of the data collection and later on chose on the basis of convenient sampling. An attempt was made to have a parity of the responses collected from both the districts to avoid sample fluctuations.

TABLE NO 4.3

Taluka Wise Distribution of Respondents

Taluka	N	%	C.P
Bardez	42	8.8	8.8
Bicholim	50	10.4	19.2
Pernem	27	5.6	24.8
Sattari	37	7.7	32.6
Tiswadi	40	8.4	40.9
Ponda	52	10.9	51.8
Murmagao	37	7.7	59.5
Salcette	40	8.4	67.8
Sanguem	33	6.9	74.7
Quepem	34	7.1	81.8
Canacona	38	7.9	89.8
Dharbandora	49	10.2	100.0
Total	**479**	**100.0**	**-**

Taluka Wise Distribution of Respondents

Source: Primary Data   *(Fig. 4.1: Taluka wise Distribution of Respondents)*

The above table shows the Taluka wise data of responses received. Bicholim, Ponda and Dharbandora Taluka recorded the highest responses of above 10% mark. All other talukas recorded a decent 7-9% rate of respondents' turnout ratio. The respondents were evenly distributed taluka wise across the state too and there were no serious fluctuation in collecting of samples.

TABLE NO. 4.4

Classification of Respondents on the Basis of Gender

Gender	No of Respondents	Percentage	Cumulative Percentage
Male	236	49.27	49.27
Female	243	50.73	100.00
Total	**479**	**100.00**	**100.00**

Source: Primary Data (Collected by the Researcher)

The collected data reveals that the research has a sample size of 479 respondents spread across all the twelve talukas in the state of Goa. Out of the 479recorded responses, 236 are from male respondents while 243 responses were recorded from female respondents. As far as the study is concerned, 50.73% of the sample consists of female respondents while 49.27% of responses are recorded as male respondents, which is evenly poised. Almost equal numbers of male and female respondents were chosen across various age group and ethnicity.

TABLE NO 4.5

Cross-Tabulation of Taluka Wise Gender Distribution

Descriptions		Bardez	Bicholim	Pernem	Sattari	Tiswadi	Canacona	Murmagao	Salcette	Sanguem	Quepem	Ponda	Dharbandora	Total
GENDER	Male	17	31	11	18	26	31	7	25	20	12	24	15	**237**
	Female	25	19	16	19	14	21	30	15	13	22	14	34	**242**
Total		42	50	27	37	40	52	37	40	33	34	38	49	**479**

Source: Primary Data

TABLE NO 4.6

Classification of Respondents on the basis of Age Group They Belong

Age Group	Male		Female		Total	
	N	%	N	%	N	%
Upto 20	25	05.22	46	09.60	071	14.82
21-30	68	14.20	70	14.61	138	28.81
31-45	61	12.73	67	13.99	128	26.72
46-59	57	11.90	44	09.19	101	21.09
60 and Above	25	05.22	16	03.34	041	08.56
Total	**236**	**49.27**	**243**	**50.73**	**479**	**100.00**

Source: Compiled from the Primary Data

Cross Referencing Table

Initial Cluster Centers			Iteration History[a]		
	Cluster		Iteration	Change in Cluster Centers	
	1	2		1	2
Gender	1.00	2.00	1	2.445	2.617
Taluka	12.00	1.00	2	.000	.000

a. Convergence achieved due to no or small change in cluster centers. The maximum absolute coordinate change for any center is .000. The current iteration is 2. The minimum distance between initial centers is 11.045.

Final Cluster Centers			Number of Cases in each Cluster (Male/Female)		
	Cluster		Cluster	1	231.0
	1	2		2	248.0
Gender	1.55	1.46	Valid		479.0
Taluka	9.62	3.56	Missing		0.0
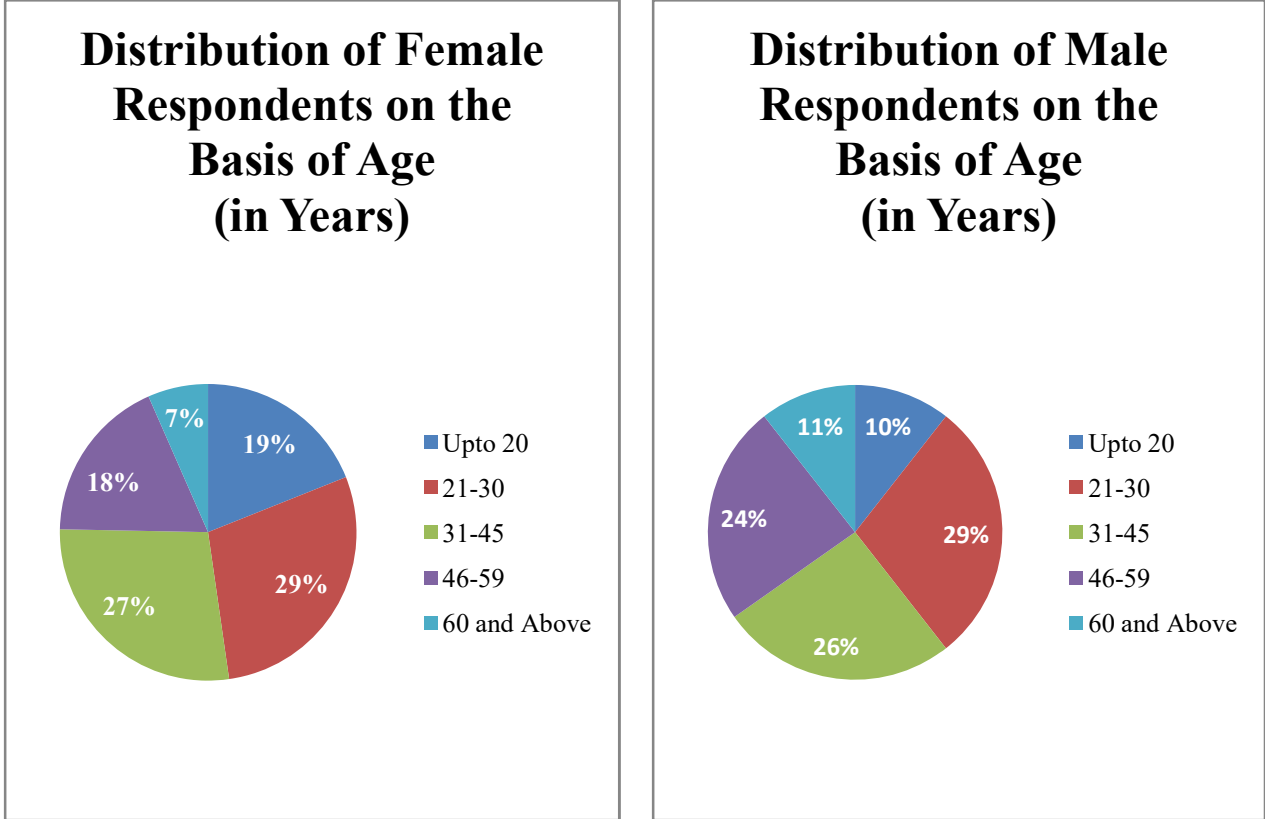
(Fig 4.2: Distribution of Male and Female Respondents on the Basis of Age)

The above table depicts the composition of population on the basis of age group they belong to. This is an important demographic indicator showing the degree of variability in the sample population which has a potential to influence the buying behaviour, especially at online platforms. Overall male and female population is evenly distributed while category wise data is also depicted thereon. Younger population belonging to less than 30 years of age constitute almost half the population (both male and female) while least responses are received from the age group of 60and above, understandably due to reasons like unable to cope up with technological issues, lack of knowledge or payment related issues, etc.

TABLE 4.7

Case Processing Summary

Variable Descriptions	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Gender	479	100.0%	0	0.0%	479	100.0%
Age	479	100.0%	0	0.0%	479	100.0%
District	479	100.0%	0	0.0%	479	100.0%
Taluka	479	100.0%	0	0.0%	479	100.0%
Religion	479	100.0%	0	0.0%	479	100.0%
Class	370	77.2%	109	22.8%	479	100.0%
Education (Self)	475	99.2%	4	0.8%	479	100.0%
Kind of Education	470	98.1%	9	1.9%	479	100.0%
MaritalStatus	473	98.7%	6	1.3%	479	100.0%
Education (Spouse)*	261	54.5%	218	45.5%	479	100.0%
Family Member	479	100.0%	0	0.0%	479	100.0%
Occupation	479	100.0%	0	0.0%	479	100.0%
Monthly Income	479	100.0%	0	0.0%	479	100.0%
Residencial Zone	479	100.0%	0	0.0%	479	100.0%
Internet Access	479	100.0%	0	0.0%	479	100.0%
Frequency of Shopping	479	100.0%	0	0.0%	479	100.0%
BrowsingPreference	479	100.0%	0	0.0%	479	100.0%
Proffered Transactions	479	100.0%	0	0.0%	479	100.0%
Proffered website	479	100.0%	0	0.0%	479	100.0%

*Source: Primary Data Analysis   * Includes only married and separated Respondents*

Table no 4.4 clearly indicates the case processing summary of the respondents participated in the study. The selected responses participated to the maximum extent and expressed their opinion almost in all the variable subfield. In the case of Social class, the recorded participation was 370 out of 479 (77.2%) and 109 respondents did not mention the social class they belong from. 475 out of 479 people have given their education details which is 99.2% of the sample population. Education of the spouse has received 261 entries, as it is the case with only married or divorced respondents while unmarried respondents are out of its purview. All these cases reports that there were a great deal of participation from the respondents and the extent of participation were fairly high.

Classification of Respondents on the Basis of Religion and Social Class

Religion → / Class ↓	Hinduism		Islamism		Christianity		Buddhism		Jainism		Sikhism		Total (Row)	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
SC	54	11.27	09	01.88	17	03.55	00	00.00	00	00.00	00	00.00	80	16.70
ST	42	08.77	04	00.84	25	05.22	00	00.00	00	00.00	00	00.00	74	14.82
OBC	26	05.43	29	06.05	23	04.80	00	00.00	02	00.42	01	00.21	81	16.91
Gen	59	12.32	23	04.80	35	07.31	00	00.00	03	00.63	01	00.21	121	25.26
SEBC	06	01.25	03	00.63	06	01.25	01	00.21	00	00.00	01	00.21	17	3.55
DNS	00	00.00	25	05.22	60	12.53	00	00.00	14	02.92	10	02.09	109	22.76
Total (Col.)	187	39.04	93	19.42	166	34.66	01	00.21	19	03.97	13	02.71	479	(100%)

Source: Compilation of Primary Data

The study comprises the sample respondents from different religious groups. 39 percent of the respondents belong to Hinduism while almost 35% practice Christianity. 19.42% people are from Islamic background while Sikh and Jains are 2.71% and .97% respectively. We could find only one person belonging to Buddhist ideology. Likewise, almost 17% respondents belong to Schedule castes category while almost 15% are Scheduled tribes. 17% of the sample population belongs to Other Backward Castes category while 25% of the total sample belongs to General caste. 109 respondents (22.76%) did not mention their social class though they mentioned about their religion. 3.5% respondents reported that they belong to socially and Economically Backward Castes.

TABLE NO 4.9

Classification of Respondents on the basis of Marital Status

Descriptions	Married		Unmarried		Divorced / Separated		Not Responded		Total
	N	%	N	%	N	%	N	%	N
Male	129	26.93	96	20.04	09	1.88	02	0.42	236
Female	125	26.10	103	21.50	11	2.30	04	0.84	243
Total	254	53.03	199	41.54	20	4.18	6	1.25	479

Source: Primary Data

The Data revealed that out of the total sample, 254 respondents are married while 199 respondents belong to unmarried class. Out of married population, the distribution of male and female married respondents (26.93% and 26.10% respectively) are even and same is the case with unmarried group as well. A total of 6 respondents (2male and 4 female) did not respond to the question related to their marital status.

TABLE NO 4.10

Classification of Respondents on the basis of Education

Description	Male		Female		Total	
	N	%	N	%	N	%
Primary	2	0.42	3	0.63	5	1.04
Upper Primary	4	0.84	4	0.84	8	1.67
High School	29	6.05	39	8.14	68	14.20
Intermediate	51	10.65	84	17.54	135	28.18
Graduate	97	20.25	84	17.54	181	37.79
Post Graduate	37	7.72	20	4.18	57	11.90
Doctorate	12	2.51	4	0.84	16	3.34
Post Doctorate	3	0.63	2	0.42	5	1.04
Not Responded	1	0.21	3	0.63	4	0.84
Total	236	49.27	243	50.73	479	100.00

Source: Primary Data

The data shows the classification of respondents on the basis of their level of education. Out of total male respondents of 236, one fifth of them are graduates while 10.65% male respondents could only attended till the intermediate level of education. Similarly with the female respondents an equal number (84) of respondents belong to the education group of intermediate

and graduation consisting of 17.54% each of total sample. A total of 11.90% sample population have done their post graduations while 1.04% and 0.84% of the respondents have gone to a level of Doctorate and Post Doctoral education, representing the variations in the level of education of the sample population. Illiterate respondents are deliberately ignored due to their lack of knowledge about the networking and computers and their non-participation in the online shopping processes.

Gender Wise Comparison of Education Level of the Respondents

	Primary	Upper Primary	High School	Inter	Graduate	Post Graduate	Doctorate	Post Doctorate	Not Responded
Male	2	4	29	51	97	37	12	3	1
Female	3	4	39	84	84	20	4	2	3
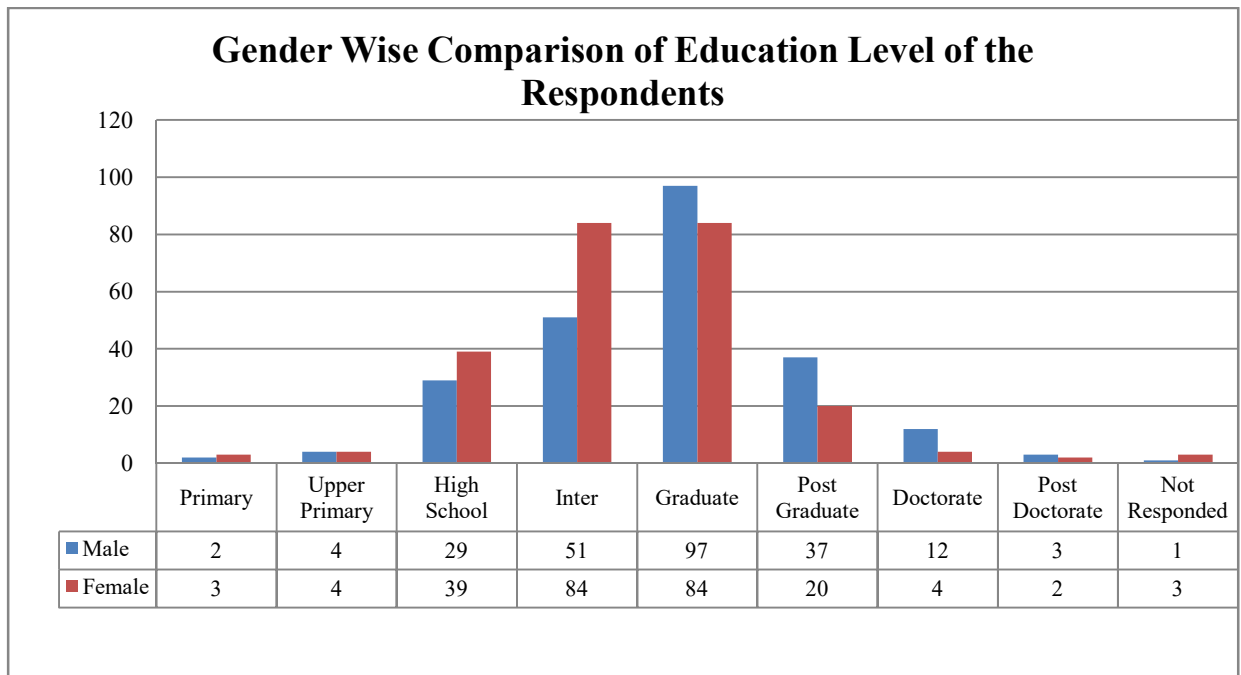
(Fig 4.3: Gender Wise Comparison of Education Level of the Respondents)

As per the sample data, both male and female respondents are evenly poised in terms of the education they received. During the interviews, it was found that almost female respondents are at par with their male counterparts in terms of their educational qualifications. Few younger respondents are currently pursuing their graduation and thus listed in the intermediate level. There were few respondents belonged to the class of Doctorate and Post Doctorate level while

most of them belong to the category of Graduates. This data confirms that the response, what we received is genuine considering the education level of the sample population.
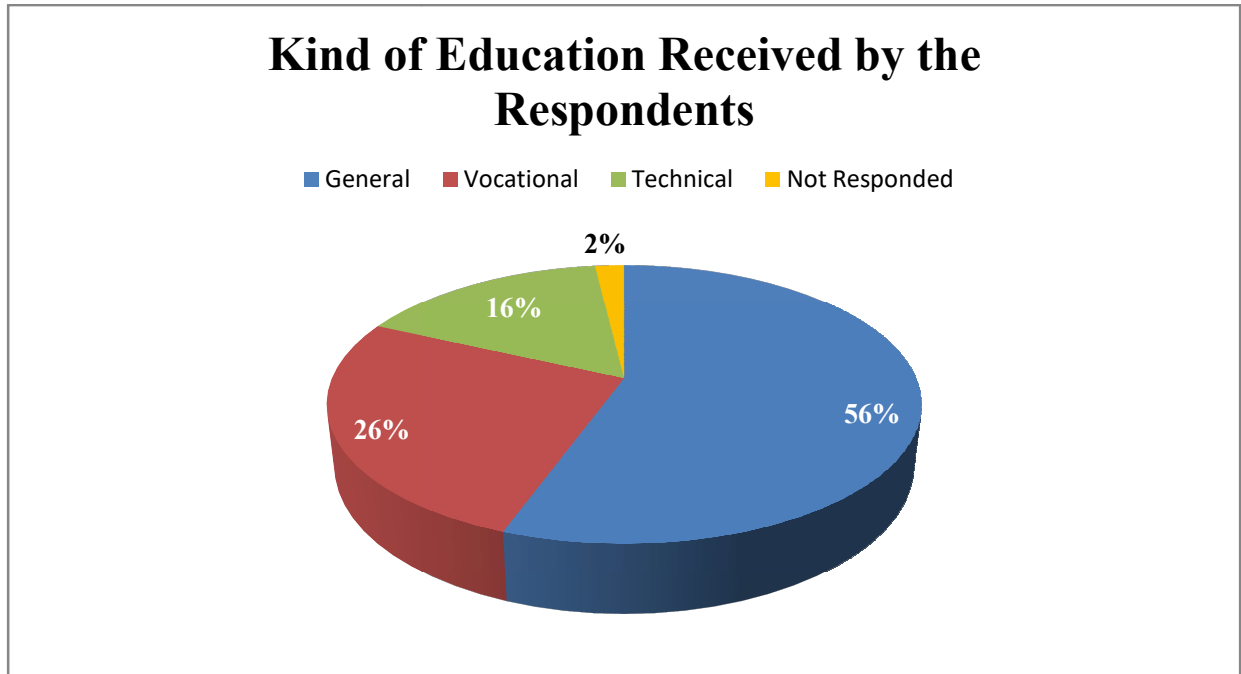
(Fig 4.4: Kind of Education Received by the Respondents)

Out of the total respondents of 479, 4 of them did not respond about their educational qualification, where another 5 respondents remained silent about the kind of education they received, making a total of 9 responses where the data pertaining to kind of education received could not be procured. A total of 266 respondents received general education, while 126 of them opted for vocational streams. There were 78 respondents who claimed to have received technical education during their study.

Descriptive Statistics of the Sample Data

Descriptive Statistics	Gender	Age	Dist	Taluka	Religion	S. CLASS	Edu (Self)	Edu (Kind)	Marital Stat
N	479	479	479	479	479	479	479	479	479
Mean	1.51	28.78	1.48	6.48	-	-	5.56	1.61	1.51
Range	1.00	4.00	1.00	11.00	5.00	4.00	7.00	5.00	2.00
SD	0.50	1.18	0.50	3.52	1.22	1.22	1.15	0.80	0.58
Variance	0.25	1.40	0.25	12.39	1.50	1.49	1.33	0.64	0.34
Kurtosis	-2.01	-0.87	-2.00	-1.20	1.13	-1.27	0.69	1.38	-0.57
Skewness	-0.03	0.17	0.06	0.03	1.06	-0.13	-0.02	1.16	0.64

Source: Compiled from the Primary Data

The total numbers of respondents (N) were 479. There were only male and female population was selected and no third gender respondents were found during the investigation. Male Respondents are marked as 1, while Female were numbered 2. The mean of Gender shows 1.51, suggesting that the distribution of male of female are even (as it is near to 1.5, the average) and the female population is marginally higher. The Average Age of the respondents were found to be 28.78 years which tends to 29 years of age. The mean of Districts were found to be 1.48 stating that the selection of respondents from each district were even (tends to 1.5) as North Goa was valued as 1 while South was valued 2. In this case, South Goa population is marginally ahead. There were a total of 12 taluka and were named from 1to 12. The mean of 6.48 indicated that even the distribution of taluka wise responses are even as the average is near to 6 and there is a small skewness experienced towards the taluka of South Goa as the average is little ahead of the ideal mean of 6. Talking about the religion, there were a total of 5 religions selected for the purpose of study, while there were hardly any Jain or Sikh respondents found. Therefore, considering the mean of Religion does not make sense as it was not uniformly found. The same was the case for social class of the respondents too.

Following is the distribution of Consumers on the basis of their family size:
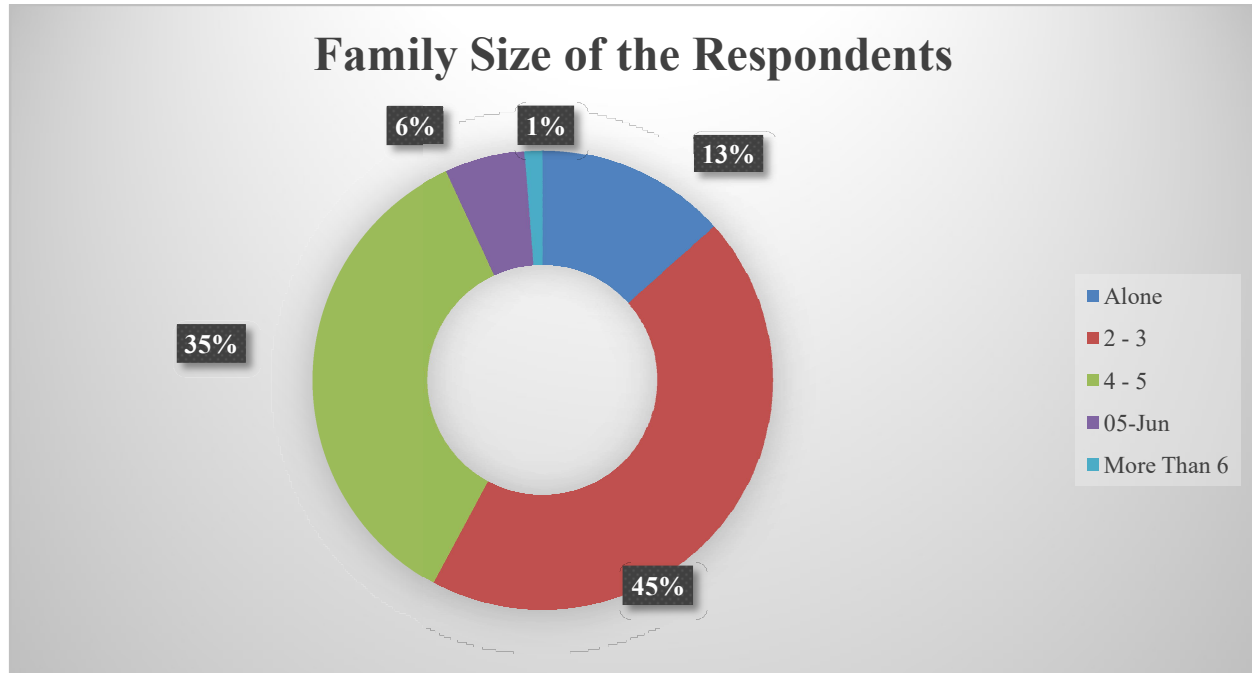
(Fig. 4.4: Distribution of Respondents on the basis of Family Size)

As per the primary data, 45% of the population has a family size of 2 to 3 members while 13% claimed that they are alone living in Goa for some job or study purposes. A decent share of population of around 35% reported to have a family size of 4 to 5 members in their family. Only one percent of the sample population revealed that they have a family of more than 6 people residing in the same house together.

TABLE NO- 4.12

Occupation and Income of the Respondents

Occupation			Monthly Income (in INR)		
Description	N	%	Income	N	%
Self Employed	73	15.24	0-10000	199	41.54
Government Servant	129	26.93	10001-30000	150	31.32
Private Servant	94	19.62	30001-50,000	84	17.54
Business	73	15.24	50001-100000	34	7.10
others	110	22.96	More than 100000	12	2.51
Total	**479**	**100.00**	**Total**	**479**	**100.00**

Source: Primary Data

As far as the occupation of the respondents are concerned, bulk of them belong to the class of Government employment having a share of almost 27% of the sample population. 73 people out of 479 found to have self employed consisting a decent share of 15%. Near to 20% people said to have been employed in Private Sector while almost 23% of the sample population is either unemployed, or from some creative background or belonging to the students' community.

Similarly, most of the respondents (41.5%) belong to the category of income group of below Rs. 10,000 a month. Understandably, this group also comprises students and other apprentices who are still on training. A decent share of 31% people found to have placed in the income group of 30,000 or less while only few (2.5%) respondents reported their monthly income exceeding the threshold of Rs. 1,00,000.

Respondents' Area of Residence

	Rural	Suburban	Urban
Female	61	112	70
Male	73	97	66

■ Male   ■ Female

(Fig 4.5: Respondents' Area of Residence)

The above figure shows the comparative analysis of distribution of respondents on the basis of their area of residence. A total of 134 people (27.97%) were interviewed from the rural area out

of which, female count was 61 while the male counterparts were found to be 73. Most of the population belonged to the suburban or semi-urban class where the total number was found to be 209 carrying a whopping 43.63% of the sample population where the majority were the women with a total count of 112 as compared to male having a total of only 97. 136 of them belonged to the urban class of population where the distribution between male and female were even with a count of 66 and 70 respectively.

TABLE NO- 4.13

Consumers' Preferences of Accessing Internet

Access Mode	First Preference (Most Frequent)		Overall (Multiple Responses)	
	N	%	N	%
Mobile Data	174	36.33	221	46.14
Land Line	34	7.10	36	7.52
Broad Band	74	15.45	85	17.75
Public Wi-fi	90	18.79	195	40.71
Office Network	79	16.49	122	25.47
Borrowed Hotspot	19	3.97	98	20.46
Others	09	1.88	17	3.55

Source: Primary Data

As per the data, it was found that most of the online retail consumers prefer to use their personal mobile data pack for their shopping purposes. Upon asking open ended question on the reason for using mobile data pack, it was revealed that the usage of personal mobile data gives autonomy to the consumers of doing shoping virtually everywhere and on the go. Some respondents also revealed that mobile data is a preferable mode of access, as it keeps your search results and your payment details safe and secure. Most of the respondents agreed that the usage of greater degree of mobile data pack is the result of internet revolution and reduced tariffs for internet from cellular companies. The next best mode of accessing internet was found to be the usage of public wi-fi installed in Government Offices and other public utility centres like

Airports, Bus stops and Railway station. It was revealed that mostly the younger generation of respondents and those having trouble in getting mobile networks prefer to access the internet with public wi-fi. A separate class of respondents who usually come to such place for their personal reasons like boarding a train or a flight tries to access the internet, and at times does shopping as a part of killing time and to save the expenses of mobile data or to retain the daily data limit.

<table>
<tr><td colspan="3" align="center">TABLE NO- 4.14

Frequency of Visiting Online Shopping

Sites / Shopping Online</td></tr>
<tr><td>Frequency</td><td>N</td><td>%</td></tr>
<tr><td>Twice Weekly</td><td>52</td><td>10.86</td></tr>
<tr><td>Twice Monthly</td><td>205</td><td>42.80</td></tr>
<tr><td>Twice Quarterly</td><td>93</td><td>19.42</td></tr>
<tr><td>Twice Yearly</td><td>82</td><td>17.12</td></tr>
<tr><td>Occasional</td><td>47</td><td>9.81</td></tr>
<tr><td>Total</td><td>479</td><td>100.00</td></tr>
</table>

Source: Primary Data

Frequency of Online Shopping/ Visiting Online Shopping Websites

■ Twice Weekly ■ Twice Monthly ■ Twice Quarterly
■ Twice Yearly ■ Occasional
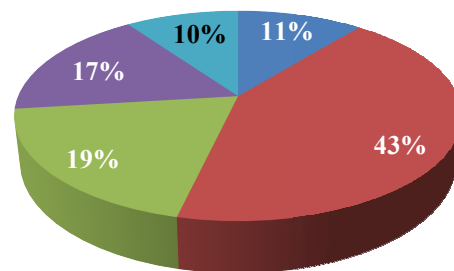
(Fig. 4.6: Frequency of online Shopping)

It has been revealed that the consumers of Goa are very enthusiastic about their online shopping practices. There were a decent number of people who reported that they visit the online shopping website at least twice a week and do frequent purchases. Majority (nearly 43%) of the respondents agreed that they either visit or do purchases from these websites at least twice a month. Some of them also agreed that they visit such websites to compare the prices and to know more about the product feature also. Most of the respondents prone to use such online shopping sites opined that the visit of such website often lead to a purchase decision as the difference of

price was the big driver for the same. There were only 45 respondents, comprising 9.81% of the sample population reported to have visited such sites or have done shopping online occasionally. These occasional shoppers are mostly consisting of age group beyond 45 years and there were hardly any young respondent found to have place himself into this group of Occasional visitor of such online shopping websites.

TABLE NO- 4.15

Mode of Access to Online Shopping Sites

Mode of Access to Online Shopping Sites	MALE		FEMALE		TOTAL	
	N	%	N	%	N	%
Mobile App	53	11.06	90	18.79	143	29.85
Desktop	95	19.83	70	14.61	165	34.45
Both App & desktop	77	16.08	61	12.73	138	28.81
Take help of Somebody	11	2.30	22	4.59	33	06.89
Total	**236**	**49.27**	**243**	**50.73**	**479**	**100.00**

Source: Primary Data

The above table shows the distribution of respondents on the basis of their preferred mode of access to online shopping sites. As per the data, most of the respondents preferred to visit the online shopping sites through the use of their desktop computer over mobile applications. Upon investigating the reason thereof, it was revealed that, most of the respondents preferred to visit the online shopping website on their desktop over their smart phones, as it gives them ease on access and navigation. Some also opined that in case of comparison of certain products, desktop proves handy over mobile phones. Some also reported that the view of the website in desktop mode is more vivid and user friendly as the product can be viewed better. Despite of having various signup bonuses and certain offers on applications, yet the desktop website is preferred by the online shoppers. Next best alternative of accessing shopping sites is using the mobile

applications through smart-phones. There were a total of 33 respondents comprising 6.89% of sample population reported to have taken the help of their kids and near relatives while ordering products online.

TABLE 4.16

Response on Usage of Online Shopping sites / Social Media Since.. (Time Frame)

Using Since		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 6 months	039	8.14	8.14	8.14
	6 months - 1 Year	027	5.64	5.64	13.78
	1-2 Years	069	14.41	14.41	28.18
	2-4 Years	157	32.78	32.78	60.96
	> 4 Years	187	39.04	39.04	100.00
	Total	**479**	**100.00**	**100.00**	-

Source: Compiled by Researcher on the basis of Primary Data

After analyzing the data, it was revealed that most of the respondents are experienced users of online shopping sites and they also are active on social media. Almost 33% respondents agreed that they are using such online shopping sites since two to four years, while 39% of the responses suggested that it is being used for a period of more than four years from now. This suggests that the people of Goa are well versed with the usage of online retailing sites and are using since a reasonable time to have included for the study.

There were only 8% respondents who revealed that they have recently started transacting online and 5.6% suggested that they also are relatively new and are trading for not more than a year. Total 13.78% of respondents are considered to be relatively new users of online shopping site, considering a time frame of less than a year. Rest 86% of the crowd has enough exposure to such online shopping sites and social media and are considered as active users having spent for more than a yearstime in dealing with such online shopping sites.

TABLE NO- 4.17

Shopping Preference of the Consumers

Preferred Goods / Services Online	1st Preference		2nd Preference		3rd Preference	
	N	%	N	%	N	%
Apparels	46	9.60	112	23.38	24	5.01
Travel & Leisure	144	30.06	109	22.76	86	17.95
Electronics	126	26.30	95	19.83	112	23.38
Consumer Durables	5	1.04	75	15.66	59	12.32
Books & e-Books	12	2.51	13	2.71	29	6.05
Eatables	11	2.30	19	3.97	32	6.68
Services	22	4.59	12	2.51	31	6.47
Recharges	45	9.39	38	7.93	45	9.39
Trending Goods	43	8.98	6	1.25	26	5.43
Not Responded	25	5.22	0	0.00	35	7.31
Total	**479**	**100.00**	**479**	**100.00**	**479**	**100.00**

Source: Primary Data Compilation.

When it comes to shopping preferences, most of the respondents have more than one aspect to choose. Therefore, questionnaire was designed to have clarity on the preference or order of their choice and their overall response if they need to select any one item over the available option. Most of the respondents preferred to do an online purchasing for the purpose of Travel and Leisure followed by purchasing of electronic gadgets or equipments. Consumers preferred to book airlines and railway tickets along with hotel and other leisure bookings on online platform rather that opting physical booking. Upon asking, it was revealed that booking online brings lots of convenience and freedom of selecting the preferred choice of seats or rooms, as the cae may be and also has various offers too from time to time to make things even more easier and attractive. Next best usage on online purchase is recharge of mobile phones, D2H, Internet Card and others. Almost 10% respondents said to have preferred to do a recharge during their first preference of shopping online.

During the second preference, most of the responses were received in favour of buying apparels and clothing related items followed by travel and Leisure bookings and purchases of electronics respectively. Upon asking the third preference, it was revealed that purchasing of electronics was still be best choice followed by bookings for travel and leisure and consumer durable products. The next best preferred item on online platform is to have trending goods in the market.

TABLE NO- 4.18

Overall Shopping Preference of the Consumers

Description		Count	% of Sample
Preferred Goods and Services on Online Platform where respondents were allowed to chose multiple options (up to 3)	Apparels	063	13.15
	Travel & Leisure	293	61.17
	Electronics	178	37.16
	Consumer Durables	096	20.04
	Books & e-Books	054	11.27
	Eatables	088	18.37
	Services	078	16.28
	Recharges	204	42.59
	Trending Goods	033	06.89

Source: Compilation of Primary Data

While conducting the survey, it was revealed that most of the consumers prefer to purchase a travel ticket or do a hotel or other leisure bookings as it gives them option to chose their own preferred seat or type of rooms, as the case may be and they do not have to compromise on privacy of their bookings. The next most preferred transaction online was to do recharges of mobiles, data packs, D2h and other product, which is more easy and convenient with internet. Upon asking about the preference of recharging, it was found that the discounts and cash back from various third party wallets and payments banks are encouraging to recharge online rather that getting it done from an authorized person. 37% respondents preferred to shop electronic gadgets through online shopping sites while 20% opine that they won't mind buying consumer durables online.

TABLE NO 4.19

Consumers' Preferred e-Commerce Website(s) [1ˢᵗ Preference]

Website	Frequency	Percent	Cumulative Percent
Flipkart	94	19.62	19.62
Amazon	106	22.13	41.75
Snapdeal	18	3.76	45.51
First Cry	12	2.51	48.02
Bookmyshow	41	8.56	56.58
Redbus	21	4.38	60.96
Paytm mall	11	2.30	63.26
Goibibo	21	4.38	67.64
IRCTC	142	29.65	97.29
Others	13	2.71	100.00
Total	**479**	**100.00**	**-**

Source: Primary Data

There were multiple users who are prone to use more than one websites for their shopping needs. In order to know the order of preference of using such websites, the respondents were asked to rank the website and accordingly respond to their first, second and third preference of thewebsite they visit online for their various needs. As per the first preference of consumers, IRCTC website governed by Indian Railways Catering and Tourism Corporation tops the list where bulk of the consumers preferred to book their train journey tickets along with meal booking, bed roll bookings and retiring bookings in certain cases. Some respondents also suggested that IRCTC websites are being used by he government employees also for their flight and Railway bookings, as it is acceptable as per the government norms for reimbursement purposes. The war between flipkart and amazon.in can be clearly seen where most of the consumers (41.75% combined) marked one out of these as their favourite website for online shopping needs. Nearly 20% consumers chose flipkart over any other website while 22% consumers selected Amazon as their first choice. Upon asking the reason of chosing amazon over flipkart, the consumers reveal that the existence of Amazon pay method of payment makes it attractive to shop from Amazon, as it

contains cashback offers on loading of wallets and shopping of specific products, which reduces the overall payment burden. Further, it also has EMI facilities on Amazon Pay and the payment process is hassle free. When there are practically no difference in price offered by Amazon and Flipkart for the same product, most of the people tend to prefer Amazon for the same reason. Moreover, the delivery standard and periodic tracking of product and the centralized delivery solutions are proved to be marginally better for Amazon as compared to Flipkart. The next best shopping site is bookmyshow.com where 8.56% people preferred as their first choice which provides bookings for cinema and other events in a particular locality.

TABLE NO 4.20

Consumers' Preferred e-Commerce Website(s) [2nd Preference]

Website	Frequency	Percent	Cumulative Percent
Flipkart	78	16.28	16.28
Amazon	84	17.54	33.82
Snapdeal	21	4.38	38.20
First Cry	23	4.80	43.01
Bookmyshow	64	13.36	56.37
Redbus	33	6.89	63.26
Paytm mall	9	1.88	65.14
Goibibo	37	7.72	72.86
IRCTC	102	21.29	94.15
Others	28	5.85	100.00
Total	**479**	**100.00**	**-**

Source: Primary Data

The second preference also somewhat happened to be like the first preference, where bulk of the responses are recorded for IRCTC website and there was a close contest between the e-commerce giant Amazon and Flipkart. Here, entertainment booking partner bookmyshow.com got a better and a considerable share of response amounting to 13.4% as compared to its score of nearly 8% in the first preference list.

TABLE NO 4.21

Consumers' Preferred e-Commerce Website(s) [3rd Preference]

Website	Frequency	Percent	Cumulative Percent
Flipkart	26	5.43	5.43
Amazon	56	11.69	17.12
Snapdeal	52	10.86	27.97
First Cry	32	6.68	34.66
Bookmyshow	79	16.49	51.15
Redbus	53	11.06	62.21
Paytm mall	11	2.30	64.51
Goibibo	83	17.33	81.84
IRCTC	69	14.41	96.24
Others	18	3.76	100.00
Total	**479**	**100.00**	-

Source: Primary Data

As per the third preference of the consumers, Goibibo.com tops the chart with 17.3% of positive response followed by bookmyshow.com with 16.5% responses while redbus is favored by 11% of the population. Paytm mall is not preferred throughout by many clients while snapdeal scores a decent 10.86% favorable response during the third preference of the consumers.

TABLE NO 4.21

Consumers' Preferred e-Commerce Website(s) [Overall]

Website	1st Preference		2nd Preference		3rd Preference		Total	
	N	%	N	%	N	%	N	%
Flipkart	94	19.62	78	16.28	26	5.43	198	13.78
Amazon	106	22.13	84	17.54	56	11.69	246	17.12
Snapdeal	18	3.76	21	4.38	52	10.86	91	6.33
First Cry	12	2.51	23	4.80	32	6.68	67	4.66
Bookmyshow	41	8.56	64	13.36	79	16.49	184	12.80
Redbus	21	4.38	33	6.89	53	11.06	107	7.45
Paytm mall	11	2.30	9	1.88	11	2.30	31	2.16
Goibibo	21	4.38	37	7.72	83	17.33	141	9.81
IRCTC	142	29.65	102	21.29	69	14.41	313	21.78
Others	13	2.71	28	5.85	18	3.76	59	4.11
Total	**479**	**100.00**	**479**	**100.00**	**479**	**100.00**	**1437**	**100.00**

Source: Primary Data

Overall Response of Preferred e-Commerce Website

	Flipkart	Amazon	Snapdeal	First Cry	Book my show	Redbus	Paytm mall	Goibibo	IRCTC	Others
■ 1st Preference	94	106	18	12	41	21	11	21	142	13
■ 2nd Preference	78	84	21	23	64	33	9	37	102	28
■ 3rd Preference	26	56	52	32	79	53	11	83	69	18
■ Overall #	66	82	30	22	61	36	10	47	104	20

■ 1st Preference ■ 2nd Preference ■ 3rd Preference ■ Overall #
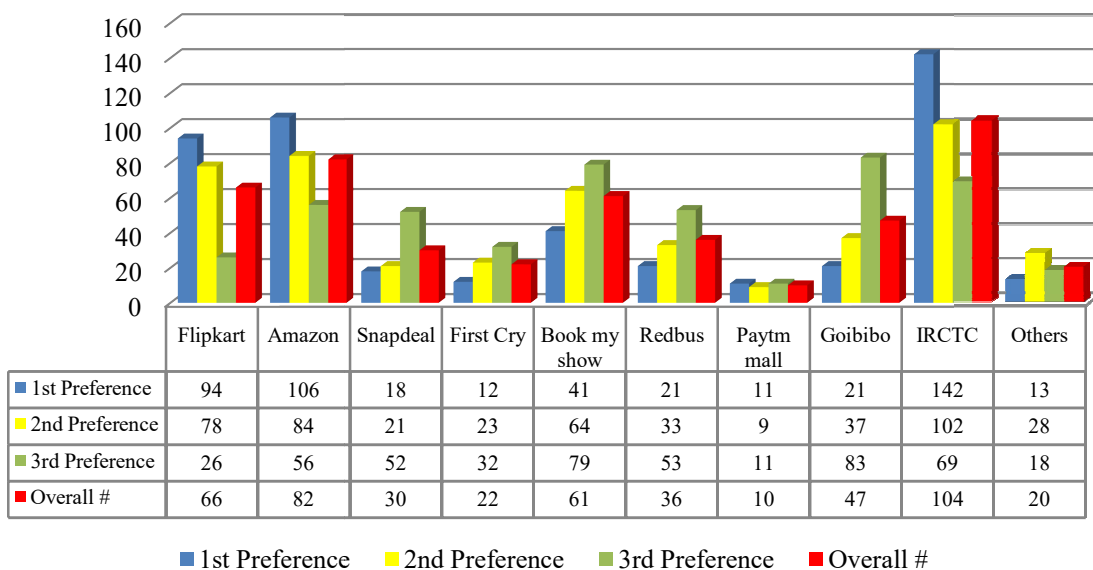
(Fig- 4.6: Overall Response of Preferred E-Commerce Websites[1])

By narrowing down the responses received from 1st, 2nd and 3rd preferences of the e-commerce websites, the overall response was found. As per table no 4.21, there were a total of 1437 responses, from which, 313 responses are in favor of IRCTC website making it the most popular website on public platform. 21.78% people responded that they prefer using IRCTC website for their railway ticketing needs along with retiring rooms and meal bookings. It was also revealed that the transparency of the online transaction along with prompt reversal of failed transaction and secured gateway of payments made it the first choice of the consumers. The second choice happens to be Amazon.in which gets more that 17% of the responses overall in either of the preference group followed by Flipkart.com with nearly 14% responses. Entertainment provider

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[1] *The Figures indicated in Overall Column of the figure is the average of all the three responses and is obtained by adding all the responses then dividing with three. [**Formula: (1st Pref + 2nd Pref + 3rd Pref) / 3].** In order to have uniformity in the data and equal comparison in same scale, the average was needed to be calculated.*

Book my show is doing exceptionally well considering the service it offers along with Goibibo.com and redbus.com respectively. Paytm mall has failed to catch the attraction of the consumer and despite of having promotions and other cash back offers, it has failed in catching the attention of the online buying community.

CHAPTER - V

CONSUMER BEHAVIOUR ON INTERNET PLATFORMS

CHAPTER – V
CONSUMER BEHAVIOUR ON ONLINE PLATFORMS

5.1 INTRODUCTION

Consumer behavior is a complex and dynamic aspect which keeps on changing from person to person, place to place and even from time to time. The consumer behavior cannot thought to be static and gets influenced with a lot of factors and attributes. Therefore, studying this complex behavior of consumer buying process has of prime importance. During the review of literature, it was found that different consumers of different region have shown different buying behavior. The study undertaken in different time period in the same region also suggested significant changes in the consumer buying behavior and purchase decision making. Therefore, an attempt has been made to study the consumer behavior pertaining to purchase decision making, factors of attraction towards making a purchase and their overall buying behavior, especially on online platforms and to find out deviations, if any between traditional and online shopping.

When we want to study the individual consumer's buying behavior online, we have to focus on several aspects of the buying process to have a complete picture of the same. The perception of buying, whether online buying is perceived to be economical or not, safety concerns of payments made, packaging of the product, quality, etc. plays an important part in arriving at a online purchasing decision. Therefore the objective was formulated to have a holistic idea about the consumer behavior, especially on the platform of internet to identify how they behave while closing a deal and their overall level of satisfaction.

5.2 OBJECTIVE

The primary objective of the study was to find out the consumer behavior of consumers dealing with purchasing of online products and services. In order to find out the results thereof, a detailed study had to be carried out in order to understand and know further about the various aspects of the online pursing process. Therefore, the study of understanding of consumer buying process on online platform has further sub divided into following heads to have more clarity and understanding of the overall study objective. The sub-objectives which need further understandings are categorized as follows:

1. *Perception on Security Issues*

2. *Access of online services (App / Desktop)*

3. *Perception on Payment of Transactions (COD/Net Banking/ Credit or Debit Card)*

4. *Frequency of E-retailing transactions*

5. *Loyalty of a consumer on a particular domain*

6. *Level of satisfaction on Logistics & Delivery front*

Through the study of the above mentioned factors, we can come to the real conclusion about the real consumer behavior shopping on online platforms. Therefore the primary survey was designed to have a clear response on the aspects mentioned above.

5.2.1 Objective:

To understand the consumer perception of security issues while doing online shopping.

H_0: There is no belief that online transactions exposes to threats and risks leading in

    Compromising with security

H_1: There exists a significant security risk while transacting online on the minds of consumers.

In order to know about the perception of the security issues, the respondents were interviewed and were asked to grade their response through a five point Likert scale. Following are the responses received:

TABLE NO - 5.1

Responses to the Question "Is Transacting Online Safe?"

Response		Male		Female		Total		Cumulative Percent
		N	%	N	%	N	%	
Valid	Strongly Disagree	7	1.46	29	6.05	36	7.52	7.52
	Disagree	33	6.89	40	8.35	73	15.24	15.24
	Neither Agree nor	82	17.12	50	10.44	132	27.56	27.56
	Agree	79	16.49	55	11.48	134	27.97	27.97
	Strongly Agree	68	14.20	36	7.52	104	21.71	21.71
	Total	269	56.16	210	43.84	479	100	100

Source: Compiled by Researcher on the basis of Primary Data

Regarding the security of online transactions, 7.5% of the population believed that it is highly risky and transacting online is not safe or it does not give a very safe feeling to them while transacting online. Upon asking, it was revealed that they are particularly feeling unsafe of sharing card or bank details. News and other rumors also plays an important role here where they are no longer trusting the secured encryption of payments as provided by the 3rd party e-commerce websites. 27.5% population are indifferent of their responses where they do not feel transacting online is either safe or unsafe. They suggested that it depends on the website and the company associated with it. They believed that any known websites or a popular one can be trusted upon where other service providers are to be looked upon, as it may be a case of online fraud too. Nearly 30% respondents agree that transacting online is fairly safe and if proper precautions are taken, becomes very convenient and secure. A great deal of responses strongly agrees to the safety of online transactions, where nearly 22% opined that it is highly secured

provided the website is correct and some safety checks are done beforehand while transacting online. Most of the young age respondents were found to have in this group, while most of the old and middle aged people formulated their group of disagreement regarding the safety of online transactions while responding to the question.

TABLE NO -5.2

Do You Perceive Lock Sign[1] is Important on the Website while Making Payment Online

Response		N	%	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	1.67	1.67	1.67
	Disagree	36	7.52	7.52	9.19
	Neither Agree nor Disagree	55	11.48	11.48	20.67
	Agree	144	30.06	30.06	50.73
	Strongly Agree	236	49.27	49.27	100.00
	Total	**479**	**100.00**	**100.00**	**-**

Source: Compiled by Researcher on the basis of Primary Data

While collecting the responses regarding the perception of that lock sign on the payment page of the website, a large number of consumers agree that it is important to have that lock sign for proceeding to payment. A total of 9.19% people opined that it hardly matter to see the lock sign while going ahead with the payment while 11.5% consumers stayed neutral on the matter indicating that either way, it is fine to transact. Almost 70% responses have come in favor of that secured sign what makes the online transaction safe and secure, out of which 49% of the consumer strongly agreed on the lock sign of encryption to initiate online payment while transacting with any e-commerce website.

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[1] *Lock sign, usually called as sign of secured payment gateway, often marked as Green Color usually placed on the left hand side of the address bar, where the address of the website is written or placed. This mark is the secured encryption model, which is believed to transmit payment in a secured gateway without sharing data to 3rd party source.*

TABLE NO -5.3

The websites give Satisfactory Solutions to the Failed Transactions

Response		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	41	8.56	8.87	8.87
	Disagree	62	12.94	13.42	22.29
	Neither Agree nor Disagree	163	34.03	35.28	57.58
	Agree	133	27.77	28.79	86.36
	Strongly Agree	63	13.15	13.64	100.00
	Not Responded	17	3.55	-	-
	Total	**479**	**100.00**	**100.00**	**-**

Source: Compiled by Researcher on the basis of Primary Data

In case of failed transaction, the consumers feel a bit more tensed as the amount has already been paid but the goods and services in the question are still not booked. This situation leads to more frustration and unnecessary block of funds. Websites usually take 24 hours to one week time to reconcile and then credit back to the account or card, as the case may be. There were cases of non refund of failed transactions which were the source of dissatisfaction for some customers. 8.5% of the respondents strongly criticized the refund mechanisms of the e-commerce websites and their banking partners. These 4 people were highly dissatisfied with the refund processes and expressed their disagreement on the satisfaction from the refund related matters.43% consumers were neutral and they confirmed that refund(s) were done but sometimes they had to undergo some painful exercise of enquiring with the service executives and others hassles. Nearly 42% of the respondents reported to be happy and satisfied with the refund processes, out of which 13% respondents expressed that they were extremely satisfied with the refund policy and the refund mechanisms of the e-commerce service providers. Upon enquiring, it was revealed that most of

the satisfied consumers are the regular user of IRCTC and Amazon websites and few of them were using bookmyshow and Flipkart as well.

TABLE NO -5.4

Having a Help/Contact Button Feels You More Secured

Response		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	1.46	1.46	1.46
	Disagree	12	2.51	2.51	3.97
	Neither Agree nor Disagree	47	9.81	9.81	13.78
	Agree	234	48.85	48.85	62.63
	Strongly Agree	179	37.37	37.37	100.00
	Total	**479**	**100.00**	**100.00**	**-**

Source: Compiled by Researcher on the basis of Primary Data

Apart from paying online, the responses are also taken regarding the consumer psychology towards buying a particular product or services online. In online platform, there is no physical setup and consumer is expected to transact in a virtual world. In such a situation, in order to handle queries or to clarify doubt, they may require taking the help of Company professionals or may need any contact address in way of telephone numbers or mail ID or may be a physical address to reach the institute in certain cases.

While collecting the responses, we found that baring only 4% people, rest of the population expect to have a contact tab or help button in the website of e-commerce service provider. This population includes people who are neutral and indifferent also (9.81%). More than 86% consumers are of the opinion that the website must have a help or contact button and the existence of such button creates a confidence among the buyer and concretes the purchasing decisions.

TABLE NO – 5.5

Reliability Statistics – Safety of Online Transaction

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.727	.729	3

Source: Compiled of Primary Data

TABLE NO – 5.6

Item-Total Statistics – Safety of Online Transactions

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Transacting online Feels Safe	5.65	2.818	.512	.276	.689
Give Importance to Lock Sign	5.65	2.769	.618	.384	.555
Satisfactory Solution to Failed Transactions	5.69	2.798	.704	.287	.669
Help Button Feels more Secured	5.74	3.120	.523	.296	.671

Source: Compiled on the basis of Primary Data

TABLE NO – 5.7

Guttman's Lambda Reliability – Safety of Transactions

Lambda	1	.485
	2	.729
	3	.727
	4	.605
	5	.733
	6	.648
	7	.608
	8	.723
N of Items		4

Source: Compiled by Researcher on the basis of Primary Data

TABLE NO – 5.8

Summary Item Statistics - Problem Recognition

		Mean	Min	Max	Range	Max / Min	Variance	N of Items
Inter- Item Correlations	Part 1	.506	.506	.506	.000	1.000	.000	2[a]
	Part 2	.000	1.798E+				.000	1[b]
	Both Part	.473	.386	.526	.140	1.361	.005	3

Source: Compiled by Researcher on the basis of Primary Data

[a.] *The items are: I feel safe after successful transaction & Delivery/ Availability of Help or service agent makes me feel safe.*

[b.] *The item is: Failed Transaction triggers me to try other websites*

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TABLE NO – 5.9
Split-Half Reliability – Safety of Transaction

Cronbach's Alpha	Part 1	Value	.555
		N of Items	2[a]
	Part 2	Value	.[b]
		N of Items	1
	Total N of Items		3
Correlation Between Forms			.618
Spearman-Brown Coefficient	Equal Length		.764
	Unequal Length		.781
Guttman Split-Half Coefficient			.702

Source: Compiled by Researcher on the basis of Primary Data

a. The items are: The items are: I feel safe after successful transaction & Delivery/ Availability of Help or service agent makes me feel safe.
b. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. The item is: Failed Transaction triggers me to try other websites

Interpretation: The reliability analysis on the "Safety of Transaction" values scale comprising of 4 items. Cronbach's Alpha (α) showed the questionnaire to reach acceptable reliability, α = 0.727. All items appeared worthy of retention, resulting in a decrease in the alpha if deleted. The researcher has also carried out the Guttman's Lambda Reliability, Split-half Reliability, Spearman- Brown Coefficient and Guttman's- Half Coefficient to measure reliability. Guttman's Lambda (λ-2) of 0.729 is more than the alpha value of 0.727; and the Spearman- Brown Coefficient of unequal length) of 0.781 and Guttman's- Half Coefficient of 0.702. thereby, establishing the reliability of the questionnaire measuring the aspects of Safety of online Transactions.

This proves that the questions that were asked to establish the relationship between the perceptions of safety of online transaction and the buying behaviour of online consumers are reliable and valid. In order to prove the relation statistically, the hypothesis testing was done:

TESTING OF HYPOTHESIS:

The primary objective was to see if the consumers feel safe while transacting online. In order to establish this, we broke down the objective into four aspects and tried to establish the relation it has with the safety perception and also tried to find out if gender has any role to play or not.

TABLE NO – 5.10
Calculation of Chi Square Values (Response: Is Online Transaction Safe?)

Response	Male			Female			Total (4) + (7)
	Observed	Expected [2]	χ^2 Value [(O-E)^2/E] [3]	Observed	Expected	χ^2 Value [(O-E)^2/E]	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Strongly Disagree	7	20.217	8.641	29	15.783	11.068	19.709
Disagree	33	40.996	1.560	40	32.004	1.998	3.557
Neither Agree/Disagree	82	74.129	0.836	50	57.871	1.070	1.906
Agree	79	75.253	0.187	55	58.747	0.239	0.426
Strongly Agree	68	58.405	1.576	36	45.595	2.019	3.595
Total	**269**	**269**	**12.799**	**210**	**210**	**16.395**	**29.194** [4]

Source: Calculated from the Primary data (through MS Excel); df [5]: 4; Los [6]:95%; TV [7]: 0.711

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[2] *Expected Frequency is the expectation, assuming the distribution to be absolutely normal. It is Obtained by: {(Row Total×Column Total)/Total number of Samples}*

[3] *This represents the Chi-Square Value. It is obtained by $(O-E)^2 \div E$; where O- Observed Frequency, E- Expected Frequency*

[4] *This is the total value of Chi Square after obtaining the row wise and column wise data. This is compared with the table value.*

[5] *df stands for degree of freedom. It is calculated as(Response rows Total-1)×(Response Column Total-1). Here, 5 responses are recorded with 2 gender variables, therefore, df= (5-1)×(2-1) = 4*

[6] *LoS stands for level of significance. E.g: If LoS is 10, then it can be believed that 10 times out of 100 experiments, the findings may deviate with the established theory. Contrary to this, confidence level will say that 90 out of 00 times, the experiment will adhere to the findings.*

From the above calculation, it is revealed the calculated chi square (χ^2) value is 29.194, while the table value happens to be 0.711, with 4 Degrees of Freedom (df) with 5% level of significance (LoS). Since the calculated value is greater than the table value, the null hypothesis is rejected. The difference between table value (TV) and calculated value suggests that there is a significant relationship between the safety perceptions in online transaction with respect to the gender. The gender plays an important role in defining the safety perceptions of the individuals and therefore the null hypothesis is rejected and the alternative hypothesis is accepted. It is now statistically proven that the gender plays an important role in perceiving the safety of the online transactions. The sub-hypothesis (null) formed to establish the connection with the primary objective:

H1.1: Transacting online is not perceived to be safe by the consumers

H1.2: Lock sign in the website is not perceived to be important while doing online transactions.

H1.3: E-Commerce websites do not give satisfactory solutions to failed transaction.

H1.4: Help or Contact button does not make the online consumers feel safe and secure.

Chi square test is performed and the values were computed for the purpose of testing of hypothesis and to check the goodness of fit. The initial sample population was presumed to have followed the non-parametric tendency, therefore, in this instance, chi square test happens to be the best possible way to check the goodness of fit for the variables in question.

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[7] *TV stands for Table Value. This is the statistical Table value obtained from the respective test charts (eg.- T chart, F chart or Chi Square Chart)*

Summary of Calculated Chi Square Values (Response: Safety of Online Transactions)

Response	Calculated χ^2 Value	Table χ^2 Value	Remarks
Is Transacting Online Safe (Overall)?	*29.194*	*0.711*	*Reject the Null Hypothesis*
Do You Perceive Lock Sign[8] is Important on the Website while Making Payment Online	*17.856*	*1.145*	*Reject the Null Hypothesis*
The websites give Satisfactory Solutions to the Filed Transactions	*0.512*	*0.711*	*Accept the Null Hypothesis*
Having a Help/Contact Button Feels You More Secured	*34.685*	*0.711*	*Reject the Null Hypothesis*

Source: Compiled as per the Primary Data

In order to study the consumer behaviour, especially the security of the online transaction the consumers were interviewed on the above four dimensions. Upon testing of hypothesis, it is revealed that three out of four null hypotheses were rejected. The consumers were tested on the parameter that they do not feel safe and secured while transacting online, which got rejected and the alternative hypothesis got accepted that the consumers feel safe while transacting online to a great extent. The null hypothesis that Lock sign does not perceived to be important also got rejected and it is widely believed that the lock sign has a significant role to play in the safety feeling of online consumers. Regarding the refund procedures of failed online transactions, the null hypothesis formed was that the consumers do not feel satisfied about the refund procedure of failed online transactions. This null hypothesis was accepted and statistically it is proven that the consumers shopping online feel dissatisfied about the failed transactions and the refunds thereof.

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[8] *Lock sign, usually called as sign of secured payment gateway, often marked as Green Color usually placed on the left hand side of the address bar, where the address of the website is written or placed. This mark is the secured encryption model, which is believed to transmit payment in a secured gateway without sharing data to 3rd party source.*

In order to establish other consumer behaviour characteristics, various other factors were considered, which has any direct or indirect impact over the buying behaviour of online shoppers. The factors are enumerated below:

5.2.1.1 Access of online services

Access of online services is believed to be an important factor of shopping online. Therefore, an attempt was made to study the method of access of such online services by consumers. The consumers were asked about their preferences of access to such e-commerce platforms and categorized accordingly.

TABLE NO- 5.11
Mode of Access to Online Shopping Sites

Mode of Access to Online Shopping Sites	MALE		FEMALE		TOTAL		Reference
	N	%	N	%	N	%	
Mobile App	53	11.06	90	18.79	143	29.85	Calculated χ^2 Value is
Desktop	95	19.83	70	14.61	165	34.45	18.785, at df 3 & LoS
Both App & desktop	77	16.08	61	12.73	138	28.81	at 5%
Take help of Somebody	11	2.30	22	4.59	33	06.89	
Total	**236**	**49.27**	**243**	**50.73**	**479**	**100.00**	Table Value= 0.352

Source: Primary Data

TABLE NO- 5.11
Calculation of Chi Square (χ^2) Values (Reference Table)

Response	Male			Female			Total (4) + (7)
	Observed	Expected	(O-E)^2/E (χ^2 Value)	Observed	Expected	(O-E)^2/E (χ^2 Value)	
1	2	3	4	5	6	7	8
Mobile App	53	70.455	4.324	90	72.545	4.200	8.524
Desktop	95	81.294	2.311	70	83.706	2.244	4.555
Both App & desktop	77	67.992	1.194	61	70.008	1.159	2.353
Take help of Somebody	11	16.259	1.701	22	16.741	1.652	3.353
Total	**236**	**236**	**9.530**	**243**	**243**	**9.255**	**18.785**

Source: Calculated on the basis of Primary Data

Interpretation:

From the above testing, it is now clear that the gender has a huge role to play in the access mechanisms of such e-commerce websites. It was observed that female respondents are more prone to browse the e-commerce website through the mobile apps and often do so for availing additional offers or promotional schemes over the mobile applications. On the other hand, the male respondents prefer to browse on a desktop as the consideration is to see the product better so that quality and other specifications can be assessed. Here, the calculated chi square value of 18.785 is much higher than the table value of 0.352 at df-3 and Los at 5%. Since the calculated value exceeds the table value, the null hypothesis saying gender do not play a role in access of the e-commerce websites, hence gets rejected and the alternative hypothesis is accepted.

TABLE NO- 5.12

Mode of Payment Preferred by Online Shoppers

Mode of Payment	Existence of Offer		Non Existence of Offers		TOTAL		Reference
	N	%	N	%	N	%	
Cash on Delivery	78	16.28	144	30.06	222	46.35	Calculated χ^2 Value is
Credit/Debit Cards	108	22.55	48	10.02	156	32.57	45.064, at df = 4 &
Net banking	26	5.43	24	5.01	50	10.44	LoS at 5%
UPI	9	1.88	6	1.25	15	3.13	
Wallets	22	4.59	14	2.92	36	7.52	
Total	**243**	**50.73**	**236**	**49.27**	**479**	**100.00**	Table Value= 0.711

Source: Computed from Primary Data

Cash on Delivery mode of payment happened to be the most popular method of payment as far as online shopping is concerned. 46.35% respondents opined that the COD method of payment makes them more comfortable and gives a sense of security. With the No cost EMI offers and other flat discount and cash back offers of various credit and debit cards triggers the online shoppers to undergo a card transaction, while the absence of such offers drastically reduces the

use of such cards. Therefore, the null hypothesis is formed as "Offers do not have a significant impact over the Mode of Payment used by the online Shoppers."

TABLE NO- 5.13
Calculation of Chi Square (χ^2) Values (Reference Table)

Response	Male			Female			Total (4) + (7)
	Observed	Expected	(O-E)^2/E (χ^2 Value)	Observed	Expected	(O-E)^2/E (χ^2 Value)	
1	2	3	4	5	6	7	8
Cash on Delivery	78	112.622	10.643	144	109.378	10.959	21.603
Credit/Debit Cards	108	79.140	10.524	48	76.860	10.837	21.361
Net banking	26	25.365	0.016	24	24.635	0.016	0.032
UPI	9	7.610	0.254	6	7.390	0.262	0.516
Wallets	22	18.263	0.765	14	17.737	0.787	1.552
Total	**243**	**243**	**22.203**	**236**	**236**	**22.861**	**45.064**

Source: Calculated on the basis of Primary Data

While testing of hypothesis, it was revealed that the calculated chi square value is way higher than the table value. The table value is obtained as 0.711 at degree of freedom being 4 at 5% level of significance, while the calculated chi square value is determined to be 45.064 as per the primary data received. Therefore, the null hypothesis here is rejected and the alternative hypothesis is hereby accepted (since, Table Value < Calculated Value). Therefore, it has been empirically proved as Offers and Promotional events have a significant role in deciding the mode of payment of online shoppers.

Apart from these characteristics, the consumers were also interviewed on the fronts of frequency of their online transactions, loyalty towards a particular domain, and the level of satisfaction of consumers on the fronts of logistic handling and delivery of final goods or services. Based on the parameters, the null hypotheses were formed for testing. Following is the test results:

Kendall's Bivariate Correlation Coefficients for different Variables

Kendall's Bivariate Correlation		GENDER	Age	Edu Self	Edu Kind	Marital Stat	Fam Member	Occupation	Residence	Net Access	Frequency Shop
Gender	Cor. Co.	1.000	.115**	.164**	.021	.030	-.019	.220**	.042	-.124**	.131**
	Sig (2 tail)	.	.005	.000	.641	.512	.658	.000	.333	.003	.002
	N	479	479	475	470	473	479	479	479	479	479
Age	Cor. Co.	-.115**	1.000	.357**	-.037	-.343**	-.007	-.145**	.088*	.101**	-.063
	Sig (2 tail)	.005	.	.000	.347	.000	.860	.000	.024	.006	.093
	N	479	479	475	470	473	479	479	479	479	479
Education (Self)	Cor. Co.	-.164**	.357**	1.000	-.086*	-.142**	.024	-.189**	.057	.111**	-.024
	Sig (2 tail)	.000	.000	.	.032	.001	.540	.000	.151	.003	.536
	N	475	475	475	470	473	475	475	475	475	475
Edu Kind	Cor. Co.	.021	-.037	-.086*	1.000	-.043	-.004	.057	-.015	-.011	-.018
	Sig (2 tail)	.641	.347	.032	.	.322	.925	.147	.724	.774	.652
	N	470	470	470	470	468	470	470	470	470	470
Marital Stat	Cor. Co.	.030	.343**	.142**	-.043	1.000	-.034	.059	-.042	.022	.044
	Sig (2 tail)	.512	.000	.001	.322	.	.434	.143	.329	.595	.291
	N	473	473	473	468	473	473	473	473	473	473
Family Member	Cor. Co.	-.019	-.007	.024	-.004	-.034	1.000	-.086*	-.097*	.107**	.029
	Sig (2 tail)	.658	.860	.540	.925	.434	.	.026	.018	.006	.461
	N	479	479	475	470	473	479	479	479	479	479
Occupation	Cor. Co.	.220**	.145**	.189**	.057	.059	-.086*	1.000	-.033	-.049	.061
	Sig (2 tail)	.000	.000	.000	.147	.143	.026	.	.390	.185	.102
	N	479	479	475	470	473	479	479	479	479	479
Residence	Cor. Co.	.042	.088*	.057	-.015	-.042	-.097*	-.033	1.000	-.094*	.055
	Sig (2 tail)	.333	.024	.151	.724	.329	.018	.390	.	.016	.162
	N	479	479	475	470	473	479	479	479	479	479
Net Access	Cor. Co.	-.124**	.101**	.111**	-.011	.022	.107**	-.049	-.094*	1.000	-.044
	Sig (2 tail)	.003	.006	.003	.774	.595	.006	.185	.016	.	.238
	N	479	479	475	470	473	479	479	479	479	479
Frequency of Shop	Cor. Co.	.131**	-.063	-.024	-.018	.044	.029	.061	.055	-.044	1.000
	Sig (2 tail)	.002	.093	.536	.652	.291	.461	.102	.162	.238	.
	N	479	479	475	470	473	479	479	479	479	479

**. Correlation is significant at the 0.01 level (2-tailed).   *. Correlation is significant at the 0.05 level (2-tailed).

Source: Calculated as per the primary data

TABLE NO – 5.15
Karl Pearson's Bivariate Correlation Coefficients for different Variables

Karl Pearson's Bivariate Correlation		GENDER	Age	Edu Self	Edu Kind	Marital Stat	Fam Member	Occupation	Residence	Net Access	Frequency Shop
GENDER	Cor. Co.	1.000	-.127**	-.180**	.022	.030	-.020	.245**	.044	-.138**	.144**
	Sig (2 tail)	.	.005	.000	.641	.513	.659	.000	.333	.003	.002
	N	479	479	475	470	473	479	479	479	479	479
Age	Cor. Co.	-.127**	1.000	.430**	-.044	-.385**	-.008	-.178**	.103*	.125**	-.076
	Sig (2 tail)	.005	.	.000	.339	.000	.865	.000	.024	.006	.095
	N	479	479	475	470	473	479	479	479	479	479
Edu (Self)	Cor. Co.	-.180**	.430**	1.000	-.108*	-.158**	.028	-.225**	.065	.137**	-.026
	Sig (2 tail)	.000	.000	.	.020	.001	.544	.000	.155	.003	.565
	N	475	475	475	470	473	475	475	475	475	475
Edu Kind	Cor. Co.	.022	-.044	-.108*	1.000	-.046	-.005	.068	-.016	-.013	-.020
	Sig (2 tail)	.641	.339	.020	.	.325	.921	.144	.727	.780	.658
	N	470	470	470	470	468	470	470	470	470	470
Marital Stat	Cor. Co.	.030	-.385**	-.158**	-.046	1.000	-.036	.068	-.045	.025	.048
	Sig (2 tail)	.513	.000	.001	.325	.	.434	.143	.329	.595	.296
	N	473	473	473	468	473	473	473	473	473	473
Fam Member	Cor. Co.	-.020	-.008	.028	-.005	-.036	1.000	-.102*	-.106*	.122**	.034
	Sig (2 tail)	.659	.865	.544	.921	.434	.	.025	.020	.008	.458
	N	479	479	475	470	473	479	479	479	479	479
Occupation	Cor. Co.	.245**	-.178**	-.225**	.068	.068	-.102*	1.000	-.039	-.052	.074
	Sig (2 tail)	.000	.000	.000	.144	.143	.025	.	.395	.259	.104
	N	479	479	475	470	473	479	479	479	479	479
Residence	Cor. Co.	.044	.103*	.065	-.016	-.045	-.106*	-.039	1.000	-.110*	.063
	Sig (2 tail)	.333	.024	.155	.727	.329	.020	.395	.	.016	.168
	N	479	479	475	470	473	479	479	479	479	479
Net Access	Cor. Co.	-.138**	.125**	.137**	-.013	.025	.122**	-.052	-.110*	1.000	-.047
	Sig (2 tail)	.003	.006	.003	.780	.595	.008	.259	.016	.	.302
	N	479	479	475	470	473	479	479	479	479	479
Frequency Shop	Cor. Co.	.144**	-.076	-.026	-.020	.048	.034	.074	.063	-.047	1.000
	Sig (2 tail)	.002	.095	.565	.658	.296	.458	.104	.168	.302	.
	N	479	479	475	470	473	479	479	479	479	479

**. Correlation is significant at the 0.01 level (2-tailed).   *. Correlation is significant at the 0.05 level (2-tailed).*

Source: Calculated as per the primary data

By studying the correlation coefficients, the mutual relationships were determined. It was revealed that access method of e-commerce websites and education has a significant correlation. Frequency of online shopping is significantly correlated with the gender and also moderately correlated with the area of the residence. Similarly, Age and occupation are highly and positively correlated. Basing on the following bi-variate correlation coefficients, hypotheses were formulated and tested.

<div align="center">

TABLE NO- 5.14
Chi Square Test Results

</div>

Null Hypothesis	Calculated χ^2 Value	Table Value	Remarks
There is no relation between the area of residence in Goa and the frequency of online shopping.	*14.361*	*2.733*	*Reject the Null Hypothesis (df: 8; LoS= 5%)*
The Online Consumers are not Loyal to a particular domain or a service provider	*3.294*	*0.103*	*Reject the Null Hypothesis (df: 2; LoS= 5%)*
The Consumers do not feel satisfied with the Logistic and Delivery arrangement on online retailers	*7.364*	*3.940*	*Reject the Null Hypothesis (df: 10; LoS= 5%)*
The consumers do not feel satisfied with the return policies and return mechanism of the online retailers	*2.497*	*2.733*	*Accept the Null Hypothesis (df: 8; LoS= 5%)*

Source: Computed on the basis of Primary Data

Interpretation:

As per the testing of these sub-hypotheses, it is now statistically proven that the area of residence has an impact on the frequency of online retailing and upon enquiry, it was revealed that the urban and semi urban people are more prone to shopping online in regular interval as they get prompt delivery and other logistical benefits. Further, it was also statistically proven that consumers in general not loyal to any specific domain. Some catchy offers or cash backs and discounts prompts consumer to switch between the e-commerce service providers. It was also revealed that, without the offers, generally the consumers go by their preferred websites, which

gives them a more familiar feeling. Considering the test results, it can also be concluded that, the offer plays an important role in the switch of websites, yet the variation is not too high. This indicates that the consumers' attitude towards a particular domain does not get much affected and the loyalty is not so far away. In case of railway tickets, it was found that the consumers preferred booking it from IRCTC website, despite of offers provided by Goibibo and other operators. Regarding the satisfaction on the front of logistics and delivery, it was also found that most of the consumers feel satisfied and there are absolutely no issues with delivery mechanism. The reports of damage were mostly from the consumer durables and effectively handled by the respective service stations. In one instance, the null hypothesis that consumers are not satisfied with the return policy is accepted. Upon enquiring, it was revealed that some operators have their standard operating procedures and do not consider any special cases while some also told that deliberate inconvenience were caused. These reports were more in the case of apparels and to an extent with the electronic items.

The consumers in Goa in General and Online shoppers in particular are aware of their basic fundamental rights and they also have shown keen interest in the online shopping process. While studying the consumer behaviour on online platform, it was revealed that despite of debit or credit card offers, the consumers still prefer Cash on Delivery mode of payment. For goods of less than 5000 INR, the preference of payment is COD in a very strong way. The mode of access to the websites of e-commerce service providers is still the desktop, despite of wide promotion of mobile applications. Almost half the population is exposed to such e-commerce service providers and have used such services. The frequency of online shopping is also fairly high and shows a good increasing trend in Goa, making goa a hot spot for the online retailers in the future times to come.

CHAPTER - VI

FACTORS INFLUENCING ONLINE BUYING BEHAVIOUR & THE FUTURE AHEAD

CHAPTER - VI
FACTORS AFFECTING ONLINE BUYING BEHAVIOUR
& THE FUTURE AHEAD

6.1 INTRODUCTION:

The study of Consumer Behaviour is a very dynamic concept. The intervention of human brain, having different levels of understandings, perceptions, life experience, etc. even makes the study more complex. Therefore, the buying behaviour of consumers varies from place to place, country to country and so on. Not only the area and the belief system, which plays a significant role in deciding the buying behaviour, the demographic ingredients like gender, race, social class and other economic and non-economic factors also has a role to play in arriving at a buying decision.

The consumer buying decisions are not simply guided by a single or a couple of factors, but a mix of several factors works to fit in a proper place to finally enable a consumer to arrive at the buying decision. When it comes to online retail, the behaviour still remains the same. In order to study the factors that have some role to play in online buying, we have divided those factors broadly into two categories as Economic Factors and Non-Economic Factors. Economic factor considers the economic variables like the kind of Nature of employment, Kind of Employer, income or earning, dependent family members, Offers and Discount and Combo Offers, if any. On the other hand, Non-Economic factors constitute the variables like Level of Education, Place of Residence, Age, Gender, Design of the webpage, and Customer Servicing Experiences. It is believed that both economic and non-economic factors have a huge role to play in deciding the complex buying behaviour coupled with the various promotions and discount offers on internet platforms.

6.2 Objectives:

In order to have a thorough understanding on the Consumer Behaviour on Internet Platforms, especially in the state of Goa, some sub objectives were formulated. Study of such sub objectives will give an insight about the primary objective of understanding and analyzing the Consumer Behaviour on Online Platforms in general and inside Goa in particular. Therefore, following Sub-objectives are formulated:

□ *To find out the economic and non-economic factor that leads to a set of buying behaviour on online platform.*
□ *To analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers.*

In order to find the impact of the economic and non economic aspects over the online buying decisions, a further classification has been

TABLE NO 6.1

Descriptive Statistics of the Demographic Profiles of the Respondents

Descriptive Statistics					
	N	Min	Max	Mean	Std. Deviation
EduSelf	475	2.00	9.00	5.5558	1.15403
EduKind	470	1.00	6.00	1.6149	0.79885
MaritalStat	473	1.00	3.00	1.5053	0.57901
EduSpouce	261	1.00	8.00	5.3908	1.24675
FamMember	479	1.00	5.00	2.1273	0.73072
Occupation	479	1.00	5.00	3.0376	1.39734
Residence	479	1.00	3.00	2.0042	0.75156

Source: Compiled from the Primary Data

The descriptive statistics reveals the pattern of the data collected with the Minima and Maxima level of the parameters attached to it along with their mean and standard deviations. A small degree of standard deviation suggested that the data collected are uniform and do not scatter very much to the mean, thus indicating towards a fairly normal distribution.

TABLE NO 6.2
General Linear Model between Subjects & Factors

Subjects		Value Label	Marriage (Factor)	Total Available Sample
GENDER	1.00	Male	180	236
	2.00	Female	189	243

Source: Calculated out of the Primary Data.

Gender as an important demographic variable, was studied as a factor to have any association with the online shopping and was found that out of 236 males, 180 reported to have significant association with the online shopping practices, where 189 out of 243 females were calculated to have a same relationship. It was found that marriage has a significant association with the online shopping practices, especially with those who are into their early 30's and 40's.

TABLE NO 6.3

Descriptive Statistics[a] of Subjects like Age, Education, Religion & Social Class with a Factor of Marital Status

Descriptive Statistics[a]				
Subjects	Gender	Mean	Std. Deviation	N
Age	Male	2.8550	1.44807	180
	Female	2.3972	1.40803	189
	Total	2.6187	1.45322	369
Education (Self)	Male	5.6654	1.39810	180
	Female	5.3449	1.35043	189
	Total	5.5000	1.38607	369
Religion	Male	1.7732	1.15107	180
	Female	1.9024	1.26169	189
	Total	1.8399	1.20996	369
Class	Male	2.5985	1.49606	180
	Female	2.8606	1.50252	189
	Total	2.7338	1.50597	369
a. Weighted Least Squares Regression - Weighted by Marital Status				

Source: Compiled and Calculated from the Primary Data

The standard deviation of the subjects weighted by the factor (Marital status) shows a small degree of variation from the computed mean in the form of Standard Deviation, indicating that the data are uniform and tends to a normal distribution. The following Box's Test of Equality confirms the same phenomenon.

TABLE NO 6.4
Summary of Box's Test of Equality of Covariance Matrices, Bartlett's Test of Sphericity & Levene's Test of Equality of Error Variances

Box's Test of Equality of Covariance Matrices[a,b]		Interpretation
Box's M	33.032	Tests the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups.
F	3.278	
df1	10	
df2	1453430.876	
Sig.	0.001	

a. Design: Intercept + Residence + GENDER
b. Weighted Least Squares Regression - Weighted by Marital Status

Bartlett's Test of Sphericity[a,b]		Interpretation
Likelihood Ratio	0.000	Tests the null hypothesis that the residual covariance matrix is proportional to an identity matrix.
Approx. Chi-Square	99.372	
Df	9	
Sig.	0.001	

a. Design: Intercept + Residence + GENDER
b. Weighted Least Squares Regression - Weighted by Marital Status

Levene's Test of Equality of Error Variances[a,b]					Interpretation
	F	df1	df2	Sig.	
Age	.066	1	367	.797	Tests the null hypothesis that the error variance of the dependent variable is equal across groups.
EduSelf	.011	1	367	.917	
Religion	.041	1	367	.841	
Class	.379	1	367	.538	

a. Design: Intercept + Residence + GENDER
b. Weighted Least Squares Regression - Weighted by MaritalStat

Source: Calculated from Primary Data   df: Degree of Freedom

The above data in the test table shows the pattern of distribution of the sample data and suggested a normal distribution across the state of Goa. From the Box's Test of Equality of

Covariance it was revealed that the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups while Barlett's Test of Sphericity further confirms that the null hypothesis that the residual covariance matrix is proportional to an identity matrix. These phenomenon added confidence on he data reassuring the validity of the sampling distribution, indicating a small degree of possible sample error. Similarly as per the Levene's Test of Equality of Error Variances, it was proven that the error variance of the dependent variable is equal across groups, confirming the same phenomenon.

TABLE NO 6.5
Multivariate Tests Results

Effect		Value	F	Hypothesis df	Sig.	Partial Eta Squared
Intercept	Pillai's Trace	0.815	399.915[c]	4.000	0.001	0.815
	Wilks' Lambda	0.185	399.915[c]	4.000	0.001	0.815
	Hotelling's Trace	4.407	399.915[c]	4.000	0.001	0.815
	Roy's Largest Root	4.407	399.915[c]	4.000	0.001	0.815
Residence	Pillai's Trace	0.016	1.458[c]	4.000	0.215	0.016
	Wilks' Lambda	0.984	1.458[c]	4.000	0.215	0.016
	Hotelling's Trace	0.016	1.458[c]	4.000	0.215	0.016
	Roy's Largest Root	0.016	1.458[c]	4.000	0.215	0.016
Gender	Pillai's Trace	0.054	5.221[c]	4.000	0.000	0.054
	Wilks' Lambda	0.946	5.221[c]	4.000	0.000	0.054
	Hotelling's Trace	0.058	5.221[c]	4.000	0.000	0.054
	Roy's Largest Root	0.058	5.221[c]	4.000	0.000	0.054

Source: Computed on the basis of Primary Data

The above table (Table No 6.5) represents the result of Multivariate tests conducted with the constructs like Residence and Gender as a factor in buying decision making process in Online Shopping. Residence and Gender have a moderate relation on the buying decisions while both cannot be termed as prime motivator to engage into online buying activities. In order to confirm the statement, the tests were conducted and summarized as per the following table.

TABLE NO 6.6

Tests of Between-Subjects Effects[a]

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	Age	34.680[b]	2	17.340	8.547	.000	.045
	Edu-Self	14.296[c]	2	7.148	3.777	.024	.020
	Religion	3.999[d]	2	2.000	1.369	.256	.007
	Class	13.894[e]	2	6.947	3.098	.046	.017
Intercept	Age	373.093	1	373.093	183.912	.000	.334
	EduSelf	2052.834	1	2052.834	1084.644	.000	.748
	Religion	265.130	1	265.130	181.462	.000	.331
	Class	592.161	1	592.161	264.078	.000	.419
Residence	Age	5.578	1	5.578	2.749	.098	.007
	EduSelf	.035	1	.035	.018	.892	.000
	Religion	1.681	1	1.681	1.151	.284	.003
	Class	4.354	1	4.354	1.942	.164	.005
Gender	Age	31.629	1	31.629	15.591	.000	.041
	EduSelf	13.929	1	13.929	7.360	.007	.020
	Religion	2.747	1	2.747	1.880	.171	.005
	Class	10.902	1	10.902	4.862	.028	.013
Error	Age	742.486	-	2.029	-	-	-
	EduSelf	692.704	-	1.893	-	-	-
	Religion	534.755	-	1.461	-	-	-
	Class	820.710	-	2.242	-	-	-
Total	Age	4590.000	-	-	-	-	-
	EduSelf	17526.000	-	-	-	-	-
	Religion	2421.000	-	-	-	-	-
	Class	4990.000	-	-	-	-	-

Corrected Total	Age	777.165	-	-	-	-	-	-
	EduSelf	707.000	-	-	-	-	-	-
	Religion	538.754	-	-	-	-	-	-
	Class	834.604	-	-	-	-	-	-
a. Weighted Least Squares Regression - Weighted by Marital Status							
b. R Squared = .045 (Adjusted R Squared = .039)							
c. R Squared = .020 (Adjusted R Squared = .015)							
d. R Squared = .007 (Adjusted R Squared = .002)							
e. R Squared = .017 (Adjusted R Squared = .011)							

Source: Computed as per the Primary Data

The above test results confirm that the variables like Gender and the Area of Residence do not significantly affect the buyer's decision making process especially at the online platforms in the state of Goa. The data reveals a moderate association of these phenomena while failing to register a decisive role in the online purchase decision making.

TABLE NO 6.7

Parameter Estimates[a]

Dependent Variable	Parameter	B	Std. Error	t	Sig.	95% Confidence Interval		Partial Eta Squared
						Lower Bound	Upper Bound	
Age	Intercept	2.116	.189	11.175	.000	1.744	2.488	.254
	Residence	.137	.083	1.658	.098	-.025	.300	.007
	[Gender=1.00]	.480	.122	3.949	.000	.241	.719	.041
	[Gender =2.00]	0[b]	.	.	.	.	.	.
EduSelf	Intercept	5.367	.183	29.348	.000	5.008	5.727	.702
	Residence	-.011	.080	-.135	.892	-.168	.146	.000
	[Gender =1.00]	.319	.117	2.713	.007	.088	.550	.020
	[Gender =2.00]	0[b]	.	.	.	.	.	.
Religion	Intercept	2.057	.161	12.801	.000	1.741	2.373	.309
	Residence	-.075	.070	-1.073	.284	-.213	.063	.003
	[Gender =1.00]	-.142	.103	-1.371	.171	-.345	.061	.005
	[Gender =2.00]	0[b]	.	.	.	.	.	.
Class	Intercept	3.109	.199	15.619	.000	2.718	3.501	.400
	Residence	-.121	.087	-1.394	.164	-.292	.050	.005
	[Gender =1.00]	-.282	.128	-2.205	.028	-.533	-.030	.013
	[Gender =2.00]	0[b]	.	.	.	.	.	.
a. Weighted Least Squares Regression - Weighted by Marital Status								
b. This parameter is set to zero because it is redundant.								

Source: Computed as per the Primary Data.

TABLE NO 6.8

Between-Subjects SSCP Matrix[a] & Residual SSCP Matrix[a]

Between-Subjects SSCP Matrix[a]			Age	EduSelf	Religion	Class
Hypothesis	**Intercept**	Age	373.093	875.156	314.512	470.033
		EduSelf	875.156	2052.834	737.745	1102.547
		Religion	314.512	737.745	265.130	396.232
		Class	470.033	1102.547	396.232	592.161
	Residence	Age	5.578	-0.440	-3.062	-4.928
		EduSelf	-.440	0.035	.242	.389
		Religion	-3.062	0.242	1.681	2.706
		Class	-4.928	0.389	2.706	4.354
	GENDER	Age	31.629	20.990	-9.321	-18.569
		EduSelf	20.990	13.929	-6.186	-12.323
		Religion	-9.321	-6.186	2.747	5.472
		Class	-18.569	-12.323	5.472	10.902
Error		Age	742.486	294.068	-71.660	-48.841
		EduSelf	294.068	692.704	-41.992	-54.725
		Religion	-71.660	-41.992	534.755	97.901
		Class	-48.841	-54.725	97.901	820.710

Based on Type III Sum of Squares

a. Weighted Least Squares Regression - Weighted by Marital Status

Residual SSCP Matrix[a]			Age	Edu Self	Religion	Class
Sum-of-Squares and Cross-Products		Age	742.486	294.068	-71.660	-48.841
		Edu Self	294.068	692.704	-41.992	-54.725
		Religion	-71.660	-41.992	534.755	97.901
		Class	-48.841	-54.725	97.901	820.710
Covariance		Age	2.029	.803	-.196	-.133
		Edu Self	.803	1.893	-.115	-.150
		Religion	-.196	-.115	1.461	.267
		Class	-.133	-.150	.267	2.242
Correlation		Age	1.000	.410	-.114	-.063
		Edu Self	.410	1.000	-.069	-.073
		Religion	-.114	-.069	1.000	.148
		Class	-.063	-.073	.148	1.000

Based on Type III Sum of Squares

a. Weighted Least Squares Regression - Weighted by Marital Status

The subjects SSCP matrix and Residual SSCP matrix further confirms the phenomenon that the non economic factors like Age, Gender, Education, Religion and Social Class have no significant correlation with each other and when marital status is to be taken as an independent variable, they do not tend to move aggressively, thus proving that they do not formulate a decisive role, especially on the minds of the married ones to arrive at a purchase decision on an online platform. Following is the table depicting the selected test results while performing a weighted Least square regression Model with selected non-economic variables.

TABLE NO 6.9
Estimated Marginal Means Regression Model

Grand Mean[a]				
Dependent Variable	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Age	2.626^b	.060	2.508	2.745
Edu Self	5.505^b	.058	5.390	5.620
Religion	1.838^b	.051	1.737	1.938
Class	2.729^b	.064	2.604	2.854
a. Weighted Least Squares Regression - Weighted by MaritalStat				
b. Covariates appearing in the model are evaluated at the following values: Residence = 1.9730.				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Edu Self	475	2.00	9.00	5.5558	1.15403
Edu Kind	470	1.00	6.00	1.6149	.79885
Marital Stat	473	1.00	3.00	1.5053	.57901
Edu Spouce	261	.00	8.00	5.3908	1.24675
Fam Member	479	1.00	5.00	2.1273	.73072
Occupation	479	1.00	5.00	3.0376	1.39734
Residence	479	1.00	3.00	2.0042	.75156
Valid N (listwise)	261				

Source: Primary Data

TABLE NO 6.10
Correlation Coefficient Matrix of Non-Economic Variables

Correlation Matrix		Gender	Age	DIST	Taluka	Religion	Class	Edu Self	Edu Kind	Marital Stat	Fam Member	Residence	Frequency Shop
GENDER	Co.	1	-.130**	.086	.046	-.018	.095	-.166**	-.003	.031	-.017	.044	.153**
	Sig.		.004	.060	.314	.702	.067	.000	.947	.502	.713	.332	.001
	N	479	479	479	479	479	370	475	470	473	479	479	479
Age	Co	-.130**	1	-.110*	-.092*	-.050	-.055	.418**	-.043	-.313**	-.021	.100*	-.076
	Sig.	.004		.016	.044	.278	.293	.000	.354	.000	.647	.029	.096
	N	479	479	479	479	479	370	475	470	473	479	479	479
DIST	Co	.086	-.110*	1	.857**	-.014	.100	-.053	.015	.031	-.003	.011	-.024
	Sig.	.060	.016		.000	.758	.055	.253	.746	.497	.946	.805	.605
	N	479	479	479	479	479	370	475	470	473	479	479	479
Taluka	Co	.046	-.092*	.857**	1	-.013	.078	-.059	.048	.042	.032	-.066	-.002
	Sig.	.314	.044	.000		.775	.133	.196	.303	.358	.482	.147	.966
	N	479	479	479	479	479	370	475	470	473	479	479	479
Religion	Co	-.018	-.050	-.014	-.013	1	.155**	-.033	-.077	.023	-.038	.029	.053
	Sig.	.702	.278	.758	.775		.003	.472	.096	.621	.412	.531	.246
	N	479	479	479	479	479	370	475	470	473	479	479	479
Class	Co.	.095	-.055	.100	.078	.155**	1	-.054	.017	-.043	-.056	-.012	-.033
	Sig.	.067	.293	.055	.133	.003		.300	.743	.405	.282	.820	.530
	N	370	370	370	370	370	370	370	368	369	370	370	370
EduSelf	Co.	-.166**	.418**	-.053	-.059	-.033	-.054	1	-.040	-.120**	.020	.069	-.054
	Sig.	.000	.000	.253	.196	.472	.300		.387	.009	.660	.132	.240
	N	475	475	475	475	475	370	475	470	473	475	475	475
EduKind	Co.	-.003	-.043	.015	.048	-.077	.017	-.040	1	-.060	.028	-.038	-.039
	Sig.	.947	.354	.746	.303	.096	.743	.387		.195	.541	.415	.393
	N	470	470	470	470	470	368	470	470	468	470	470	470
MaritalStat	Co	.031	-.313**	.031	.042	.023	-.043	-.120**	-.060	1	-.029	-.046	.048
	Sig.	.502	.000	.497	.358	.621	.405	.009	.195		.528	.313	.296
	N	473	473	473	473	473	369	473	468	473	473	473	473
Fam Member	Co	-.017	-.021	-.003	.032	-.038	-.056	.020	.028	-.029	1	-.092*	.052
	Sig.	.713	.647	.946	.482	.412	.282	.660	.541	.528		.043	.260
	N	479	479	479	479	479	370	475	470	473	479	479	479
Residence	Co.	.044	.100*	.011	-.066	.029	-.012	.069	-.038	-.046	-.092*	1	.068
	Sig.	.332	.029	.805	.147	.531	.820	.132	.415	.313	.043		.135
	N	479	479	479	479	479	370	475	470	473	479	479	479
Frequency Shop	Co	.153**	-.076	-.024	-.002	.053	-.033	.054*	.089**	.048*	.052	-.068*	1
	Sig.	.001	.096	.605	.966	.246	.530	.240	.393	.296	.260	.135	
	N	479	479	479	479	479	370	475	470	473	479	479	479

Source: Computed from Primary Data   **. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed).

From the above test of coefficient of correlation, it has been revealed that there are significant correlation present between Age and Gender, Age and District of Residence, Age and Taluka of Residence, Taluka and District of Residence, Religion and the Social Class of Respondents, Gender and Education Received, Age and Education Received, Age and Marital Status, Marital Status and Education as well as Respondent's Education and the Spouse Education. This bivariate correlation analysis leaves a generalized phenomenon and is anyway related. As far as the non-economic factors are concerned, Age, Education Level, Kind of Education received, marital status as well as the area of residence have significantly correlated with the frequency of online shopping. It was also came to the notice that the area of residence has a negatively correlated relationship with the frequency of online shopping while other factors have a fair positive correlation between them. Therefore, these factors are further analysed with exploratory factor analysis to establish the cause and effect relationships of Consumer buying behaviour over online platforms.

TABLE NO 6.11
Pattern Matrix and Unique Variances in One Factor Model

Question	Factor Loading	Question	Factor Loading	Question	Factor Loading
1	0.402	8	0.709	15	0.395
2	0.389	9	0.776	16	0.214
3	0.456	10	0.549	17	0.580
4	0.449	11	0.162	18	0.561
5	0.598	12	0.573	19	0.672
6	0.566	13	0.591	20	0.386
7	0.497	14	0.832	21	0.550

Source: Computed from Primary Data

The initial exploratory factor analysis establishes the relationship between the single factor and the consumer responses. The loadings of factors for each response is depicted in Table No 6.11 where the lower factor loadings are shaded explaining a very low or insignificant role while the

others have a decent role in the building of several factors. In the process, 21 questions were asked to the respondents with respect to five factors. It may so have happened that, due to lack of understanding about the question or some mere communication gap, the factors loadings may be substantially high or low. In order to avoid such a situation, we have taken reasonable care to ask multiple related questions to establish the link and to verify the answers of the respondents.

As per the loadings received, we have experienced that a single underlying factor may be seen as explaining a substantial portion of the variability in the data of response. Therefore, there is a need to perform unconstrained exploratory factor analysis with the data to determine the goal of establishing optimal number of factors for a multi factor model.

TABLE NO 6.12

Rotated Factor Solution (Non Economic Demographic factors)

Factor 1 (Age)		Factor 2 (Gender)		Factor 3 (Marital Status)		Factor 4 (Family Size)		Factor 5 (Residence Area)	
Question	Loading	Question	Loading	Question	Loading	Question	Loading	Question	Loading
1	0.402	2	0.389	9	0.776	13	0.591	17	0.580
3	0.456	7	0.497	11	0.162	14	0.832	18	0.561
4	0.449	10	0.549	16	0.214	15	0.395	19	0.672
5	0.598	12	0.573	-	-	21	0.550	20	0.386
6	0.566	-	-	-	-	-	-	-	-
8	0.709	-	-	-	-	-	-	-	-

Source: Primary Data, Calculated through SPSS.

The single factor loading only could study the singular aspects of responses for a given question. Multiple questions on the same factor had a significant potential to identify the inherent relation to study a cause and effect relationship. After the process of rationalization, there were in total five factors got identified in the head of Non-Economic factors to analyze the consumer buying behaviour.

Factor 1: Age

Age as a prime non-economic factor affects the buying behaviour of consumers to a degree of average to moderately high level. Age being an important parameter here is a determinant of specific consumer buying practices but affects the phenomenon to a moderate degree. This is due to the presence of abundant product options and the growing social interactions between various ethnical groups of different age. The consumers are getting into a more acceptable zone and the the gap of generation is substantially getting reduced, thus making this factor a moderate one to affect the buying behaviour with regard to product specifications and standards.

Factor 2: Gender

Again while studying the gender as a primary factor, it was also revealed that the Gender do play a part in the shopping process on Online Platform. The analysis of the factor loadings suggested that the gender has an impact; yet do not have a very significant role in the online buying process. Both male and female are more or less equally connected with the online shopping practices irrespective of their age, religion and ethnicity. Thus gender has a moderate impact over online shopping practices.

Factor 3: Marital Status

The third factor of the study was marital status. By observing the factor loadings, it was revealed that the marital status triggers the frequency of the online shopping, as question no 9 reveals a very decent factor loading. While studying the inherent impact, it was revealed that though the frequency increases, marriage is not really a bigfactor in online shopping as it is happening across both married and unmarried groups. The intensity of Shopping online is also the same

among unmarried group of respondents. Therefore, the factor loading of Question no 9 got cancelled through the further investigation and it was revealed that marital status is not a factor in the online shopping practices.

Factor 4: Family Size

The study of the family size explains a moderately high degree of association with the online shopping. The quantum and the intensity of shopping is usually high in the families having more number of people residing under the same roof. Usually one person on behalf of the entire family places the order and it gets increased during the festivals and any other offer periods as per the responses received from such respondents. A moderately high degree of factor loadings explained that family size has a sizeable role to play in the online shopping practices and hence, cannot be ruled out.

Factor 5: Area of Residence

From the analysis of the factor loadings, it was further revealed that a high degree of association is present between the factors of "Residential Area" with online shopping. The area of residence has a significant role in executing the online shopping process. People residing in the Urban and Semi-Urban areas reported to have made more shopping as compared to the respondents residing in typical village regions. Further, upon asking, it was revealed that the rural respondents had practical difficulties while getting the delivery as, they were mostly compelled by the delivery boys to collect their respective parcels from the city office. This practice kills both time and resources for those people residing in the remote area and further contribute to the frustration, thus leading them to contain themselves from traditional retailing.

Observations Regarding Additional Non-Economic Factors:

Apart from these five identified factors, there seemed to have several other non-economic factors which may have the potential to affect online shopping practices. We did not get adequate data regarding these phenomenon but a general trend suggested that they also have a partial role as a factor in determining in online buying behaviour. While studying, it was revealed that the religion has a partial influence over the buying preferences. Specifically speaking, the people belonging to Islamic ethnicity and culture are less prone to shop online. Even the younger mass of such ethnic group are also loosely connected, especially the girls. Informally, some of them responded that in a close knit family structure, getting delivery of a product and openly using it becomes a problem and for most of the daily requirements traditional retailing is preferred. Most Hindu respondents as well as Christian respondents reported to have adopted well to online shopping practices.

Another factor that partially affects online shopping is found be the loopholes in the logistics and distribution network. This is a problem especially reported by the people residing in village area. Though delivery is scheduled, the person responsible for the delivery somehow creates problem and is often reluctant to deliver the product at a designated place. Due to the reluctance on the part of the delivery boy, the consignee often goes himself to collect the product to the city office, costing his time, energy and monetary resources. The goods often gets returned by falsifying a failed attempt by the delivery agent as well. For products of bigger dimensions, people face more difficulties and these experiences forces such people to rely on traditional retail mechanism rather than focusing to the online domain.

Interrelationship between the Factors:

Through Exploratory Factor analysis, it was revealed that the combination of two factors makes a significant proposition in playing a greater role in arriving at a purchase decision online. Individual factor loadings suggested the degree and magnitude of the responsiveness of a factor in influencing an online purchase while Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour.

TABLE NO- 6.13

Correlation between Factors in the Non-Orthogonal Five Factor Model

	Factor 1 (Age)	Factor 2 (Gender)	Factor 3 (Marital Status)	Factor 4 (Family Size)	Factor 5 (Residence)
Factor 1 (Age)	1	-	-	-	-
Factor 2 (Gender)	0.368	1	-	-	-
Factor 3 (Marital Status)	0.487**	0.447	1	-	-
Factor 4 (Family Size)	0.437	0.385*	0.498	1	-
Factor 5 (Residence)	0.516	0.517	0.647**	0.521	1
Significant at 1% Level of Significance *** Significant at 5% Level of Significance*					

Source: Computed from the Primary Data through SPSS.

Combinations of multiple factors have an impact in influencing the buyer behaviour. As it was revealed from the above table, age and marital status when putting together have a greater role to play in the purchase decision making. A particular age group identified as 27 to 37 years of age are more active in such online platform, and especially if the same person is married and belongs to the same age bracket, he essentially happens to be an active purchaser. Similarly, Gender and Family Size combined together also happened to be significantly affecting the purchase deisions. It was further revealed that females having an average family size of upto 4 members are more prone to shop online and it may have an impact over the buyers' decision making process. Same

is the case was also found with the Area of Residence and the Marital Status. It was further investigated that the unmarried are acceptable to traditional retailing while married are more prone to shop online, especially the ones residing in a rural belt. Individually, the marital status did not play a significant role, while with the combination of Area of residence; it had a greater role to play in the purchase decision making process.

II. ECONOMIC FACTORS

The online purchases decisions are guided by the economic factors to the great extend (Azein, 1991). The economic factors like Status of the service, nature of the job, Earnings or income, security of the job, etc. were studied to have a greater role to play in purchasing decision making (Assael, 1995). Therefore, the study was conducted to find the impact of Economic Factors over the consumer decision making system and how it affects the overall online buying activities. When it comes to the Indian Context of online shopping, it is the economic factors which have the intensive role to play in consumer decision making process (Kiran, Sharma, & Mittal, 2008). The price, affordability, the satisfaction with respect to the prices paid; the combined utility of a product and moreover, the durability and the time horizon of use of the same product and the prices paid are of great importance, especially in a market driven mostly by middle class earning people of this country (ibid.). In order to study the impact of economic factors on the consumer buying behaviour specific to online service providers, the following important indicators were chosen:

1. Income or Earning
2. Job Status (Temporary, Ad Hoc., Confirmed)
3. Employer Type (Private, Government, Aided)
4. Offers, Promotions or Discounts
5. Combo Offers

These factors were primarily chosen to have parity between the buying processes with regard to the directly attributable factors in the question. Though logically it can be associated that income has a direct connection with purchasing decision, as it gives the purchasing power, the other factors are yet to be tested statistically. Following are the factor loading for the questions corresponding to these economic factors.

TABLE NO 6.14
Pattern Matrix and Unique Variances in One Factor Model

Question	Factor Loading	Question	Factor Loading	Question	Factor Loading
1	0.912	7	0.615	13	0.865
2	0.814	8	0.516	14	0.697
3	0.786	9	0.479	15	0.216
4	0.215	10	0.687	16	0.159
5	0.206	11	0.226	-	-
6	0.165	12	0.765	-	-
Legends	*Q1-3= Factor 1*	*Q4-6= Factor 2*	*Q7-10= Factor 3*	*Q11-14= Factor 4*	*Q15-16= Factor 5*

Source: Computed from Primary Data

As per the individual factor loadings, at an exploratory stage, we observed that Factor 1,3 an 4 have a good deal of factor loading scores as compares to Factor 2 and 3. For the exploration point of view, it can be concluded that Income, Employer type and offers or discounts have a greater role to play in determining the online shopping process and have a potential influence in the consumer buying behaviour on online platform. Contrary to this, factors like Nature of Job and Combo Offers do not play a significant role in deciding the buying behaviour of online shoppers.

TABLE NO 6.15

Rotated Factor Solution (Economic factors of Online Shopping)

Factor 1 (Income)		Factor 2 (Job Status)		Factor 3 (Employer Type)		Factor 4 (Offers/ Discount)		Factor 5 (Combo Offers)	
Question	Loading	Question	Loading	Question	Loading	Question	Loading	Question	Loading
1	0.912	4	0.215	7	0.615	11	0.226	15	0.216
2	0.814	5	0.206	8	0.516	12	0.765	16	0.159
3	0.786	6	0.165	9	0.479	13	0.865	-	-
-	-	-	-	10	0.687	14	0.697	-	-

Source: Primary Data, Calculated through SPSS.

Table No 6.15 depicts the rotated factor loadings of the five identified factors in the economic factor category. As per the data, it was further revealed that the first factor, i.e, the income or earning of the person concerned has a great role to play in shopping online. Similarly the Employer type as well as Discounts and Promotion happened to be the dominant factors in deciding online buying behaviour.

Factor 1 (Income or Earning):

Income or earnings has always been played a major role in determining the buying behaviour. When it comes to online shopping, the situation is no different. The earning therefore, had the maximum score in the factor loading, confirming that it is one of the most important and significant factors to determine online shopping behaviour. Though, there are various payment options like Credit and Debit card EMI, still the majority of the population wishes to see their pocket before they could purchase.

Factor 2 (Job Status)

Job status constitutes the Nature of job with respect to whether a person works in a temporary manner or he is a permanent confirmed employee or working on a project for a specific period, a free lancer or working in an ad hoc capacity. The status of the job may play a part in determining the need of products and services online. While studying, it was found that this factor is not as crucial as compared to other economical factors and it has a tendency to affect moderately, making this factor a passive one. Upon investigating, it was further found that the younger mass is keener shopping online despite of their status of employment and the ones working on a temporary basis also depend largely on the online shopping for their exclusive needs and when the need arises, platform does not matter really. Therefore as a factor, the status of employment do not play a major role in determining the online buying behaviour.

Factor 3 (Employer Type):

Employer type speaks about the set up where a person works. The employer Type typically constitutes the person working for themselves and the self-employed, Working in private sector, Government Employees, People running their own business and those who belong to any creative fields as well. It was found that the factor loadings of this factor corresponding to different questions were moderately higher, thus indicating the involvement of this factor in the process of online purchase decision making. It was further revealed that people working especially in Government set up are more prone to online shopping as compared to any other classified groups. Upon further investigation, it was found that the time was a crucial factor here and the Government employees have an edge over other in managing time to shop online.

Factor 4 (Offer or Discount):

Offers and Discounts happened to be one of the important factors in the determination of purchase and especially in online retailing. It was observed that the discounts and various other offers have triggered online shopping over a period of time. The offer like Big Billion Sales, Great Indian Festival Sales, etc. have registered a significantly higher proportion of sales as compared to regular days of selling. Now-a-days, the people tend to check the online price before actually buying a particular product even from the market. This act in a way is encouraging them to be price protected and making sure that they are not being cheated. On top of it, banking partners offer additional discounts on the use of credit and debit cards, making the product even cheaper to accelerate the shopping practices. A relatively high factor loading is an indicator that the Discounts and offers have a huge role to play in influencing the potential online consumer to close the deal.

Factor 5 (Combo Offers):

Combo offers are very tempting yet not so effective when it comes to the study. In a situation, where a consumer buys a mobile phone, a combo offer may show a product related to the specific product like a phone back cover, or a glass guard to protect the screen, an OTG cable or so on, so that a consumer can end up buying all these product with a combined discounted price. But in practice, such combo offers do not play a very significant role in making a sales as the are very low value product and often available in local market and the focus is entirely on the main product. It was also observed that the good deal in the original product ultimately translates into buying these combo products, which are mainly a complementary or auxiliary product to the

original product in the question. Combo offers are therefore not driving forces for closing a deal, though they have potential to attract consumers.

Interrelationship between the Factors:

Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour. Therefore, the interrelationships between the economic factors were studied to find greater insight to the consumer behaviour.

TABLE NO- 6.16
Correlation between Factors in the Non-Orthogonal Five Factor Model

	Factor 1 (Income)	Factor 2 (Job Status)	Factor 3 (Employer Type)	Factor 4 (Discounts)	Factor 5 (Combo Offer)
Factor 1 (Income)	1	-	-	-	-
Factor 2 (Job Status)	0.654**	1	-	-	-
Factor 3 (Employer Type)	0.876*	0.794**	1	-	-
Factor 4 (Discounts)	0.346	0.594**	0.412	1	-
Factor 5 (Combo Offers)	0.248	0.352	0.197	0.728**	1
* Significant at 1% Level of Significance *** Significant at 5% Level of Significance*					

Source: Computed from the Primary Data through SPSS.

From the above correlation coefficients, it is revealed that such economic factors have more correlated and the combination of more than one factor at a time has the potential to affect the online buying activities significantly. Job status and income play a dominant role in affecting the consumer buying behaviour online. Similarly Employer Type coupled with income and job status too affects the online buying behaviour. Combo offers at individual level was not affecting much while coupled with further discounts it happened to be one of the factors in deciding the consumer buying behaviour. Only Discounts along with employer type as well as Combo offers along with Income, Job Status and employer type reported to have no significant impact when combined together as a factor in affecting consumer buying behaviour.

Factors Contributing to Domain Loyalty:

Apart from the demographic factors there existed some other non-economic factors, which were identified as potential factors to affect the online consumer buying process. Such factors have a very high role to play in determining the loyalty of the existing consumers. The study was aimed to understand the primary reason, for which an existing online shopper shops from the same service provider. Following is the summary statistics of some of the other Non-Economic Factors which contributes to domain loyalty.

TABLE NO- 6.17
Responses Received With Regard to Level of Satisfaction contributing to Domain Loyalty

Other Non-Economic Factors	Satisfied	%	Not Satisfied	%	Not Responded	%	Total	%
Website Designing	219	45.72	59	12.32	201	41.96	479	100.0
Support Mechanism	312	65.14	112	23.38	55	11.48	479	100.0
Delivery & Logistics	287	59.92	148	30.90	44	9.19	479	100.0
Customer Servicing	231	48.23	205	42.80	43	8.98	479	100.0
Genuine Product	398	83.09	49	10.23	32	6.68	479	100.0
Refund Mechanism	184	38.41	202	42.17	93	19.42	479	100.0
Great Offers	248	51.77	112	23.38	119	24.84	479	100.0
Competitive Price	321	67.01	109	22.76	49	10.23	479	100.0
Payment Methodology	295	61.59	101	21.09	83	17.33	479	100.0

Source: Primary Data

The satisfied consumers are further contributing to the additional purchases from the same operators creating a Domain loyalty, just like the concept of Brand Loyalty for a particular brand of product in case of traditional retailing. Following are the responses received from the respondents with regard to the factor that contributed the most for selecting the same domain while shopping online.

TABLE NO- 6.18

Factor Contributing to Purchase from the Same Online Operator

Factor	Positive Response	Total Responses Received*	%
User Interface & Website	219	278	78.78
Genuine Product	398	447	89.04
Payment Issues	295	396	74.49
Refunds	184	386	47.67
Delivery & Logistics	287	435	65.98
Help & Support	312	424	73.58
Customer Servicing	231	436	52.98
Competitive Offers	248	360	68.89

Source: Primary Data   **Excluding Non Responses*

In the above table depicts the reason for which an existing online shopper goes to the same website to purchase product repeatedly. Refund is an area where majority of the respondents have shown their discomfort while almost 48% respondents agreed that they had hassle free refunds. Though, the number is not low, yet as far as other aspects are concerned, refund remains the critical factor in the consumer satisfaction. Whopping 89% consumers have shown their satisfaction in terms of the genuineness of the products and services being offered by the online service providers. Upon asking to dissatisfied consumers, it was found that most of them hada bad experience from the domain "Snapdeal" and were not satisfied with the genuineness of the products, especially the lower value stuffs. Apart from these aspects, other factors were recorded to have a decent level of satisfaction contributing to the consumer loyalty over online platforms.

Consumer Retention:

Irrespective of shopping online, the retention of the existing consumers plays an important role in the growth and competitiveness of the firm. The existing consumers need to be converted into potential consumers for future to have a good base and for that reason; offers and discounts are also provided. Along with these offers, the core aspects like genuine product, standard delivery

mechanism, a well trained customer support system, etc. have their fair share of effects on the overall retention of the consumers. Therefore, an attempt was made to study the level of consumer retention that some selected service providers enjoy in the state of Goa.

Table No- 6.19

Consumer Retention Ratio of Select Online Shopping Platforms

Online Shopping Platforms	Shopped in the past	Would like to Shop in Future	% Consumer wishing to Buy Again	Thing that attracted the most while Shopping
Flipkart	445	432	97.08	@ # * !
Amazon	453	434	95.81	@ Ψ # * !
Snapdeal	296	15	5.07	$
First Cry	159	63	39.62	!
Bookmyshow	389	326	83.80	^ Ψ
Redbus	278	262	94.24	@ ^
Paytm mall	248	197	79.44	$ *
Goibibo	401	400	99.75	Ψ @
IRCTC	462	460	99.57	^ Ψ
Others	109	12	11.01	$
Codes	*Particulars*			
@	*Offers and Discounts*			
#	*Competitive Pricing*			
$	*Cheap Price*			
^	*Hassle Free Booking Experience*			
*	*Great Delivery & Logistics Standards*			
!	*Wide Range of Unique Products*			
Ψ	*Great User Interface, Easy to use and Navigate*			

Source: Primary Data

Testing of Hypotheses:

Loyalty is a hypothetical phenomenon, very difficult to define in a particular set up and even more difficult to explain. In a general parlance, it is the continuous patronage or affiliation that a person shows towards somebody or something which defines the degree of loyalty. Again the degree varies from time to time, person to person, place to place as well. Therefore, studying the

customer loyalty becomes critical and it gets even tough while determining consumer loyalty, as it is very complex in nature and keeps on changing from time to time. Therefore, chi square test is conducted to determine the factors that affect consumer loyalty on e-commerce platforms to establish statistical relations between various phenomenons.

Table No- 6.20
Test Results of Hypotheses pertaining to the Factors Contributing to Loyalty

Factor	[#]Calculated χ^2	Table Value	Inference
User Interface & Website	0.101	0.103 (df=2)	Accept the Null Hypothesis
Genuine Product	4.381	0.004 (df=1)	Reject the Null Hypothesis
Payment Issues	3.249	0.711 (df=4)	Reject the Null Hypothesis
Refunds	7.856	0.004 (df=1)	Reject the Null Hypothesis
Delivery & Logistics	11.362	0.103 (df=2)	Reject the Null Hypothesis
Help & Support	7.514	0.004 (df=1)	Reject the Null Hypothesis
Customer Servicing	0.019	0.103 (df=2)	Accept the Null Hypothesis
Competitive Offers	9.473	0.711 (df=4)	Reject the Null Hypothesis

Source: Primary Data   # at 5% level of Significance   df- Degree of Freedom

After the test results, it is clear that User interface and Customer servicing do not have a huge role to play in the decision making of a consumer and thus are not big contributors of consumer loyalty on a particular domain. It was revealed that a good help and support mechanism on the other hand is vital and the servicing part is now outsourced to the brand concerned, for which the seller is not attributed responsible and thus does not make a difference for the consumers. Other factors like Genuine Product, Issues on Payment, Refund Mechanisms, Standards of Delivery and competitive offers are crucial in retaining an existing consumer. Upon careful analysis, it is further revealed that delivery standard happened to be the most dominant factor in retaining consumers followed by competitive offers and refunds. These three aspects are the prime movers and are critical determinants of consumer loyalty on online platforms.

The statistical technique that is used in marketing to examine the causal association between two or more variables and is exclusively used for testing the theorized/hypothetical models developed by the researcher himself or by the other researchers is called as Structural Equation Modeling (Bagozzi, 1980). This technique is the extended form of ordinary regression models as it includes various observed and unobserved variables. It also creates the structural relationship between these variables. This also provides the basis to investigate the specified set of relationships among the variables used in the study along with the testing of research models. Consequently, SEM is mostly used by the researcher for verifying their research models in social and behavioural sciences (MacCallum and Austin, 2000).

In this section SEM is used to depict the relationship of Consumer Behaviour with respect to identified economic and non economic factors like education, Area of Residence, Marital Status, Employment, Income and other factors determining loyalty.

(Fig 6.1: SEM Model -Relationship of variables with Consumer Behaviour)

Table No 6.21
SEM Test Results

Name of Category	Required Fit Indices	Threshold Limits	Values Attained
Absolute Fit Indices	χ^2 ***	p-value > 0.05 (N >200)	0.000
	RMSEA	<0.05 good fit: 0.05-0.10 mediocre fit: and if >0.10 bad fit	0.047
	SRMR	<0.09	0.050
	GFI	>0.90	0.904
Incremental Fit Indices	AGFI	>0.80	0.885
	CFI	>0.95 great: 0.90 traditional: and if >0.80 sometimes permissible	0.928
	TLI	>0.90	0.919
	NFI	>0.90	0.911
Parsimonious Fit	CMIN/DF	<3 good: and if <5 sometimes permissible	2.197

Source: Prepared by the researcher through AMOS output
***One could ignore the absolute fit index of minimum discrepancy chi-square if the sample size obtained for the study is greater than 200 (Hair et al., 1996: Joreskog and Sorbom, 1996).

The above table depicts that CMIN/DF value is 2.197 (less than 3) which indicates that the data is suitable for the model fit. The model has also generated other indices of goodness i.e. GFI= 0.904, AGFI= 0.885, CFI= 0.928, NFI= 0.911 which reveals that this is a well-fitted model and two indices of badness i.e. RMSEA= 0.047 (less than 0.10) and SRMR= 0.050 (less than 0.09) which explains that data fits the model well because of lower RMSEA and SRMR value. TLI value (0.919) indicates that the model has strong convergent validity since it exceeds the acceptable limit i.e. 0.9. Thus it concludes that the aforesaid Structural Equation Model (SEM) of Customers is a well-fitted model.

6.9 FUTURE TREND

Online retailing has registered a phenomenal growth over a period of time. The last decade has registered a whopping growth of goods and services sold online. Since 2007-08, two major e-retailing players viz, Flipkart and Amazon India have taken the online retail into a new height. The growth trajectory suggests the potential growth of online retailing in India in the near future. Factors like cheap mobile data or internet, growing demands of app based smart phones, fast information and communication system coupled with the emergence of social media has even widened the horizon of online retail market in India. In a situation like this, the competition is also huge and information related to product specification, pricing and other related issues are relatively easier for the potential consumers to scan and be prepared for the purchases.

There has also been several cases where small and marginal firms dealing in online retail have failed to cope up in front of big players like Flipkart and Amazon (India) and either have shut down their businesses or gracefully merged with such big players (e.g: Myntra merging with Flipkart). All these aspects make the online retail highly dynamic and volatile, for which predicting future trend becomes very important not only as a consumer to understand and shop but also for the firms and Government for suitable policy decisions. It was also experienced that the effect of giffen goods as well as Veblen goods in the online market is quite high. Due to the presence of delivery charges, low value products are usually not favoured while buying on online mode. It is only bought alongwith some high value products as a bundle and usually not alone. The same way high value luxurious products are also experiencing an exception of Law of Demand here and it was found that people seeking such novelty still prefer traditional way of shopping rather than purchasing online.

The data were collected from some select representatives having reasonable knowledge and experience in the field of retailing. A total of 36 interviews were conducted to establish the link of the current trends and its future sustainability. The data shown are based on the aggregate of all the interviews conducted with the select representatives.

Table No: 6.22

Trend of Average Yearly Spending in E-Retailing Activities

Year	Annual Spending
2015	5500
2016	7300
2017	7000
2018	14600
2019	15350
2020#	18050
2021#	20750
2022#	23450
2023#	26150
2024#	28850
2025#	31550
2026#	34250
2027#	36950
2028#	39650

The chart shows a line graph with trend line: $y = 3175x + 3125$, $R^2 = 0.818$, plotting values for years 2016 through 2019.

Source: Primary Data; # denotes "Projected Estimates"

The data reveals that the annual spending on overall e-retail shopping is going to increase in an increasing rate in Goa. In the near future, the spending pattern is estimated to become aggressively upward and the trend is found to be upward in an increasing rate. Overall spending includes spending on various categories like Apparels, Electronics, Durables, Trendy goods and ticketing like services, which are collectively taken here as a reference point. It is estimated that, the online market is going to be expanded and in next five years, the estimated overall annual household spending would cross double the current expenditure in online retail.

Table No: 6.23
Trend of Item Wise Demand in E-Retailing Activities
(Value indicates a tentative allocation out of the total orders as confirmed by respondents)

Item Year	Apparels	Electronics	Durables	Trendy Goods & Small Decoratives	Ticketing & Services
2015	2300	800	900	200	1700
2016	3700	1800	1850	1600	2900
2017	4100	2450	2600	3900	6800
2018	3950	8900	16200	6000	8500
2019	3350	17600	22000	7100	9800
2020#	4850	9725	17050	7850	11050
2021#	5385	12220	21715	9820	13480
2022#	5920	14715	26380	11790	15910
2023#	6455	17210	31045	13760	18340
2024#	6990	19705	35710	15730	20770
2025#	7525	22200	40375	17700	23200
2026#	8060	24695	45040	19670	25630
2027#	8595	27190	49705	21640	28060
2028#	9130	29685	54370	23610	30490
Trend Value	y=535x+1640	y = 2495x-5245	y= 4665x-10940	y=1970x-3970	y=2430x-3530
R² Value	$R^2 = 0.700$	$R^2 = 0.769$	$R^2 = 0.691$	$R^2 = 0.990$	$R^2 = 0.959$

Source: Primary Data; #: Projected

The trend value is determined trough the trend analysis and the equation is placed in the respective columns of the product or services, as the case may be. Five important and dominant category of online retail services are chosen for the determination of future demand such as, Apparels and clothing related needs; Electronic gadgets like laptops, mobile phones, tablets, etc.; Consumers durables like furniture, durable appliances, etc.; Trendy products which are in the trend and almost everybody wants to have them in a particular time frame along with small decorative items and lastly the ticketing and other services offered on online platforms. The following figure is an extension of table no 6.23 where the future trend is graphically represented for the demand estimation.

Category Wise Demand Trend in E-Retailing (Goa)

(Fig: Category Wise Demand Trends in E-retailing in Goa; # denoted Projected Figures)

From the above figure, it is evident that the overall demands for various categories of products are in an increasing trend. Categories like Consumer Durables and Ticketing services are experiencing a very sharp rise and are expected to grow in an increasing rate while Apparel section presents a very slow growth trajectory. It is estimated that the apparel section may not generate much demand in the later phase and may be restricted to an annual spending or Rs. 10,000 per household by 2028. Trendy goods and electronics are perceived to have a steady growth and are expected to grow in the same fashion in coming days. The phenomenal rise in consumer durables are due to the fact of cheap availability of finance and Credit/Debit card EMI and cash back offers, which is expected to grow further and will contribute towards the expansion of e-retailing in the state of Goa. This figure a projection as per the current scenario and there is a more likely chance of experiencing even a high growth trajectory, considering the cut throat competition among the e-retailers coupled with the partner offers, cash backs and ease of financing through Bajaj Finserv, HDFC, ICICI, HDFC, SBI, HSBC like financial partners.

CHAPTER - VII

SUMMARY OF THE FINDINGS

AND

CONCLUSION

CHAPTER - VII
SUMMARY OF THE FINDINGS AND CONCLUSION

7.1 INTRODUCTION:

During the study of Factors affecting the consumer behaviour, the consumers residing in the geographical territory of the state of Goa were considered and the study was conducted to understand their buying behaviour and the factors affecting their purchase decision making process. The study was conducted in two phases and on several parameters having the following findings:

7.2 SUMMARY OF THE FINDINGS:

The study had divided into four broader objectives. The first objective was to know the general marketing conditions of online retailing and to know greater insights about the online retail practices from the view point of a retail consumer. The second objective was to find the factors influencing Consumer Buying Behaviour and its impact on Online Retailing in particular. For the purpose of finding the factors, we further divided the parameters into economic and non economic factors which has a potential to affect online buying practices and was further sub-classified to find out the economic and non-economic factor that leads to a set of buying behaviour on online platform as well as to analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers. Third objective was the extension of the second one studying about the internal approach of a consumer jury system of arriving into a purchase decision. Here there was an attempt of study to know the role of perception, attitude, safety concerns and other aspects towards consumer buying process on online platforms. Lastly, the study had an aim to develop an estimated model of the future of

Online retailing in Goa in the immediate coming years and to find out the specific categories of products and services to be demanded in the near future as well. In this light, observations were made and the findings are enumerated.

7.2.1 E-Retailing Scenario in India

The Internet, being considered as a mass medium, is providing the consumer such purchasing characteristics like no other medium does. Certain features are turning out to be more convenient for an online consumer as compared to traditional consumer. In the process of online shopping, the internet is acting as an unique distribution channel (Hollensen, 2004) unlike traditional retailing and the evolution of this channel, i.e, e-commerce, has been contributing significantly towards this information revolution with regard to retailing (Smith & Rupp, 2003). India has a rate of 2.2% of total retail transactions done online as of 2017 (Statista, 2018). The online shopping rate has further improved to 2.8% in the year of 2018 (Statista, 2019) as a percentage of total retail sales in India. Such a small percentage is due to the lack of knowledge on the part of rural population in India and the lack of exposure to internet and such services. Awareness here may prove vital and if rural people are made properly aware about the safety, security and all such services of online retailing, then this number can drastically increase.

Despite of having only 2.8% of the total retail sales on online platform, India is perceived to be the most important marketing the world having a great potential. Currently India is at 10th position as far as online retail is considered and China is topping the list with 23.1% of the total retail sales done on online platforms followed by UK (19.1) and South Korea (16%). Denmark and USA are occupying 4th and 5th place with a sales of 12.6 and 9% respectively. The growing market and greater penetration of internet services are adding up to the online retailing in India and is expected to continue at the same pace. Affordable internet connections and availability of smart phones have made India the fastest growing market for online retailing in the world considering the diverse population base of the country.

7.2.2 E-Retailing Scenario in Goa:

Goa being the smallest state of India in area (Wikipedia, 2018) has a diverse base of population consisting of fine mix demography of gender distribution, various age groups, religious beliefs, social class etc. In the context of online retail, the state is way ahead of the national figures, registering a whopping 3.9% of the retail purchases done online (Naik, H; etall, 2018) which is as good as twice the size as compared with the nation-wide data. The state has an educated population base having 88.70% people registered to be educated (census, 2011) of that, male literacy rate is registered as 92.65% while 84.66% is that of females, making this state more accepted towards online retail.

Growth in the internet and a greater penetration of the mobile internet has even contributed significantly in the online buying practices of local Goan people. 49.77% people in Goa lives in urban area (Shodhganga, 2017) which is way more as compared to the national statistics and it has a bulk population belonging to the age group of less than 40 years making t a young and friendly state to adopt online shopping practices.

It was observed that the Government employees are more inclined towards online purchasing followed by the people working in Private sectors and free lancers. Almost in all the sectors, the demand for online shopping was invariably present. In the state of Goa, the delivery services are uniformly available to all the pin codes as claimed by leading e-commerce service providers, where as in practice, the people belong to remote locations were shown their level of dissatisfaction on the front of delivery and logistics, as they were told to take delivery from a designated place or the delivery was deliberately delayed and related reasons. It was also observed that the younger generation (below 40 years) are more prone to online retailing.

Travel and Leisure bookings remained to be a priority on online platforms (61.17% cumulative), presumably due to the dominance of tourism and allied activities in Goa followed by recharges (42.6% Cumulative), purchase of Electronic gadgets (37.2%, cumulatively) and consumer durables (20%, cumulatively). Bookings of services, Eatables and apparels have decent demands in the state of Goa. When it comes to the e-retailer, most of the Goan people said to have acknowledged the services provided by IRCTC while almost 21.78% responded preferred it and ranked higest among all followed by Amazon.in with 17.12% and Flipkart with 13.78%. Bookmyshow registered a phenomenal support where 12.80% people accepted to have used the services and ranked it as their favorite.

7.3 CONSUMER BEHAVIOUR ON ONLINE PLATFORMS

The respondents were interviewed regarding the various factors playing a role in their consumer decision making process. Perceptional attributes were tested to find their level of comfort from the point of buying online. This study statistically proves that the People of Goa feel safe transacting online. Statistically the null hypothesis is proven to be rejected and the alternative hypothesis was accepted, proving that the people of Goa feel safe overall while transacting in any online platforms. In order to know about the greater insights, further studies were made to concrete the findings and it was further found that while transacting online, the "Green Lock" sign is perceived to be very important and as a mark of safe online transactions while making payment in any online payment getaway. It is statistically proven that the appearance of green lock sign gives more confidence and safety assurance to the consumer transacting online and it is viewed as a very important aspect while transacting online.

Further, while getting information about other non economic factors, we came across the concept of failed transaction and their satisfactory resolution by the e-retailers. After the study, it was revealed that the null hypothesis is accepted and the consumers are not satisfied with the resolution of the e-retailers with regard to failed online transactions. Upon further investigation, it was revealed that the failed transactions mostly causes a deduction of money from the bank account, credit card, debit card or as the case may be but never gets credited back in time. Further, several respondents expressed their dissatisfaction on the front of deductions which do not allow them to perform a fresh new transaction because of the block of fund coupled with non availability sufficient funds, making things even worse. There were complaints about extra ordinary delays in crediting back of such amount, causing financial and mental inconvenience to the consumers.

The last finding was to must have a dedicated help and support button or Contact Support tab in the e-commerce website. It was observed that the retailer providing the help and support button is more likely to get sales as compared to the ones not having it, assuming all other things remaining static. Having a support mechanism is perceived to have a great confidence booster for the consumers and helps in building confidence among the potential buyers even to take the risk to buy for the first time. In this case, the null hypothesis was rejected and the alternative hypothesis was accepted confirming that the help and support tab in the website makes the online consumers feel more safe and secured of their online transactions. Emergence of extraordinary offers or heavy discounts sometimes makes the online consumer partially ignore the safety issues and it was further found that such a scheme as introduced by any known and reputed online retailer like flipkart or Amazon (India) are highly responded and no further screenings are done

while unbelievable offers from 3rd party apps other than the reputed ones go for several layers of security checks.

To summarize, the online consumers are proven to be more affected by the non economic factors as compared to the economic aspects. While making a purchase decision online, the prime consideration was to check the credibility of the website, the payment gateway safety, safety of transaction along with the privacy of financial information associated with it as well as to check whether any physical support system is available or at least a telephone number or a dedicated call centre to add up to their belief of online shopping. In the case of Economic factors, the behaviour of online consumers more or less was rational and do not affect significantly. Employees of Government sector were high on online purchasing as compared to any other groups, but it did not prove that others were not doing it at all. Similarly, people having a family size of 4 to 6 members are more prone to online shopping as compared to the other available classified groups. People working in the shift based jobs (especially in the private sector) are found to have extensively using the purchasing of products and services on online platforms. It was also found that the offers or attractive discounts, especially from reputed and popular online retailers induces the consumer to take a buying decision even without the presence of a huge desire and affect their buying behaviour positively towards the particular e-retailer.

7.4 FACTORS AFFECTING CONSUMER BEHAVIOUR ON ONLINE PLATFORMS

While studying the consumer buying behaviour, we wanted to study the factors which play an important role in influencing the consumer buying behaviour. The constructs are organized in such a way that the study would lead to a particular solution and thus the variables were chosen accordingly. In a broader classification, the factors are further classified into Economic Factors

and Non-Economic Factors for the purpose of determining the variables influencing consumer buying decision making process.

7.4.1 Economic Factors

Economic Factors are characterized by the economic considerations at individual levels which are consistent with respondents. Factors like Employment Type, Employer Type, Income, Dependent Family Member and other related factors were chosen to have a in depth study of the consumer behaviour especially on internet platforms. In order to study the impact of economic factors on the consumer buying behaviour specific to online service providers, the following important indicators were chosen:

1. Income or Earning

2. Job Status (Temporary, Ad Hoc., Confirmed)

3. Employer Type (Private, Government, Aided)

4. Offers, Promotions or Discounts

5. Combo Offers

These factors were primarily chosen to have parity between the buying processes with regard to the directly attributable factors in the question. Though logically it can be associated that income has a direct connection with purchasing decision, as it gives the purchasing power, the other factors had to be tested statistically.

As per the individual factor loadings, at an exploratory stage, we observed that Factor 1,3 an 4 have a good deal of factor loading scores as compares to Factor 2 and 3. For the exploration point of view, it can be concluded that Income, Employer type and offers or discounts have a greater role to play in determining the online shopping process and have a potential influence in

the consumer buying behaviour on online platform. Contrary to this, factors like Nature of Job and Combo Offers do not play a significant role in deciding the buying behaviour of online shoppers.

Factor 1 (Income or Earning):

Income or earnings has always been played a major role in determining the buying behaviour. When it comes to online shopping, the situation is no different. The earning therefore, had the maximum score in the factor loading, confirming that it is one of the most important and significant factors to determine online shopping behaviour. Though, there are various payment options like Credit and Debit card EMI, still the majority of the population wishes to see their pocket before they could purchase.

Factor 2 (Job Status)

Job status constitutes the Nature of job with respect to whether a person works in a temporary manner or he is a permanent confirmed employee or working on a project for a specific period, a free lancer or working in an ad hoc capacity. The status of the job may play a part in determining the need of products and services online. While studying, it was found that this factor is not as crucial as compared to other economical factors and it has a tendency to affect moderately, making this factor a passive one. Upon investigating, it was further found that the younger mass is keener shopping online despite of their status of employment and the ones working on a temporary basis also depend largely on the online shopping for their exclusive needs and when the need arises, platform does not matter really. Therefore as a factor, the status of employment do not play a major role in determining the online buying behaviour.

Factor 3 (Employer Type):

Employer type speaks about the set up where a person works. The employer Type typically constitutes the person working for themselves and the self-employed, Working in private sector, Government Employees, People running their own business and those who belong to any creative fields as well. It was found that the factor loadings of this factor corresponding to different questions were moderately higher, thus indicating the involvement of this factor in the process of online purchase decision making. It was further revealed that people working especially in Government set up are more prone to online shopping as compared to any other classified groups. Upon further investigation, it was found that the time was a crucial factor here and the Government employees have an edge over other in managing time to shop online.

Factor 4 (Offer or Discount):

Offers and Discounts happened to be one of the important factors in the determination of purchase and especially in online retailing. It was observed that the discounts and various other offers have triggered online shopping over a period of time. The offer like Big Billion Sales, Great Indian Festival Sales, etc. have registered a significantly higher proportion of sales as compared to regular days of selling. Now-a-days, the people tend to check the online price before actually buying a particular product even from the market. This act in a way is encouraging them to be price protected and making sure that they are not being cheated. On top of it, banking partners offer additional discounts on the use of credit and debit cards, making the product even cheaper to accelerate the shopping practices. A relatively high factor loading is an indicator that the Discounts and offers have a huge role to play in influencing the potential online consumer to close the deal.

Factor 5 (Combo Offers):

Combo offers are very tempting yet not so effective when it comes to the study. In a situation, where a consumer buys a mobile phone, a combo offer may show a product related to the specific product like a phone back cover, or a glass guard to protect the screen, an OTG cable or so on, so that a consumer can end up buying all these product with a combined discounted price. But in practice, such combo offers do not play a very significant role in making a sales as the are very low value product and often available in local market and the focus is entirely on the main product. It was also observed that the good deal in the original product ultimately translates into buying these combo products, which are mainly a complementary or auxiliary product to the original product in the question. Combo offers are therefore not driving forces for closing a deal, though they have potential to attract consumers.

Interrelationship between the Factors:

Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour. Therefore, the interrelationships between the economic factors were studied to find greater insight to the consumer behaviour.

TABLE NO- 7.1
Correlation between Factors in the Non-Orthogonal Five Factor Model

	Factor 1 (Income)	Factor 2 (Job Status)	Factor 3 (Employer Type)	Factor 4 (Discounts)	Factor 5 (Combo Offer)
Factor 1 (Income)	1	-	-	-	-
Factor 2 (Job Status)	0.654**	1	-	-	-
Factor 3 (Employer Type)	0.876*	0.794**	1	-	-
Factor 4 (Discounts)	0.346	0.594**	0.412	1	-
Factor 5 (Combo Offers)	0.248	0.352	0.197	0.728**	1
* Significant at 1% Level of Significance ** Significant at 5% Level of Significance					

Source: Computed from the Primary Data through SPSS.

From the above correlation coefficients, it is revealed that such economic factors have more correlated and the combination of more than one factor at a time has the potential to affect the online buying activities significantly. Job status and income play a dominant role in affecting the consumer buying behaviour online. Similarly Employer Type coupled with income and job status too affects the online buying behaviour. Combo offers at individual level was not affecting much while coupled with further discounts it happened to be one of the factors in deciding the consumer buying behaviour. Only Discounts along with employer type as well as Combo offers along with Income, Job Status and employer type reported to have no significant impact when combined together as a factor in affecting consumer buying behaviour.

It was also observed that the people employed in the Government sector are more prone to online shopping and upon asking, it was further revealed that due to a fixed time of office hour and obligation to attend to the office, shopping becomes difficult and they feel convenient to order online, which gets delivered in the desired address without much of hassles. Most of the Government employees were reported to order goods and services in their office addresses due to lack of availability of family members at home during weekdays

7.4.2 Non-economic Factors

Factor 1: Age

Age as a prime non-economic factor was studied to scan behaviour of consumers on online platforms. Age being an important parameter here is a determinant of specific consumer buying practices but affects the phenomenon to a moderate degree. This is due to the presence of abundant product options and the growing social interactions between various ethnical groups of different age. The consumers are getting into a more acceptable zone and the gap of generation is

substantially getting reduced, thus making this factor a moderate one to affect the buying behaviour with regard to product specifications and standards.

Factor 2: Gender

Again while studying the gender as a primary factor, it was also revealed that the Gender do play a part in the shopping process on Online Platform. The analysis of the factor loadings suggested that the gender has an impact; yet do not have a very significant role in the online buying process. Both male and female are more or less equally connected with the online shopping practices irrespective of their age, religion and ethnicity. Thus gender has a moderate impact over online shopping practices.

Factor 3: Marital Status

The third factor of the study was marital status. By observing the factor loadings, it was revealed that the marital status triggers the frequency of the online shopping, as question no 9 reveals a very decent factor loading. While studying the inherent impact, it was revealed that though the frequency increases, marriage is not really a bigfactor in online shopping as it is happening across both married and unmarried groups. The intensity of Shopping online is also the same among unmarried group of respondents. Therefore, the factor loading of Question no 9 got cancelled through the further investigation and it was revealed that marital status is not a factor in the online shopping practices.

Factor 4: Family Size

The study of the family size explains a moderately high degree of association with the online shopping. The quantum and the intensity of shopping is usually high in the families having more number of people residing under the same roof. Usually one person on behalf of the entire family places the order and it gets increased during the festivals and any other offer periods as per the

responses received from such respondents. A moderately high degree of factor loadings explained that family size has a sizeable role to play in the online shopping practices and hence, cannot be ruled out.

Factor 5: Area of Residence

From the analysis of the factor loadings, it was further revealed that a high degree of association is present between the factors of "Residential Area" with online shopping. The area of residence has a significant role in executing the online shopping process. People residing in the Urban and Semi-Urban areas reported to have made more shopping as compared to the respondents residing in typical village regions. Further, upon asking, it was revealed that the rural respondents had practical difficulties while getting the delivery as, they were mostly compelled by the delivery boys to collect their respective parcels from the city office. This practice kills both time and resources for those people residing in the remote area and further contribute to the frustration, thus leading them to contain themselves from traditional retailing.

7.4.3 Observations Regarding Additional Non-Economic Factors:

Apart from these five identified factors, there seemed to have several other non-economic factors which may have the potential to affect online shopping practices. We did not get adequate data regarding these phenomenons but a general trend suggested that they also have a partial role as a factor in determining in online buying behaviour. While studying, it was revealed that the religion has a partial influence over the buying preferences. Specifically speaking, the people belonging to Islamic ethnicity and culture are less prone to shop online. Even the younger mass of such ethnic group are also loosely connected, especially the girls. Informally, some of them responded that in a close knit family structure, getting delivery of a product and openly using it becomes a problem and for most of the daily requirements traditional retailing is preferred. Most

Hindu respondents as well as Christian respondents reported to have adopted well to online shopping practices.

Another factor that partially affects online shopping is found be the loopholes in the logistics and distribution network. This is a problem especially reported by the people residing in village area. Though delivery is scheduled, the person responsible for the delivery somehow creates problem and is often reluctant to deliver the product at a designated place. Due to the reluctance on the part of the delivery boy, the consignee often goes himself to collect the product to the city office, costing his time, energy and monetary resources. The goods often gets returned by falsifying a failed attempt by the delivery agent as well. For products of bigger dimensions, people face more difficulties and these experiences forces such people to rely on traditional retail mechanism rather than focusing to the online domain.

7.4.4 Interrelationship between the Factors:

Through Exploratory Factor analysis, it was revealed that the combination of two factors makes a significant proposition in playing a greater role in arriving at a purchase decision online. Individual factor loadings suggested the degree and magnitude of the responsiveness of a factor in influencing an online purchase while Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour.

Combinations of multiple factors have an impact in influencing the buyer behaviour. As it was revealed from the above table, age and marital status when putting together have a greater role to play in the purchase decision making. A particular age group identified as 27 to 37 years of age are more active in such online platform, and especially if the same person is married and belongs to the same age bracket, he essentially happens to be an active purchaser. Similarly, Gender and Family Size combined together also happened to be significantly affecting the purchase deisions.

It was further revealed that females having an average family size of upto 4 members are more prone to shop online and it may have an impact over the buyers' decision making process. Same is the case was also found with the Area of Residence and the Marital Status. It was further investigated that the unmarried are acceptable to traditional retailing while married are more prone to shop online, especially the ones residing in a rural belt. Individually, the marital status did not play a significant role, while with the combination of Area of residence; it had a greater role to play in the purchase decision making process.

7.4.5 Factors Contributing to Domain Loyalty:

Apart from the demographic factors there existed some other non-economic factors, which were identified as potential factors to affect the online consumer buying process. Such factors have a very high role to play in determining the loyalty of the existing consumers.

The satisfied consumers are further contributing to the additional purchases from the same operators creating a Domain loyalty, just like the concept of Brand Loyalty for a particular brand of product in case of traditional retailing.

Refund is an area where majority of the respondents have shown their discomfort while almost 48% respondents agreed that they had hassle free refunds. Though, the number is not low, yet as far as other aspects are concerned, refund remains the critical factor in the consumer satisfaction. Whopping 89% consumers have shown their satisfaction in terms of the genuineness of the products and services being offered by the online service providers. Upon asking to dissatisfied consumers, it was found that most of them hada bad experience from the domain "Snapdeal" and were not satisfied with the genuineness of the products, especially the lower value stuffs. Apart from these aspects, other factors were recorded to have a decent level of satisfaction contributing to the consumer loyalty over online platforms.

7.4.6 Consumer Retention:

Irrespective of shopping online, the retention of the existing consumers plays an important role in the growth and competitiveness of the firm. The existing consumers need to be converted into potential consumers for future to have a good base and for that reason; offers and discounts are also provided. Along with these offers, the core aspects like genuine product, standard delivery mechanism, a well trained customer support system, etc. have their fair share of effects on the overall retention of the consumers. Therefore, an attempt was made to study the level of consumer retention that some selected service providers enjoy in the state of Goa.

After the test results, it was clear that User interface and Customer servicing do not have a huge role to play in the decision making of a consumer and thus are not big contributors of consumer loyalty on a particular domain. It was revealed that a good help and support mechanism on the other hand is vital and the servicing part is now outsourced to the brand concerned, for which the seller is not attributed responsible and thus does not make a difference for the consumers. Other factors like Genuine Product, Issues on Payment, Refund Mechanisms, Standards of Delivery and competitive offers are crucial in retaining an existing consumer. Upon careful analysis, it is further revealed that delivery standard happened to be the most dominant factor in retaining consumers followed by competitive offers and refunds. These three aspects are the prime movers and are critical determinants of consumer loyalty on online platforms.

7.5 FUTURE TRENDS

The annual spending on overall e-retail shopping is going to increase in an increasing rate in Goa. In the near future, the spending pattern is estimated to become aggressively upward and the trend is found to be upward in an increasing rate. Overall spending includes spending on various categories like Apparels, Electronics, Durables, Trendy goods and ticketing like services, which are collectively taken here as a reference point. It is estimated that, the online market is going to be expanded and in next five years, the estimated overall annual household spending would cross double the current expenditure in online retail.

Five important and dominant category of online retail services are chosen for the determination of future demand such as, Apparels and clothing related needs; Electronic gadgets like laptops, mobile phones, tablets, etc.; Consumers durables like furniture, durable appliances, etc.; Trendy products which are in the trend and almost everybody wants to have them in a particular time frame along with small decorative items and lastly the ticketing and other services offered on online platforms. The overall demands for various categories of products are in an increasing trend. Categories like Consumer Durables and Ticketing services are experiencing a very sharp rise and are expected to grow in an increasing rate while Apparel section presents a very slow growth trajectory. It is estimated that the apparel section may not generate much demand in the later phase and may be restricted to an annual spending or Rs. 10,000 per household by 2028. Trendy goods and electronics are perceived to have a steady growth and are expected to grow in the same fashion in coming days. The phenomenal rise in consumer durables are due to the fact of cheap availability of finance and Credit/Debit card EMI and cash back offers, which is expected to grow further and will contribute towards the expansion of e-retailing in the state of

Goa. This figure a projection as per the current scenario and there is a more likely chance of experiencing even a high growth trajectory, considering the cut throat competition among the e-retailers coupled with the partner offers, cash backs and ease of financing through Bajaj Finserv, HDFC, ICICI, HDFC, SBI, HSBC like financial patners.

7.6 RECOMMENDATIONS AND SUGGESTIONS

7.6.1 Legislation for Online Trade

India being a vast country having diverse culture and ethnicity, needs a proper legislation to control and govern the online trade happening over the internet platform. Till now, the online trade and traditional retailing do not have much difference as per the definition and MRTP Act along with Cyber Security legislations are covered in it. With the substantial growth in the online shopping platforms, it is high time to introduce a dedicated legislation for the protection of consumer interests purchasing online while relaxing the jurisdictional requirements for filing complaints. There must be a dedicated and comprehensive legislation to prevent frauds, protect consumers and promote online retailing for the holistic development of this sector. The central/ Union government and the appropriate state governments may enact legislations to facilitate online retailing and the issues thereon to have an ecosystem where every citizen may be benefitted.

7.6.2 Strong Regulatory Mechanism

The online marketplace has grown many folds. In recent times, the volume of trade has crossed the figure of 350 crore during the festive seaons in 2019 (Big billion Sale/ Diwali Dhamaka Sale, Statista, 2019). For the security and protection of investors, SEBI has been set upas a capital market regulator when the initial daily average turnover was about Rs. 50 Crore, whle in case of

online retail, the turnover is way too high of late. Threfore, it is strongly recommended to have a regulating mechanism at macrolevel to act as a watchdog especially for the online trading platforms, who may work parallel to the Competition Commission of India. Existence of such a regulator will bring uniformity in the market and the online players will b more rationalized and cautious in their approach while ensuring accountability and transparency. The union and the state government must think toward this direction.

7.6.3 Appointment of E-Retail Ombudsman

With the growing business on online platforms, there has been a growth in the deficiency of services and other related affairs from the consumer community. There are several complaints of phishing and vishing issues as well as reports of fake websites dealing with online sales. Like banking sector, if online retail will be provided with an ombudsman agency at macro level, such issues may be curbed to a great extent. Further like RBI being the regulator for banking issues licence and guidelines to all the banks operating in the country, the Online retail regulator may follow the same pattern, so that fraudulent service providers can be tackled easily and the sector may get into organized retail in a rational way. Further, appointment of e-retail ombudsman will surely ensure timely redressal of consumer complaints with an adequate legal mechanism to ensure smooth and effective functioning of the online retail sector. Ministry of Trade and commerce may set up an extra wing of E-retail ombudsman to safeguard the interest of the consumers in line with the banking industry.

7.6.4 Rewards for Cashless Purchases

There should have been special rewards and facilities for doing a cashless purchase. Encouraging cashless purchase will ensure the surety of delivery and drastically reduces the denial of receipt

of product from the consumer end, thus bringing efficiency and savings in logistical aspects of the online service provider. Furthermore, cashless transaction brings more transparency and facilitate the accountability towards the money spent from the government point of view, where taxation and tracing of transactions can easily be done. This mechanism will ensure the true and fair tax calculation ensuring the interests of the government while generating adequate tax revenue so as to channelize developmental work in other grey areas in the economy. Though, some rewards are being provided by the online retailers for cashless purchases, it seems to be not enough. Again, it is only a reality for high value transactions where as for other products, cash on delivery (COD) is still being in place, presumably due to the demand from the consumer side. If consumers to be educated and trained about the benefits of cashless purchases, then they may respond to it in the future times to come. Online retailers are highly recommended to introduce cashbacks and rewards for cashless purchases, so that it will add up to more transparency in taxation and will pave path towards achieving a cashless economy.

7.6.5 Real Time tracking of goods dispatched

Themajor E-retailers like Amazon (India) and Flipkart have their own tracking mechanisms, where the app detects the status of the product ordered online, while others do not have that luxury of tracking. Sometimes, due to lack of the knowledge about the delivery status of the product, a consumer faces inconvenience. At times, delivery boy calls for a delivery during an unwanted time and due to the delivery also sometimes the person concern has to cancel small plans of going out anticipating the get the delivery of product, Such situation brings inflexibility in the system. Therefore, it should be made mandatory for all the online service providers to have their in-house delivery tracking mechanism to give a clear picture about the status and to be updated correctly in regular intervals. Further, it is also recommended to have a mechanism to

schedule a preferable time of delivery as practiced by Flipkart and Amazon (India), so that the consumer can select a preferred time of a day to get the delivery while avoiding all such inflexibilities. It is recommended to the e-retailers to invest in real time tracking devices for the greater convenience of the consumers.

7.6.6 Consumer Awareness Programmes

There is a great need to educate and sensitize the consumers and the general masses about the online retailing at first place and to address various myths associated with it. Therefore, consumer awareness programmes at various locations may be organized to sensitize the society at large. The existing CSR model can be used as reference for the funding related affairs, where net profit after a certain threshold will mandate an online retailer to dedicate a certain percentage (usually 1 to 2%) of it for the education and sensitization of consumers. Even SEBI has mandated the Mutual Fund AMCs to set aside a certain percentage of their profits from the funds (Asset Under Management) for the awareness of investors. In the same line, programmes for consumer awareness can also be initiated by various sponsoring bodies for the collective benefits of the consumers, especially purchasing online. E-retailers alongside the appropriate government authorities may come up with such programmes for the greater interests f the consumers.

7.6.7 Computer & Technology Literacy as a Compulsory component in Education

The 21st century has brought serious changes with respect to how services are to be looked upon. Internet of things has made things more dynamic, user friendly and accessible. In such a situation, there is a need to inculcate the computer and technology literacy in the country. As per the statistics, only 8% of the populations in India are active internet users where rest 92% neither use it nor make others do the job for them. Further, with the digital India campaign, all the

government services are gradually shifting to online mode. In this light, it is highly recommended to introduce computer and Technology literacy as a compulsory element in the primary level education, so that upcoming generation may not struggle with it. The rural and semi urban areas must be given special focus in developing infrastructure to learn computers and use internet for the benefits. Investment in computer and technology education will surely give greater dividends to the quality of life and the online retail will also get its direct benefits in the future times to come. The ministry of Education, HRD and various state educations boards must include basic IT education for making the upcoming generation aware about the internet ecosystem which will not only benefit the e-retailing, but facilitate the government to deliver various services to a greater mass in relatively cheaper cost and in efficient manner.

7.6.8 Training for Safe online Transactions

Safety of online transaction has always remained as a primary source of debate. Middle Aged people, despite of being educated, are finding it difficult to transact online due to their non-tech savy nature and broadly due to their fear of breach of privacy in online transactions. Safety is the primary concern and due to this issue, they simply refrain from transacting online. The myth of breach of security and safety has to be properly addressed while educating them to use online gateways for a faster, secure and easy mode of payment. The consumers must be sanitized about the benefits of paying online and benefits of the cash back and point schemes associated with it so that online payment can be maximized while substantially reducing the handling of cash and the frauds associated with that. Training programmes can be arranged as a part of consumer awareness in association with appropriate government so as to check or eliminate possible online frauds

7.6.9 Hi-Speed Internet Connectivity

There is a serious need to have high speed internet connectivity in the country to have sufficient connectivity for the use of internet for access of various government services as well as facilitation of online retail. The government has partnered with Google to provide free internet facilities in select railway stations as well as in public domain whereas a lot of efforts have to be taken in this regard considering the population and the penetration of Internet in the country. The government can also reduce the tariff rates in association with TRAI to encourage internet connectivity at individual levels. Over period of time the mobile networks have also drastically reduced their tariff for the internet and that has positively benefited the people. Still the internet access to the population is very limited and only 4% of the population is is practically doing online shopping suggesting that the country has enough potential for the growth of online trade in the future times to come. The central and appropriate state government must bring in strict criterion of network reception and this needs to be adhered by the service providers. A surprise checking mechanism may be adopted to ensure proper reception of desired network bandwidth and it must be a joint responsibility of the government and the cellular network providers.

7.6.10 Improvement in the User Interface

Another important aspect in online retailing is is the user interface and its ease of using. Despite of having all the infrastructures, internet connectivity as well as an exposure to the online payments, some consumers find difficult to shop online particularly with certain web platforms due to there complicated user interface. Therefore it is highly recommended to design website in a user friendly manner where the user should easily browse through the website finding the the useful and regular contents easily in the webpage and the webpage must be structurally organised

so that confusions and problems in browsing can be greatly avoided. As per the study conducted in metropolitan University, it was revealed that it is aiming all things remaining constant, it is the the interface which decides the volume of sales for a particular web domen as compared to its immediate peer. Therefore designing a proper user interface is of prime importance for a web portal so that it becomes user friendly to browse through which in turn, what generate additional revenue for the web portal. It is recommended to the e-retailers to improve user interface and make the website and/or the mobile application easy to use and clutter free for better convenience.

7.6.11 Government support for needy population

In order to popularize and penetrate the online retail services, the government should also come up with certain schemes where the needy populations must be covered. By doing so, it will be ensured that not only the affluent class of people are being offered the online retailing services but also needy population can have equal access to it while removing the gap and busting the myth that it is only the cup of tea for rich and affluent people to shop online. Special supports in terms of internet, buying smart phones or laptops, cash-back and other subsidies in paying online etc. must be provided by the government side in order to encourage the needy and underprivileged groups to have an access over the online marketplace. This would revolutionize the way people shop and would create knowledge among all the classes of the citizens to have a better access and sensitivity e in the purchase behaviour while positively contributing towards the nation building.

7.7 FURTHER SCOPE OF STUDY

The primary research was conducted during the period of 2016 to 2019 where the field data has been collected while for the previous periods, secondary data were relied upon. Due to the dynamic nature of consumer behaviour, the study can also be conducted in the same area for a different time frame to find the difference in the tastes and preferences of the consumers in the same locality in various timelines. Further, the state of Goa was primarily selected for the study, which can further be extended to other states as well as zone wise study in India. Only 479 sample representatives participated in the study and a lot of people were left out due to the constraints of time and monetary resources. A population study can also be conducted to see the goodness of fit of the findings in case of sample study and universe study. This piece of research may prove a guiding light to the new and upcoming researchers in understanding the crux of online retail to further concentrate study on one particular aspect of it, leading to a specialized research.

7.8 CONCLUSION

If anything is constant in this mortal world, it is the change itself. Change is inevitable and bound to happen. The civilization has gone a long way from barter to organized retailing. But this is not the end in itself. The retail has further revolutionized and the emergence of internet and other common sharing platforms have even made it more dynamic and flexible in the evolution of online retailing. The market of online retailing has grown over a period of time and it is on a higher growth trajectory for the years to come.

A better change, not only makes things efficient by saving time, money and energy, but also makes things simple, user friendly and convenient for the user class. Online retail has exactly

done the same thing for its users and it is super efficient and convenient. The emergence of cut throat competition in the market has made things difficult for the seller but in a way, has contributed greatly to the efficiency of the buyers to find the right price for a particular product and the right place to have it. With the advent of online retail, the consumers are carrying the market place on their pockets. It has certainly made the shopping experience more convenient, cost effective and joyful enabling the consumers to compare across sites and products to arrive at a better purchasing decision.

Despite of having a boom in the online shopping sector, the penetration at national level is very low and it is estimated that merely 4% of the entire retail transactions are happening online where rest are still based on the traditional retailing, suggesting a tremendous growth potential in the country. If the government takes steps in establishing a regulator in the online retailing sector by making it a formalized channel, the public confidence can be enforced and more people can be brought under the net of online retail. In a country like India having a wide geographical territory having various castes, creed, races and ethnic beliefs, online supply of services is the only hope to ensure uniform and uninterrupted reach to the ultimate beneficiaries. In this light, the online retailers can also be partnered with the Government bodies to distribute essential services from the government side along with the sale of goods and services online for the better accessibility and coverage.

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QUESTIONNAIRE

Dear Respondents,

This is an attempt to know about your responses and the experience in executing an online shopping. The confidentiality of the response is guaranteed and it won't be used for purpose other than doctoral research. In any case, the name and personal information will not be shared to any third party. Kindly cooperate in giving your valuable responses, which will turn may make the entire research work more practical and implacable. In case of any assistance or clarifications, you can call on 9767655550 or email at: subasish.147@gmail.com. This is the hard copy of primary questionnaire. Later on, survey was conducted online through google forms.

Instructions:

A. The respondents are requested to put a tick mark on the blank spaces provided against each questions
B. In case of a ranking, Kindly rank upto the allowed limit by suitably marking your responses.

Questions:

1. **Name:** _____

2. **Gender:**   Male (   )   Female (   )   Others   (   )   [Put tick Marks]

3. **District you belong to:**   North Goa (   )   South Goa (   )   [Put tick Marks]

4. **Taluka of Origin:**_____

5. **Religion You Belong to:**
   (i) Hinduism   [ ]   (ii) Islamic (Muslim)   [ ] (iii) Christianity   [ ]
   (iv)Buddhism   [ ]   (v) Jainism   [ ] (vi) Sikhism   [ ]

6. **Social Class you Belong to:**
   (i) Scheduled Caste   [ ]   (ii) Scheduled Tribe   [ ] (iii) Other Backward Caste [ ]
   (iv) General   [ ]   (v) SEBC   [ ] (vi) Others   [ ]

7. **Level of Education (Self):**
   (i) Illiterate   [ ]   (ii) Primary Level   [ ] (iii) Upper Primary   [ ]
   (iv) High School   [ ]   (v) Intermediate   [ ] (vi) Graduate   [ ]
   (vii) Post Graduate   [ ]   (viii) Doctorate   [ ] (ix) Post Doctorate   [ ]
   Any Other, Please Specify: _____

8. **Kind of Education Received:**
   (i) General or Conventional [ ]   (ii) Vocational [ ]   (iii) Technical   [ ]

9. **Level of Education (Spouse, in case married):**
   (i) Illiterate ☐ (ii) Primary Level ☐ (iii) Upper Primary ☐
   (iv) High School ☐ (v) Intermediate ☐ (vi) Graduate ☐
   (vii) Post Graduate ☐ (vii) Doctorate ☐ (viii) Post Doctorate ☐
   Any Other, Please Specify: _____

10. **Total number of Family Members living together:**
   (i) Alone ☐ (ii) 2-4 ☐ (iii) 5-6 ☐ (iv) More than 6 ☐

11. **Occupation:**
   (i) Self Employed ☐ (ii) Service in Govt. Sector ☐
   (iii) Service in Private Sector ☐ (iv) Business ☐
   Others, Please Specify:_____

12. **Monthly Income (in ₹)**
   (i) Nil ☐ (ii) upto 10,000 ☐ (iii) 10,001 – 30,000 ☐
   (iv) 30,001- 50,000 ☐ (v) 50,001 – 1,00,000 ☐ (vi) More than 1,00,000 ☐

13. **Area of Residence:**
   (i) Rural ☐ (ii) Suburban ☐ (iii) Urban ☐

14. **Mode of Internet Access (Most Dominant Use):**
   (i) Mobile Data ☐ (ii) Land Line ☐ (iii) Broadband ☐
   (iv) Public Wi-fi ☐ (v) Office Connections ☐ (vi) Hotspot from a known ☐
   Any Other, Please Specify: _____

15. **Anytime done Online shopping:**   Yes ( )   No ( )   Not Sure ( )

16. **Frequency of Online transaction done: (Tentative figures can also be put)**
   a. Daily _____ transactions
   b. Weekly _____ transactions
   c. Monthly_____ transactions
   d. Yearly _____ transactions

17. **Method of Access to online service Provider:**
   a. Application Through Mobile Phones/ Tablets ☐
   b. Through Desktop computers/Laptops by visiting the website ☐
   c. Both by Mobile Apps & Desktop/Laptops ☐
   d. Somebody does it on your behalf ☐
   e. Any other method (Please Specify):_____

18. Most preferred online transactions:

(Upto 5 Responses are allowed. Kindly Rank them like the best as 1 and goes till 5 as order of preference)

Particulars	Response/ Rank	Particulars	Response /Rank
Buying Clothes/Apparels		Baby Products	
Cosmetic Items		Railway Tickets	
Standardized Electronic Products		Airline Bookings	
Car Accessories		Banking	
Gadgets		Recharge of Mobile/DTH	
Tour Packages		Foods	
Books & Stationeries		Home Decorative Items	
Foot wares		Eye Wears	
Computer Accessories		Jewelleries	
Movie/Tickets & Shows		Pre-owned Commodities /Rent	
Services like Electrician, plumbing, etc.		Flower	
Others: (Please Specify)			

19. Most Preferred Website:
   a. Flipkart
   b. Amazon
   c. Snapdeal
   d. Firstcry
   e. Bookmyshow
   f. Redbus
   g. Goibibo
   h. Shopclues
   i. IRCTC
   j. Any other (Please Specify)_____

20. Preferred way of Making Payment:
   a. Cash on Delivery
   b. Payment through Net Baking
   c. Payment through Credit/Debit Card
   d. Payment through third party Wallet providers
   e. Cash Cards

21. In case of Net-banking, which one do you rely and use the most?
   a. Online SBI
   b. Oriental Bank of Commerce
   c. IOB Net Banking

d. Canara Bank Net-banking
e. HDFC Net-banking ☐
f. ICICI Online Banking ☐
g. Any Other (Please Specify):_____

22. In case of Third Party Wallet Payments, which one do you prefer the most?
a. SBI Buddy ☐
b. Paytm ☐
c. Freecharge ☐
d. Mobikwik ☐
e. PAyzapp ☐
f. Jio Money ☐
g. Any Other (Please Specify):_____

23. Whether you continue shopping from the same website later on even after executing a transaction?
a. Yes ☐   b. No ☐

24. Do you compare in between the websites while executing a purchase?
a. Always ☐   b. Sometimes ☐   c. Never ☐

25. What makes you buy from the same online retailer again and again?
(Kindly rank 1 as the best reason till 5 in the order of preference)
a. Safety of Online Payment Transactions ☐
b. Loyalty offers in forms of coupons, gifts or points ☐
c. Ease in using the Website (Familiarity) ☐
d. Prompt Delivery System ☐
e. Price Consistency ☐
f. Availability of Stock ☐
g. Return Policy ☐
h. Quality Assurance ☐

26. Which one is your most preferred online Service Provider (Ranking from 1 to 5 is allowed; 1 being the most preferred while 5 being the least preferred service provider)

Domain/ Service provider	Rank / Response	Domain/ Service provider	Rank / Response
Flipkart		Goibibo.com	
Amazon.in		Makemytrip.com	
Shopclues.com		Magicbrics.com	
Snapdeal		Policybazar.com	
Freekamaal		Ixigo	
Naptol		IRCTC	
First cry		Red Bus	
Homeshop18.com		Ola	
India Times Shopping		Uber	

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		OLX	
		Quikr	
		Just Dial	

27. To what extent are you satisfied with the delivery and logistics front while executing an online order? (rate in a Scale of 5 where 1 is Least and 5 being Most Satisfied) ⬭

28. What are the common issues do you face during the delivery of the product?
   A. Late Delivery
   B. Damaged Product
   C. Ingenuine Product
   D. Different Product than ordered
   E. Used Product
   F. Bad or Substandard Packaging
   Any other (Please Specify):_____

29. Suggestions to improve the delivery & Logistics, if any:

   ----

30. What is the most preferred return policy as per your opinion/
   A. 10 days Return policy
   B. 30 days Return policy
   C. Cash Return Policy
   D. Coupon Return Policy
   E. Gift card & Voucher mode of Return
   F. Any other (Please Specify):_____

31. Are you satisfied with the return policy as provided by various companies?
   (rate in a Scale of 5 where 1 is Least and 5 being Most Satisfied) ⬭

32. Which of the following Economic Factors influences your online buying behaviour?
   (Ranking from 1to 5 is allowed, 1 being the best and 5, the worst, Top 5 to be selected)
   A. Heavy Discounts on a Product, even if it is not desired
   B. Discounts on the Desired Product
   C. Price in Comparison to other websites
   D. Price Comparison in Offline & Online mode of Retailing
   E. To make use of a coupon going to be expired
   F. Products, expected to contribute future Savings
   G. Any other (Please Specify):_____

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33. Which among the non-economic factors contribute the most in executing a purchase in online mode? (*Ranking from 1to 5 is allowed, 1 being the best and 5, the worst, Top 5 to be selected*)

    A. Trendy Products ☐

    B. Products endorsed by Celebrities ☐

    C. Word of Mouth from Friends or Relatives ☐

    D. Products having Catchy Advertisings ☐

    E. In order to maintain the status quo ☐

    F. Any other (Please Specify):_____

34. Which kind of Products you normally prefer to buy?

    A. Unique Products ☐

    B. Products having Single Use ☐

    C. Multipurpose Products ☐

    D. Financial Products like Insurance, MFs, etc. ☐

    E. Tickets for an Event ☐

    F. Things which are not easily available in offline retailing mode ☐

35. To your opinion, what is the biggest differentiating factor between online and offline mode of Retailing?

    A. Difference in Price ☐

    B. Availability of wide Range of Product ☐

    C. After Sales Service Issues ☐

    D. Trust in Payments ☐

    E. Ease of Buying ☐

    F. Urgency Factor ☐

    G. Any Other (Please Specify):_____

36. Any other open ended observations, you would like to share:

_____

_____

_____

_____

_____

Signature of the Respondent (Optional)

Thank You for your valuable response. You response is of great value to us and will exclusively be used for analysis and interpretation of our doctoral research. Your individual response will be kept

confidential and a collective response will be presented with the help of some statistical tools to generalize the phenomenon of Online Buying Behaviour.

Subasish Mohanty
(Doctoral Research Scholar)

ABSTRACT

OF THE THESIS ENTITLED

AN ANALYSIS OF FACTORS INFLUENCING CONSUMER BEHAVIOUR: A CASE OF E-RETAILING IN GOA

Submitted to Goa University for the award of the degree of

DOCTOR OF PHILOSOPHY IN COMMERCE

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INTRODUCTION:

The emergence of Internet has been instrumental in creating a paradigm shift of the way people shop. A modern day consumer has enabled himself to such a level where he is no longer bound to the timings of operations or a specific location, rather he can be virtually active anytime irrespective of places for purchasing of products and services. Internet has provided a new medium for exchange of information and communication and consistently contributing towards the growth of online retailing. The growing internet penetration has resulted in affordable internet availability which in turn has resulted in growth in the internet users (Joines, Scherer, & Scheufele, 2003). Such a growth of internet users coupled with the broad band and high-speed internet technologies have gradually but steadily contributed in the change in consumer behaviour (Oppenheim & Ward, 2006).

The Internet, being considered as a mass medium, is providing the consumer such purchasing characteristics like no other medium does. Certain features are turning out to be more convenient for an online consumer as compared to traditional consumer such as ability to see or making purchase of the product anytime unlike traditional retailing and discuss about the product with other existing consumers or forming an opinion through qualitative consumers' reviews (Joines, Scherer, & Scheufele, 2003). In the opinion of Oppenheim and Ward (2006), the primary reason for shopping online was the price factor, but now it has slowly changed to convenience and ease of shopping. In the process of online shopping, the internet acts as an unique distribution channel (Hollensen, 2004) unlike traditional retailing and the evolution of this channel, i.e, e-commerce, has been contributing significantly towards this information revolution with regard to retailing (Smith & Rupp, 2003).

1.1 World Scenario:

The growing penetration and rapid growth of internet usage has accelerated the growth of online shopping activities almost in the entire globe. Late 90's experienced the growth of internet and the present decade is still experiencing a boom in the internet usage. Internet today has not been considered as a luxury, rather a necessity, as most of the services today are based online and even most of the government portals have an online interface, causing internet to be the inevitable part of an individual's life.

The online retailing has undergone tremendous revolution since inception. The forms and the methodology of selling online have changed drastically over a period of time. The growth of internet users and the growing penetration of devices capable of connecting internet have primarily resulted into growth of online market place. The following figure shows the growth of internet users:

Figure: 1
Growth of Internet Users
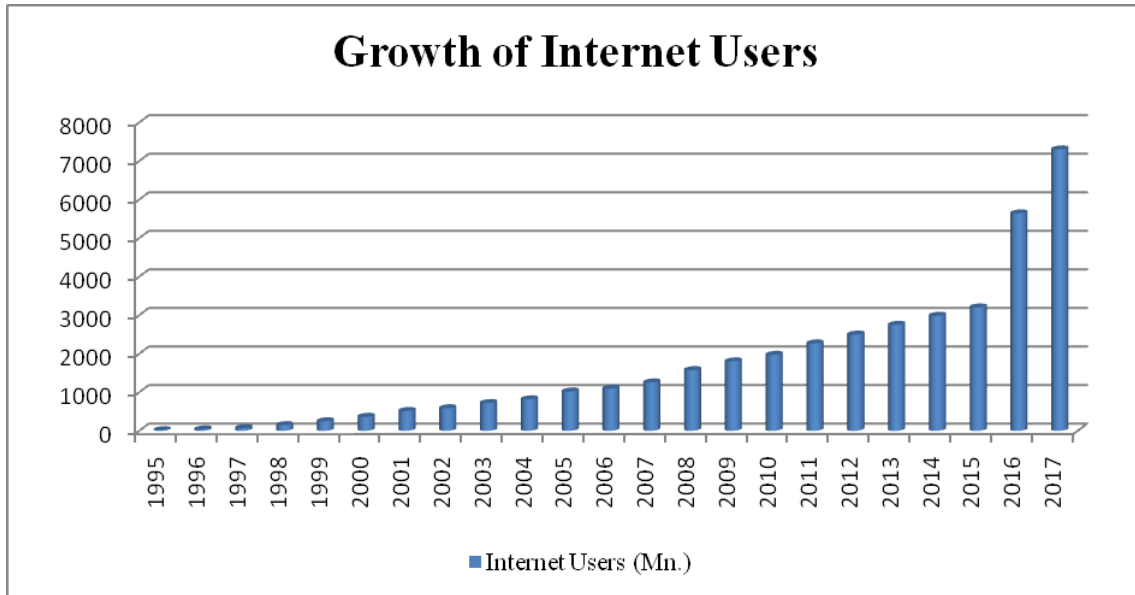
Source: Statista.com, verified with Wikipedia.com/ online retailing (accessed in 2018)

As per the report published by the World Bank, Western Europe has a phenomenal rate of more than 90% population as active Internet users followed by Canada, South-Eastern European nations and Australia having 80-89% of population accustomed with Internet, registering a phenomenal growth as compared to 2011. China has grown its internet population from 40% in 2011 to more than 50% by 2015, while India continues to be in the same region of having only 20-29% of total population as active Internet users, leaving it to be one of the potential markets for the coming decade, considering the market characteristic and various diversities.

As of 2017, China is the top ranked nation in terms of online retailing, where almost 23% of the total retail transactions are done exclusively on online platform followed by United Kingdom and South Korea. US secures 5th position in terms of online transactions done as a part of total retail transactions scoring 9% of the total transactions happens to be online in nature.

Figure 2
E-Commerce sales as Percentage of Total Retail Sales in Selected Countries

E- Commerce as a % of Total Sales (2017)

	China	UK	S. Korea	Denmark	US	Germany	Japan	Italy	Brazil	India	Mexico
Online Sale	23.1	19.1	16	12.6	9	7.9	7.4	3.2	2.7	2.2	1.7
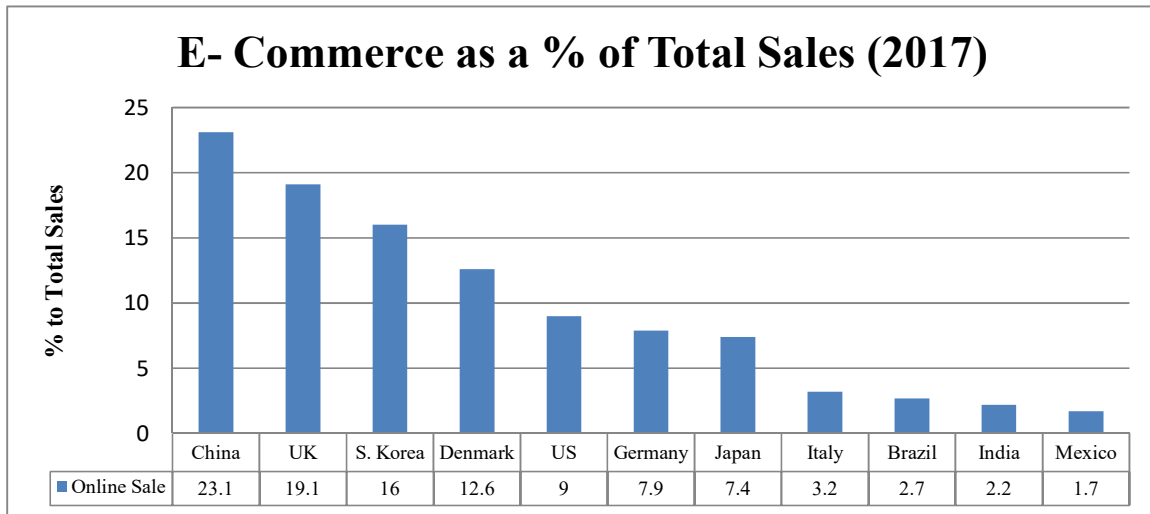
Source: Statista Website (2018) [Statistics/255083]

India has a poor rate of 2.2% of total retail transactions done online (Statista, 2018). Such a poor score attributes to the fact of more population and volume of transactions coupled with lack of computer literacy. With the growing penetration of Internet and affordable 4G internet services coupled with the price war between service providers leaves India to be one of the most suitable and potential destination for online trade. Following figure shows the growth of online retail and projects the growth of this e-commerce sector in the near future.

Figure 3
Growth and Projections of Online Retailing Worldwide

Year Wise Growth and Projected Growth of Online Retailing Worldwide

	2014	2015	2016	2017	2018*	2019*	2020*	2021*
US $ Billion	1336	1548	1845	2304	2842	3453	4135	4878

1.2 Online Retailing in Indian Context: An Overview

The growing demand of goods and services online has taken India to a new height. Now India is perceived as one of the most dominant market for online retailing with the gradual and steady demand of products and services on online platforms coupled with the growing penetration of internet services for countrymen. Though only 2.2% of the entire retail is done on online platforms, the volume becomes high due to huge population load in the country, making it as one of the most potential market for e-retailing[1] (Statista, 2018). Indian retail market has registered a phenomenal growth in terms of trading at online platforms. With the advent of affordable internet connections and greater penetration of internet services, this has even grown many-fold.

Figure 4

Leading Online Stores in India (2017)

Amazon India emerged as the largest seller in the online domain followed closely by flipkart. Myntra, being the online fashion hub placed in the 3rd sport. Flipkart and Myntra got merged recently though operationally they are independent to each other, making the conglomerate one of the most dominant and largest players in the Indian e-commerce sector.

Indian online market is flourishing in a rapid pace and has become a significant market mover worldwide. Globally, Indian internet users are leaving a significant mark in terms of online transactions. The following figure shows the intensity of worldwide online shopping penetration as of the 2nd quarter of 2017 with regard to the total internet population.

---

[1] *As Per the data of e-commerce transaction as a percentage of total retail transactions published by Statista.*

Figure 5

Online Shopping Penetration as of 2nd Quarter (June), 2017

Online Shoppers as a Percentage of Internet Population

■ Percentage

Country	Value
	83
South Korea	83
	82
Germany	81
	79
India	77
	77
Taiwan	76
	75
Thailand	74

Source: Statista Website (2018) [Statistics/274251]

In the following figure, it is evident that China tops the list of having 83% of the total internet using populations are online shoppers followed by South Korea with and equal percentage of 83% people being online shoppers. Despite of being the same percentage of online shopping penetration, South Korea ranks 2nd due to overall less number of people as compared to China. India ranks 6th in the list, ahead of US, Taiwan, Poland and Thailand as 77% of the total internet population are turning out to be online shoppers, showing a tremendous growth in online shopping practices in India. The data exhibits minimum of one transaction done online by an existing internet subscriber as of 2nd quarter ending 31st June, 2017. With the greater penetration of internet, popularity of micro blogging and social networking sites and the online services introduced by Government agencies, this number is further expected to rise in a rapid pace.

India is one of the fastest-growing Internet populations in the world and online social networking has caught up very fast with Indian Internet users. Almost 60% of Indian Internet users, comprising young users largely in the age group of 14 to 25, who were studying or had just started their career, are on some or the other social media platforms. This aggressive enrolment into social networking platforms h a s seen more from users in tier II and tier III cities in India - a growth that has been fuelled by the increasing Internet penetration in the country (Dixit & Salunkhe, 2018). This phenomenon has given rise to online retailing by adhering to the preferences and targeting by e-commerce websites

through advertising in social media. India, with 232 million Internet users, a 37% year-on-year growth happened to be the third largest market. India also considered being the top country in adding new Internet users per year, added more than 63 million in 2014 and further increased to add nearly 109 Million in 2016-17. These findings were a part of the influential annual assessment of the Internet economy by Mary Meeker.

Indian Internet trends in the country evolved drastically in 2015. Some of the recent developments observed are:

1. Indian Internet user penetration took a steep upward growth from 2014

2. 33% Internet user growth in 2014, with a 16% population penetration

3. 55% smart phonesubscriber growth in 2014, with 11% population penetration

4. WhatsApp followed by Facebook are the top Android apps by usage in Q1 2015

5. Facebook Messenger stood at fourth position while home-grown messaging app Hike stands tall at the eighth position.

6. 65% of Indian Internet traffic was dominated by Mobile

7. 41% of total e-Commerce sales was driven by mobile in 2014

8. Indian e-Commerce players Snapdeal and Flipkart are more mobilized

One aspect whereby India shares the characteristics of other global internet users was its passion for social media. In 2021, it was estimated that there will be around 358.2 million social network users in India, a significant increase from 2016, when this figure stood at about 216.5 million (Dixit & Salunkhe, 2018).

CONSUMER BEHAVIOUR:

Consumer behavior is the formal study of when, how, why and where people do or do not decide to buy a product. It has a sweet blend from social anthropology, psychology, sociology, and economics. It attempts to understand the pattern of buyer decision making process, both at individual and group level. It studies the dominant and influencing characteristics of consumer viz. demographics and behavioral variables in an attempt to understand their wants and desires. It also makes an attempt to assess the influences on the consumer decision process from groups such as family, friends, reference groups, and society in general[2].

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[2] *As Defined by Investopedia.com (2013); Accessed in 2016*

REVIEW OF LITERATURE:

The study of consumer behaviour basically focuses on individual's decision making in spending their available resources like time, money, energy/effort on consumption oriented items (Schiffman & Kaunk, 1997). According to (Solomon, 1996) consumer behaviour is a study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. It is further defined as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires (Belch, 1998). Behaviour is predominantly exhibited either by an individual, or in the context of a group, or an organization. As per (Perner, 2010), Consumer behavior involves the use and disposal of products and situations, such as the study of how they are aligned with the purchasing. Here, product usage is a matter of vital importance to the marketer, as it may influence how a product is best positioned or how we can encourage increased consumption. (Sandhusen, 2009) argues that consumer behavior can be divided into two major process, external (environmental factors) and internal (black box) factors. The black box consists of buyer's characteristics and the decision process.

Table No: 1

The Black Box Model in Consumer Behaviour

ENVIRONMENTAL FACTORS		BUYER'S BLACK BOX		BUYER'S RESPONSE
Marketing Stimuli	Environmental Stimuli	Buyer Characteristics	Decision Process	
Product Price Place Promotion	Economic Technological Political Cultural Demographic Natural	Attitudes Motivation Perceptions Personality Lifestyle Knowledge	Problem Recognition Information Search Alternative Evaluation Purchase Decision Post- Purchase Behaviour	Product Choice Brand Choice Dealer Choice Purchase Timing Purchase Amount

Source: (Sandhusen, 2009) *Page: 218*

For any buying activities, the stimulus- response mechanism predominantly plays an important role. As per (Middleton, 1994), there is a complex exchange mechanisms that undergoes inside a consumer's mind where he receives stimuli from his sensory organs followed by processing the stimuli in terms of attractiveness of the offer, desire of buying and possible value addition in future results into a final buying decisions. Each of the factors are governed by the tradeoff between what is being paid and in return what value is being received and there, individual decisions in terms of personal utility comes into the real picture

of finally deciding a purchase decision. Following is the model suggested by Prof. Middleton.

Figure No: 6
Stimulus-Response Model in Consumer Buying Behaviour
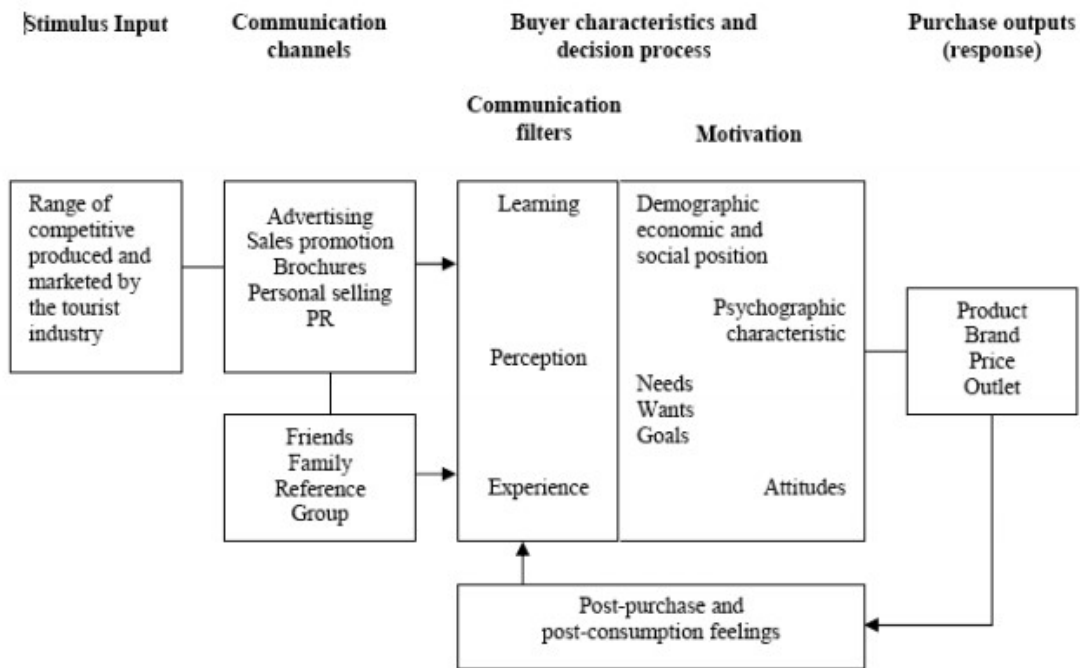
Source: *Middleton's Stimulus-Response Behaviour (1994) as referred by* (Perner, 2010) *et.all*

Figure No: 7
Engel-Blackwell-Kollat or EBK model of Consumer Behaviour
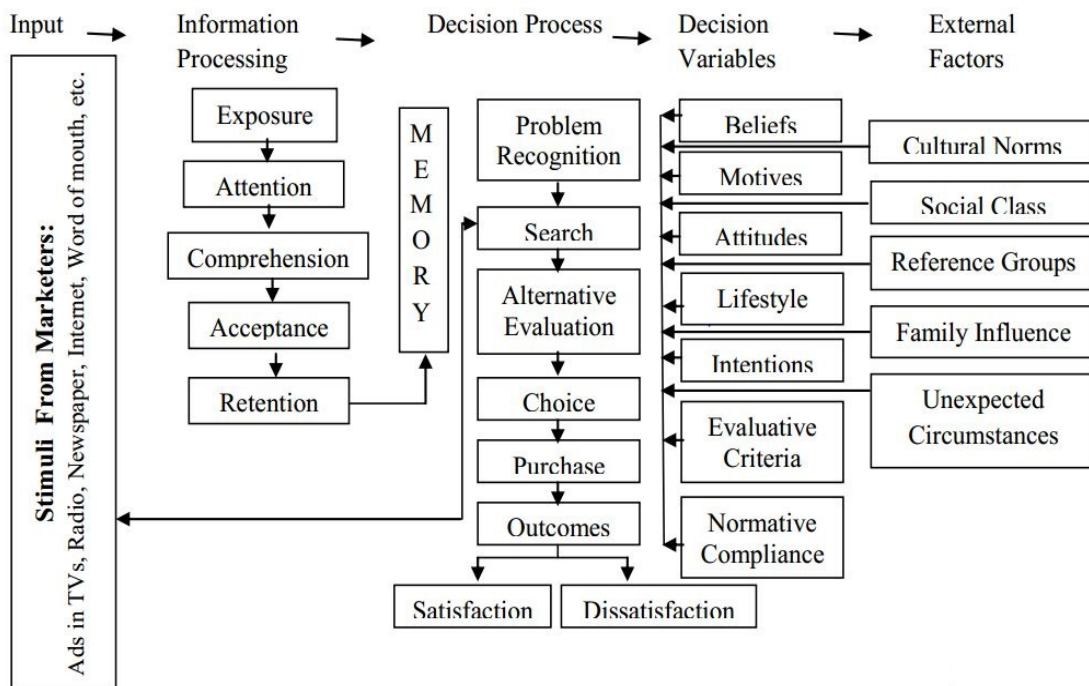
Source: *Engel-Blackwell-Kollat or EBK model*

One of the fundamental issues in consumer behaviour is the way consumers develop, adapt and use decision-making strategies (Moon, 2004). Consumer decision making could be defined as the ―behaviour patterns of consumers, that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services‖ (Du Plessis, Rousseau, & Blem, 1991). Consumer decision making has long been of great interest to researchers. Early decision making studies concentrated on the purchase action (Loudon & Bitta, 1993). It was only after the 1950‘s that modern concepts of marketing were incorporated into studies of consumer decision making, including a wider range of activities (Engel et al., 1995). The contemporary research indicates that more activities are involved than the purchase itself. Many other factors influence the consumer decision making than the final outcome. Vast numbers of studies have investigated this issue and many models have been developed accordingly. Models aim to depict the purchase decision-making process and its influential factors.

Theories of consumer decision making have evolved over time. The first theories were based on rational choice theories known as the economic view, assuming that individuals act completely rationally to maximize their benefits in a purchase situation (Schiffman & Kanuk, 1997). This view supposes a rational decision maker who has well-defined preferences and a clear choice set. Each alternative in the choice set has a utility that is only dependent on the option. Any consumer is able to compute which option will maximize his or her utility and makes a choice accordingly. From this perspective, there is perfect competition in the market place where consumers make rational decisions. However, there are limitations with the rational choice theory and it is not able to explain commonly observed, less ―rational‖, choice behaviours (Bettman, Frances Luce, & Payne, 1998). Moreover, consumers are just as likely to purchase impulsively due to influences of advertisers, role models, family and friends, as well as their mood, situation, and emotions (Smith & Rupp, 2003). For the economic view to be true, consumers should be aware of all product alternatives, be able to correctly rank advantages and disadvantages of each alternative, and finally select the best one. However, it is clear that such expectation is unrealistic.

(Assael, 1995) (Kotler & Keller, 2003) have classified consumer purchase behaviour in four categories, based on the buyer‘s involvement and differences among brands, value of the product and frequency of purchase. Therefore, both consumer and the context of the purchase affect the purchase behaviour. Different products also have different levels of

complexity. They might add more complexity to the decision task if they have a large number of criteria which increases the conflicts among alternatives; if they are expensive and less frequently purchased; or if they have a higher level of associated risk. In other research the difficulty of the purchase task has been attributed to the larger number of alternatives and attributes, difficulty of evaluating the value for some attributes, uncertainty about the value of many attributes, and a smaller number of shared attributes between alternatives (Bettman, Johnson, & Payne, Consumer decision making, 1991).

Impact of the Internet on behaviour of consumer in a market

The influences of the Internet are not limited to consumer purchase decisions. The Internet also influences the way consumers behave in an online market in terms of interaction with different retailers. It is transforming the distribution of purchase over different products and retailers (Brynjolfsson, Dick, & Smith, 2010). The online environment facilitates lower search costs, and offers the possibility of visiting different retailers at the same time, and comparing various alternatives simultaneously. It therefore makes all the information and market players easily accessible to consumers (Daniel & Klimis, 1999) (McGaughey & Mason, 1998). Theoretically, buyers have access to all suppliers (Daniel & Klimis, 1999).

The power of sellers is then reduced while the market competition is increased by making allocation of resources more optimal (Bakos, A strategic analysis of electronic marketplaces, 1991) (Bakos, Reducing buyer search costs: implications for electronic marketplaces, 1997) (Hinz, Hann, & Spann, 2011). This changes the market structure (Bakos, Reducing buyer search costs: implications for electronic marketplaces, 1997) (Koufaris, 2003). Online retailers are competing to gain more consumers and increase their market share (Tih & Ennis, 2006). One of the first studies to investigate the nature of the electronic market is the work of (Malone, Yates, & Benjamin, 1987), who stated that in an electronic market, consumers are capable of searching many retailers for a product or service. As the cost of search is lower, ―proportionately more use of markets‖ will be noticed (Daniel & Klimis, 1999). Therefore, the Internet market is expected to create opportunities for small retailers and reduce concentration of the market by making it easier for consumers to visit all online retailers. In addition, a recent study by (Oestreicher-Singer & Sundararajan, 2012) has found the impact of the recommendation networks on a flatter

distribution of both revenue and demand. However, certain categories of product are more influenced by recommendation networks. One of the markets which have been suggested as likely to encounter changes was the financial market, due to the increase in electronic distribution of services (Daniel & Klimis, 1999).

Internet, e-services and online consumers Internet serves its users by various e- services. E-service includes the service element of e-tailing, customer support and service, and service delivery (Rowley, 2006). As the use of the Internet among retailers has increased, a growing body of literature has emerged exploring the use of e-services in e-commerce. These studies have mainly concentrated on the psychological processes underlying adoption. They have mainly attempted to establish the link between measures of services and behavioural intentions (Hackman, Gundergan, Wang, & Daniel, 2006) (Zeithaml, Berry, & Parasuraman, 1996) (Chen & Dubinsky, 2003) (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997) (Pavlou & Fygenson, Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior, 2006) (Gefen & Straub, Managing user trust in B2C e-services, 2003) (Pavlou, Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model, 2003). Online service marketing and Internet studies have focused on adapting measures of traditional services for e-services. For instance, the impact of service quality (Janda, Trocchia, & Gwinner, 2002) (Andreassen & Lindestad, 1998) (Zeithaml, Berry, & Parasuraman, 1996) (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997), service value (Chen & Dubinsky, 2003), and trust and risk (Gefen & Straub, Managing user trust in B2C e-services, 2003) (Pavlou, Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model, 2003) (Salam, Rao, & Pegels, 2003) (Schlosser, White, & Lloyd, 2006) (Gefen, Karahanna, & Straub, Trust and TAM in online shopping: An integrated model, 2003) (Walczuch & Lundgren, 2004) (Pavlou & Fygenson, Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior, 2006) (Cunningham, Gerlach, Harper, & Young, 2005) on the adoption of e-commerce has been examined. However, service quality in an online context is different from the traditional one (Janda, Trocchia, & Gwinner, 2002). A number of studies have investigated service quality in the online retail service context. (Janda, Trocchia, & Gwinner, 2002) explored consumers' perceptions of Internet retail service quality. (Zeithaml, Berry, & Parasuraman, 1996) found a strong relationship

between service quality and consumers' behavioural intentions. Therefore, for e-businesses to be successful, high quality e-services should be offered to their consumers. (Cronin, Brady, Brand, Hightower Jr, & Shemwell, 1997) have investigated the impact of service value on consumer decision processes. They show that inclusion of this construct in models of consumer decision making for services increases the ability of these models to explain the variations in purchase intentions beyond analysis of service quality. As mentioned by (Gefen & Straub, Managing user trust in B2C e-services, 2003), the majority of retailers on the Internet —have created websites where customers can order services online, but there is little or no provision for socially rich exchanges when the customer has questions or deeper issues‖. Social presence is highly related to information richness. Therefore, e-service is more than providing a list of products and fulfilling an online purchase. It is important to develop e-services based on the requirements of online consumers. This again emphasizes the understanding of consumer behaviour and development of those e-services with the quality, value, social presence and other features that satisfy their needs, increase consumer adoption and enhance experience.

Characteristics of online purchase decision-making processes

As mentioned above, online consumer behaviour is different from the well-studied traditional behavior (Van den Poel & Buckinx, 2005) (Bucklin, et al., 2002). Online purchase decision making process can be characterized as being to some extent adhoc, including both formal and informal sub-processes, as well as being unstructured and highly dynamic. Online purchase decision making is unstructured as consumers do not follow a predefined set procedure. —Internet choice behavior is dynamic and consists of an evolving series of interrelated choices, where both consumer and marketer can play a role in shaping the context of subsequent choice events depending upon the outcome of earlier encounters‖ (Bucklin, et al., 2002). These characteristics all contribute to the complexity of this process.

Consumer Behaviour in Digital Era

The digital advertising spends in the country is estimated to grow at a compounded annual growth rate of 30 per cent to reach Rs 12,046 crore by end of 2017, says an Internet and Mobile Association of India (IAMAI) and Kantar IMRB report. The digital advertising spend which was estimated to be around Rs 9,266 crore at the end of 2017, would be about 16 per cent of the total ad-spends in the country that is pegged at Rs. 59,000 crore.

In terms of total spend, banking, financial services and insurance (BFSI) led the digital ad-

spend in 2017 at around Rs 2,022 crore, followed by e-commerce, according to the report Digital Advertising in India 2017. "BFSI brands incurred the highest share of advertising on digital media with 46 per cent of their overall advertising spends in digital, followed by e-commerce, telecom and travel," it said noting that 68 per cent of the overall digital ad spends comes from these four verticals. Ad spends on social media stood at 18 per cent at around Rs 1,668 crore, with the least being spent on display ads that has 16 per cent share with total ad spend being Rs 1,483 crore.

Paid, Owned and Earned Media (POEM)

One more classification is paid, owned and earned media. The whole gamut of social media available to a marketing decision maker is classified into these three categories.

Figure No: 8

Paid, Earned, Owned Media (POEM)

Source:https://www.huffingtonpost.com/john-lusk/how-to-define-and-use-pai_b_4634005 .html (Website link accessed in July, 2016)

Paid media is when a company pays to leverage a third-party channel, such as sponsorships and advertising on third-party sites. Owned media is when a company leverages a channel it creates and controls. This could be the company blog, YouTube channel, website, or even a Facebook page. Though the company doesn't strictly ―own the YouTube channel or the Facebook page, it does control them and doesn't have to pay for basic usage. Earned media is when customers, the press and the public share the company's content, speak about the brand via word of mouth, and otherwise discuss the brand. In other words, the mentions are earned, meaning they are voluntarily given by others.

STATEMENT OF PROBLEM:

The growing usage of internet worldwide has brought this era to a new height of competition where retailers can no longer play with the technicality of the product by limiting the information. Internet has already provided a solid platform where consumers can search and easily gain basic knowledge about a product or service. With the advent of artificial intelligence and custom suggestions, the modern day consumer can compare between similar products or services to a marked extent with the readily available web suggestions.

Consumer behaviour has always been a focal point due to its dynamic approach and with the growth of internet usage; this branch of study has become more complex and is growing manifold. The internet users can be seen as a separate branch of consumers having tastes and preferences as per the trends in the internet and social media platforms. Keeping the track of trending goods coupled with regional orientation has become a great issue in online retailing. The growth of online shopping has posed a greater challenge of accommodating various classes of consumers belong to different age groups, ethnocentric beliefs and gender having various expectations and personal preference makes the branch of study even more interesting.

The consumer base especially on online platforms are growing at a whooping rate of 23% CAGR (Statista, 2018) and is expected to grow even further more as only 15% of the total population can access internet. With the growth of online services coupled with pocket friendly internet tariffs, online retail is sure to create a buzz in the consumer market. The opportunity ahead is immense and it is therefore critical to study the consumer behaviour on online platforms specifically to find a goodness of fit with regard to the traditional retailing. The study is important to the e-commerce service providers to leverage the consumer understandings by designing a suitable product by providing an innovative online shopping experience while engaging the consumers in co-creating the eco system of shopping online to make modern day shopping an enjoyable experience.

REGIONAL IMPORTANCE

Despite of being one of the smallest states in India, Goa holds a special place as far as diversity in consumer behaviour is concerned. The state shares its border with the neighboring states of Karnataka and Maharashtra and has a good blend of people from almost every parts of India. The state also has a healthy sex ratio of 978 (Census, 2011), much ahead than the national average of 940 indicating a great deal of demographic composition in the state coupled with a high rate of education stood at 88.70% makes this state ideal for the study.

OBJECTIVES OF THE STUDY:

I. **To identify and understand the E-Retailing Scenario of India in general and Goa in particular.**

   A. *The popular goods and services being preferred by the consumers*
   B. *Study the market shares of e-retailing service providers and the various mergers and acquisition happened in the period of study.*

II. **To know the Consumer behaviour on Internet Platforms**
   A. *Perception on Security Issues*
   B. *Perception on Access of such services (App / Desktop)*
   C. *Perception on Payment of Transactions*
      (COD/Net Banking/ Credit or Debit Card)
   D. *The volume of Transaction done*
   E. *Frequency of E-retailing transactions*
   F. *Loyalty of a consumer on a particular domain*
   G. *Level of satisfaction on Logistics & Delivery front*

III. ***To find the Factors influencing Consumer Buying Behaviour and its impact on Online Retailing in particular***
   A. *To find out the economic and non-economic factor that leads to a set of buying behaviour on online platform.*
   B. *To analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers.*

IV. **To assess the potential of e-retailing in general and Goa in particular**
   A. *Potential of E-retailing for next 10 years (i.e from 2020 to 2025)*
   B. *Section of the product or services more likely to be demanded.*

METHODOLOGY

Methodology of Sample Selection

Samples are the representatives of the Universe (Gupta, 1969). Samples are vital for the study of a population parameter in a small scale. Samples, being the representative of the universe, carry the same traits and give a direction in predicting the behaviour or result, which can statistically justify the validity of the result even in the event of extension to the entire population or the universe. The success and accuracy of the study is largely dependent on the adequacy and reliability of the samples chosen[3]. Therefore choosing the sampling is of prime importance while conducting a study.

For the study "An Analysis of Factors Influencing Consumer Behaviour: A Case of e-Retailing in Goa", the state of Goa is chosen and restricted to the geographical and

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[3] *Ibid (Gupta, 1969)*

territorial boundary of the state. A stratified random sampling was chosen, the strata being the talukas in the state of Goa. The state Goa has two districts, namely North and South Goa having six taluka each in a district dividing the entire state into 12 talukas, which are considered as geographical strata for the study purpose. Further, responses are recorded on the basis of simple random technique the residents of these strata (Taluka). In order to ensure the availability of adequate data, convenient sampling was also used in the second phase of data collection. Initially a sample of 1000 respondents was aimed for the study purpose.

Justification: There is no rule for selecting adequate number of sample for a study. When it comes to a qualitative study rather than a quantitative one, the selection of an adequate sample even gets tougher. The only criteria involved is to map those representative of the population, which to the judgment of the researcher are sufficient o cover the population. According to (Israel, 1992), if the population is homogeneous, then merely 0.2% of the population can constitute a valid sample. However, he also suggested that, if at any point the population exceeds 1,00,000 at 5% precision level, then a sample of 400 is sufficient enough to conduct a study. Here, a sample of 1000 is selected to cover the adequate number of respondents and a safe boundary has been constructed to get at least the requisite responses in case of non-compliance by some of the respondents. The sample size of 1000 was also selected to cut down on the aspects of cost and time to make the study more crisp and relevant.

Methodology of Data Collection

Both Primary and Secondary data were used for the study purpose. Secondary data was used mainly to understand the current trends and the growth of online retail in general and Goa in particular. Various reports published by Central and state Governments along with journals, periodicals, articles and various websites were reviewed and studied inorder to have a greater understanding about the said phenomenon. To have a deeper understanding of consumer behaviour in the form of arriving at a purchase decisions and buying behaviour, primary data was used to record and analyze the responses from the respondents. Structured questionnaire was prepared to record such responses. The questionnaire had to undergone a validity test, for which chronbach alpha is used. A pilot study was conducted in Dharbandora taluka in order to establish the validity of the questionnaire and to ensure the sufficiency of the data. After justifying the validity of the questionnaire, it is further circulated to the respondents belonging to various localities through trained enumerators. In the second phase, the questionnaire was mailed to some selective respondents in order to record their valuable responses.

A total of 1000 respondents have been selected for the interview and collection of data. In the first phase, 327 respondents were recorded to have given their inputs while in 2nd phase; further 212 respondents registered their opinion, making a total of 539 responses. After further scrutiny and cross checking, another 60 responses were found to be inadequate and hence not used for the analysis of the study, making a total sample of 479 responses in total across the entire state of Goa. As per (Israel, 1992),

Methodology for Operational Analysis

   The whole analysis can be broadly divided into two major heads in terms of techniques of data analysis, viz. inferential statistics (inductive analysis) and descriptive statistics. The data collected were further analyzed with various descriptive statistics tools like regression, correlation, etc as mentioned above. Analytical induction is an research approach to the analysis of data in which the explanations of phenomena is taken place universally by pursuing the collection of data until there is consistency with hypothetical explanation of phenomena (Brymann & Bell, 2007). Inductive analysis moves from specific observations to broader generalizations and theories unlike the deductive analysis, where findings are further narrowed down to find any causal relationship. This form of analysis is also popularly called as "bottom up" approach.

Justification: Inductive research approach is suitable for such researches where the parameters are not really predefined and there is always a further scope to find out any other phenomenon affecting the research. Inductive research allows a researcher to be flexible enough to work out on various constructs without sticking to a particular mode of operation. It does not restricts the researcher with a rigid construct, rather allows him to explore alternative explanations to understand a certain phenomenon, especially at ground level. Following are the tools used for the analysis of the primary data:

1. Ratio Analysis
2. Descriptive Analysis
3. Time Series Analysis
4. Correlation Analysis
5. Percentages
6. Likert Scale for Qualitative Data (Loyalty & Satisfaction)
7. Factor Analysis
8. Multiple Regression Analysis
9. Standard Deviation to measure the symmetry of the respondents' distribution
10. Chi Square Analysis (Hypotheses Testing)

CHAPTER SCHEME

CHAPTER	CONTENTS
Chapter 1	Introduction
Chapter 2	Review of Literature
Chapter 3	Research Methodology
Chapter 4	Socio Economic Profile of Online Consumers in Goa
Chapter 5	Consumer Behaviour on Internet Platforms
Chapter 6	Factors Affecting Online Buying behaviour & the Future Ahead
Chapter 7	Summary of the Findings and Conclusion

Chapter 1 has laid down the founding stones on the basic idea, introducing the concepts, trends and growths in the online retail and the common scenario of consumer behaviour in general and online retail in particular. This chapter will bridge the gap between the consumer approach in traditional as well as the online retail environment.

Chapter 2 entails the review of existing literatures in an extensive manner to engage into a critical study about the topic. This chapter will shed light on the literary and scholarly work done in this field, indicating the research gap, thus familiarizing with the topic for further insights.

Chapter 3 deals with the research methodology, selection of samples and the techniques of data collection followed by the need and importance of the research leading to formulation of research hypotheses. Each of the study area will be then classified as per the study premises and the tools for analysis will be decided as per the research approach.

Chapter 4 presents the data analysis and empirical findings of the research through tabulation of the primary data.

Chapter 5 includes a detailed discussion on the consumer behaviour on internet platform, where a detailed study is made on the findings of the consumer perception about the safety of the online transaction and their specific buying behaviour on internet platforms.

Chapter 6 deals with the analysis of the factors that affect online buying behaviour of Goan people and an explanatory comparison on the present findings with the past results in different contexts. This chapter also has discussed about the future trend of online shopping practices in Goa and suggested the category wise estimated future demand of goods and services.

Chapter 7 has the recommendations and suggestions followed by conclusion with future scope of research.

PERIOD OF STUDY

The study has been carried out for a span of 5 years (from 2014 till 2019). The secondary research was done from December 2014 till March, 2019. Most of the analysis and report writing was done during the period of October, 2018 till March 2019. Prior to 2018, the researcher had conducted a literature review followed by learning various tools and techniques for statistical analysis.

ONLINE RETAIL SCENARIO: (Objective I)

The study had divided into four broader objectives. The first objective was to know the general marketing conditions of online retailing and to know greater insights about the online retail practices from the view point of a retail consumer. The second objective was to find the factors influencing Consumer Buying Behaviour and its impact on Online Retailing in particular. For the purpose of finding the factors, we further divided the parameters into economic and non economic factors which has a potential to affect online buying practices and was further sub-classified to find out the economic and non-economic factor that leads to a set of buying behaviour on online platform as well as to analyze the impact of change in the buying behaviour with regard to products in offer on the part of online service providers. Third objective was the extension of the second one studying about the internal approach of a consumer jury system of arriving into a purchase decision. Here there was an attempt of study to know the role of perception, attitude, safety concerns and other aspects towards consumer buying process on online platforms. Lastly, the study had an aim to develop an estimated model of the future of Online retailing in Goa in the immediate coming years and to find out

the specific categories of products and services to be demanded in the near future as well. In this light, observations were made and the findings are enumerated.

E-Retailing Scenario in India

The Internet, being considered as a mass medium, is providing the consumer such purchasing characteristics like no other medium does. Certain features are turning out to be more convenient for an online consumer as compared to traditional consumer. In the process of online shopping, the internet is acting as an unique distribution channel (Hollensen, 2004) unlike traditional retailing and the evolution of this channel, i.e, e-commerce, has been contributing significantly towards this information revolution with regard to retailing (Smith & Rupp, 2003). India has a rate of 2.2% of total retail transactions done online as of 2017 (Statista, 2018). The online shopping rate has further improved to 2.8% in the year of 2018 (Statista, 2019) as a percentage of total retail sales in India. Such a small percentage is due to the lack of knowledge on the part of rural population in India and the lack of exposure to internet and such services. Awareness here may prove vital and if rural people are made properly aware about the safety, security and all such services of online retailing, then this number can drastically increase.

Despite of having only 2.8% of the total retail sales on online platform, India is perceived to be the most important marketing the world having a great potential. Currently India is at 10th position as far as online retail is considered and China is topping the list with 23.1% of the total retail sales done on online platforms followed by UK (19.1) and South Korea (16%). Denmark and USA are occupying 4th and 5th place with a sales of 12.6 and 9% respectively. The growing market and greater penetration of internet services are adding up to the online retailing in India and is expected to continue at the same pace. Affordable internet connections and availability of smart phones have made India the fastest growing market for online retailing in the world considering the diverse population base of the country.

E-Retailing Scenario in Goa:

Goa being the smallest state of India in area (Wikipedia, 2018) has a diverse base of population consisting of fine mix demography of gender distribution, various age groups, religious beliefs, social class etc. In the context of online retail, the state is way ahead of the national figures, registering a whopping 3.9% of the retail purchases done online (Naik, H; etall, 2018) which is as good as twice the size as compared with the nation-wide data. The state has an educated population base having 88.70% people registered to be educated (census, 2011) of that, male literacy rate is registered as 92.65% while 84.66% is that of females, making this state more accepted towards online retail.

Growth in the internet and a greater penetration of the mobile internet has even contributed significantly in the online buying practices of local Goan people. 49.77% people in Goa lives in urban area (Shodhganga, 2017) which is way more as compared to the national statistics and it has a bulk population belonging to the age group of less than 40 years making t a young and friendly state to adopt online shopping practices.

SOCIO ECONOMIC PROFILE OF ONLINE CONSUMERS (OBJECTIVE II)

It was observed that the Government employees are more inclined towards online purchasing followed by the people working in Private sectors and free lancers. Almost in all the sectors, the demand for online shopping was invariably present. In the state of Goa, the delivery services are uniformly available to all the pin codes as claimed by leading e-commerce service providers, where as in practice, the people belong to remote locations were shown their level of dissatisfaction on the front of delivery and logistics, as they were told to take delivery from a designated place or the delivery was deliberately delayed and related reasons. It was also observed that the younger generation (below 40 years) are more prone to online retailing.

Travel and Leisure bookings remained to be a priority on online platforms (61.17% cumulative), presumably due to the dominance of tourism and allied activities in Goa followed by recharges (42.6% Cumulative), purchase of Electronic gadgets (37.2%, cumulatively) and consumer durables (20%, cumulatively). Bookings of services, Eatables and apparels have decent demands in the state of Goa. When it comes to the e-retailer, most of the Goan people said to have acknowledged the services provided by IRCTC while almost 21.78% responded preferred it and ranked higest among all followed by Amazon.in with 17.12% and Flipkart with 13.78%. Bookmyshow registered a phenomenal support where 12.80% people accepted to have used the services and ranked it as their favorite.

Initially the sample was selected as 1000 respondents as it was revealed that if the population becomes more than 1,00,000 then a sample size of 400 or more is adequate at 5% level of precision (Israel, 1992). Therefore, 1000 respondents were primarily chosen considering a fair degree of rejection rate will invariably give more than 400 responses. These 1000 respondents were chosen across all the talukas of Goa, primarily on the basis of stratified random sampling in the first phase, where the strata being the Taluka and sampling was done randomly within the strata itself. Upon non availability of some respondents and other operational difficulties, the sampling technique was switched to convenient sampling method to record valuable responses of certain respondents as per the personal judgment and jurisdiction of the researcher.

Out of 1000 respondents, finally the questionnaire could be distributed to 922 respondents, securing a decent 92.2% distribution rate. Out of those 922 respondents, 493 responses were finally received after a continuous follow up action standing at 53.5% of the respondents given the questionnaire and overall 49.3% of the sample population. Out of those 493 responses, 479 were actually taken into consideration, as the other responses were found to be not matching with the corresponding cross questions, thus data could not be validated. Out of the responses received, nearly 97% responses were found usable for the purpose of research and overall, 47.9% of the people were recorded to have presented their views on the current study. An attempt was made to have a parity of the responses collected from both the districts to avoid sample fluctuations.

TABLE NO 2

Taluka Wise Distribution of Respondents

Taluka	N	%	C.P
Bardez	42	8.8	8.8
Bicholim	50	10.4	19.2
Pernem	27	5.6	24.8
Sattari	37	7.7	32.6
Tiswadi	40	8.4	40.9
Ponda	52	10.9	51.8
Murmagao	37	7.7	59.5
Salcette	40	8.4	67.8
Sanguem	33	6.9	74.7
Quepem	34	7.1	81.8
Canacona	38	7.9	89.8
Dharbandora	49	10.2	100.0
Total	**479**	**100.0**	**-**

Taluka Wise Distribution of Respondents

Source: Primary Data   *(Fig. 4.1: Taluka wise Distribution of Respondents)*

The above table shows the Taluka wise data of responses received. Bicholim, Ponda and Dharbandora Taluka recorded the highest responses of above 10% mark. All other talukas recorded a decent 7-9% rate of respondents' turnout ratio. The respondents were evenly distributed taluka wise across the state too and there were no serious fluctuation in collecting of samples

Gender Wise Comparison of Education Level of the Respondents

	Primary	Upper Primary	High School	Inter	Graduate	Post Graduate	Doctorate	Post Doctorate	Not Responded
Male	2	4	29	51	97	37	12	3	1
Female	3	4	39	84	84	20	4	2	3
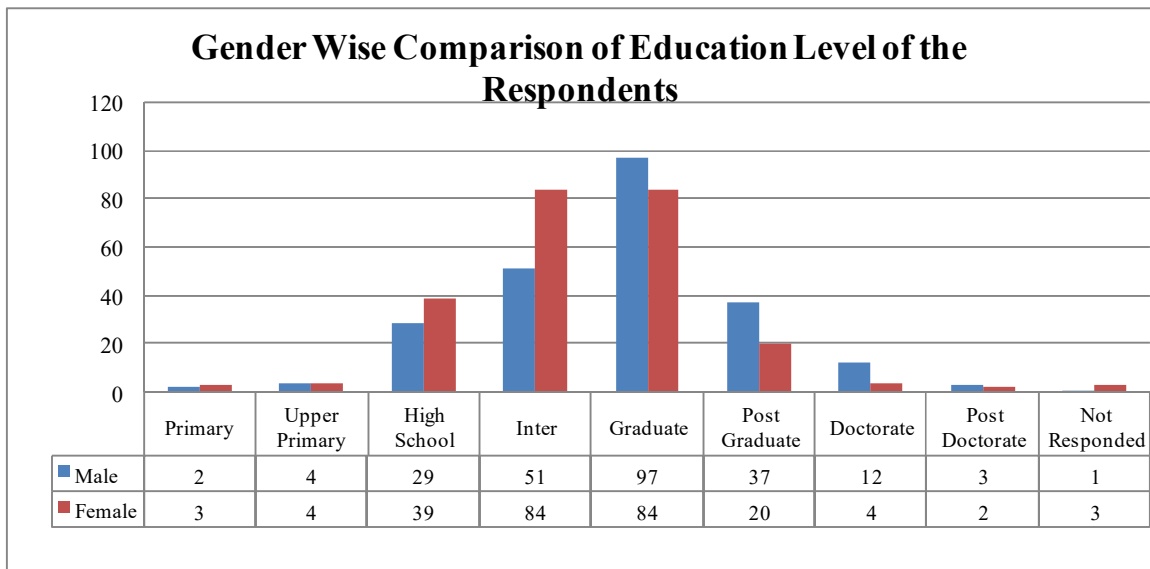
(Fig 9: Gender Wise Comparison of Education Level of the Respondents)
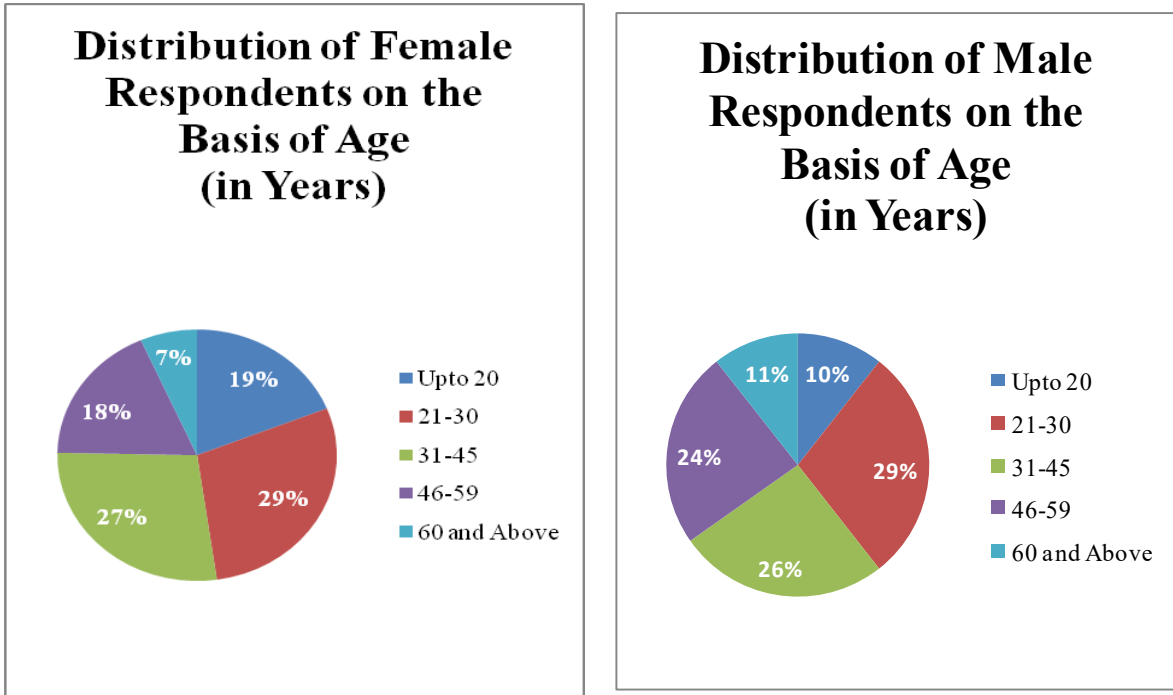
(Fig 10 Distribution of Male and Female Respondents on the Basis of Age)

As per the sample data, both male and female respondents are evenly poised in terms of the education they received. During the interviews, it was found that almost female respondents are at par with their male counterparts in terms of their educational qualifications. Few younger respondents are currently pursuing their graduation and thus listed in the intermediate level. There were few respondents belonged to the class of Doctorate and Post Doctorate level while most of them belong to the category of Graduates. This data confirms that the response, what we received is genuine considering the education level of the sample population.

(Fig 11: Kind of Education Received by the Respondents)

Out of the total respondents of 479, 4 of them did not respond about their educational qualification, where another 5 respondents remained silent about the kind of education they received, making a total of 9 responses where the data pertaining to kind of education received could not be procured. A total of 266 respondents received general education, while 126 of them opted for vocational streams. There were 78 respondents who claimed to have received technical education during their study.

Respondents' Area of Residence

	Rural	Suburban	Urban
■ Female	61	112	70
■ Male	73	97	66

■ Male ■ Female

(Fig 12: Respondents' Area of Residence)

The above figure shows the comparative analysis of distribution of respondents on the basis of their area of residence. A total of 134 people (27.97%) were interviewed from the rural area out of which, female count was 61 while the male counterparts were found to be 73. Most of the population belonged to the suburban or semi-urban class where the total number was found to be 209 carrying a whopping 43.63% of the sample population where the majority were the women with a total count of 112 as compared to male having a total of only 97. 136 of them belonged to the urban class of population where the distribution between male and female were even with a count of 66 and 70 respectively.

CONSUMER BEHAVIOUR ON ONLINE PLATFORMS (OBJECTIVE II)
Table No: 3; Shopping Preference of the Consumers

Preferred Goods / Services Online	1st Preference		2nd Preference		3rd Preference		Overall	
	N	%	N	%	N	%	N	%
Apparels	46	9.60	112	23.38	24	5.01	063	13.15
Travel & Leisure	144	30.06	109	22.76	86	17.95	293	61.17
Electronics	126	26.30	95	19.83	112	23.38	178	37.16
Consumer Durables	5	1.04	75	15.66	59	12.32	096	20.04
Books & e-Books	12	2.51	13	2.71	29	6.05	054	11.27
Eatables	11	2.30	19	3.97	32	6.68	088	18.37
Services	22	4.59	12	2.51	31	6.47	078	16.28
Recharges	45	9.39	38	7.93	45	9.39	204	42.59
Trending Goods	43	8.98	6	1.25	26	5.43	033	06.89
Not Responded	25	5.22	0	0.00	35	7.31	-	-
Total	**479**	**100.00**	**479**	**100.00**	**479**	**100.00**	**-**	**-**

Source: Primary Data Compilation.

Overall Response of Preferred e-Commerce Website

	Flipkart	Amazon	Snapdeal	First Cry	Book my show	Redbus	Paytm mall	Goibibo	IRCTC	Others
1st Preference	94	106	18	12	41	21	11	21	142	13
2nd Preference	78	84	21	23	64	33	9	37	102	28
3rd Preference	26	56	52	32	79	53	11	83	69	18
Overall #	66	82	30	22	61	36	10	47	104	20
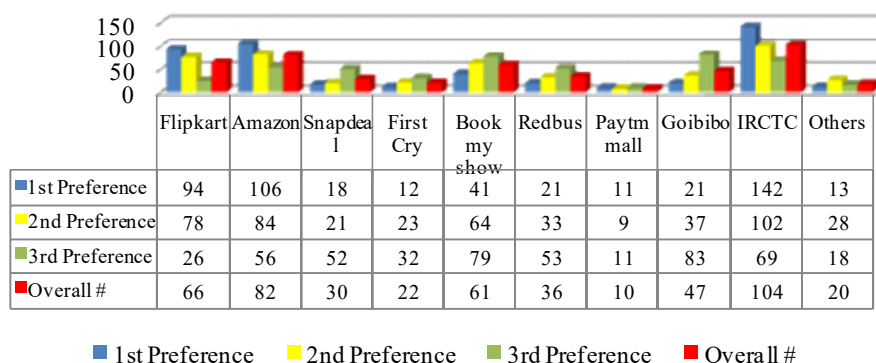
(Fig- 12: Overall Response of Preferred E-Commerce Websites[4])

By narrowing down the responses received from 1st, 2nd and 3rd preferences of the e-commerce websites, the overall response was found. As per table no 4.21, there were a total of 1437 responses, from which, 313 responses are in favor of IRCTC website making it the most popular website on public platform. 21.78% people responded that they prefer using IRCTC website for their railway ticketing needs along with retiring rooms and meal bookings. It was also revealed that the transparency of the online transaction along with prompt reversal of failed transaction and secured gateway of payments made it the first choice of the consumers. The second choice happens to be Amazon.in which gets more that 17% of the responses overall in either of the preference group followed by Flipkart.com with nearly 14% responses. Entertainment provider Book my show is doing exceptionally well considering the service it offers along with Goibibo.com and redbus.com respectively. Paytm mall has failed to catch the attraction of the consumer and despite of having promotions and other cash back offers, it has failed in catching the attention of the online buying community.

Table 4; Responses to the Questions With Regards to Online Consumer Behaviour

Response	Safety of Online Transactions		Importance of Lock Sign		Solution to Failed Transactions		Having Help button feels secured	
	N	%	N	%	N	%	N	%
Strongly Disagree	36	7.52	8	1.67	41	8.56	7	1.46
Disagree	73	15.24	36	7.52	62	12.94	12	2.51
Neither Agree	132	27.56	55	11.48	163	34.03	47	9.81
Agree	134	27.97	144	30.06	133	27.77	234	48.85
Strongly Agree	104	21.71	236	49.27	63	13.15	179	37.37
Not Responded	-	-	-	-	17	3.55	-	-
Total	**479**	**100.00**	**479**	**100.00**	**479**	**100.00**	**479**	**100.00**

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[4] *The Figures indicated in Overall Column of the figure is the average of all the three responses and is obtained by adding all the responses then dividing with three. [**Formula: (1st Pref + 2nd Pref + 3rd Pref) / 3].** In order to have uniformity in the data and equal comparison in same scale, the average was needed to be calculated.*

Reliability Statistics – Safety of Online Transaction

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.727	.729	3

Source: Compiled of Primary Data

TABLE NO 5; Item-Total Statistics – Safety of Online Transactions

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Transacting online Feels Safe	5.65	2.818	.512	.276	.689
Give Importance to Lock Si...	5.65	2.769	.618	.384	.555
Satisfactory Solution to Failed Transactions	5.69	2.798	.704	.287	.669
Help Button Feels more Secured	5.74	3.120	.523	.296	.671

Source: Compiled on the basis of Primary Data

TABLE NO 6 – Guttman's Lambda Reliability – Safety of Transactions

Lambda	1	.485
	2	.729
	3	.727
	4	.605
	5	.733
	6	.648
	7	.608
	8	.723
N of Items		4

Source: Compiled by Researcher on the basis of Primary Data

TABLE NO – 7
Summary Item Statistics - Problem Recognition

		Mean	Min	Max	Range	Max / Min	Variance	N of Items
Inter- Item Correlations	Part 1	.506	.506	.506	.000	1.000	.000	2[a]
	Part 2	.000	1.798E+				.000	1[b]
	Both Part	.473	.386	.526	.140	1.361	.005	3

Source: Compiled by Researcher on the basis of Primary Data

[a.] *The items are: I feel safe after successful transaction & Delivery/ Availability of Help or service agent makes me feel safe.*

[b.] *The item is: Failed Transaction triggers me to try other websites*

TABLE NO – 8
Split-Half Reliability – Safety of Transaction

Cronbach's Alpha	Part 1	Value	.555
		N of Items	2[a]
	Part 2	Value	.[b]
		N of Items	1
	Total N of Items		3
Correlation Between Forms			.618
Spearman-Brown Coefficient	Equal Length		.764
	Unequal Length		.781
Guttman Split-Half Coefficient			.702

Source: Compiled by Researcher on the basis of Primary Data

a. *The items are: The items are: I feel safe after successful transaction & Delivery/ Availability of Help or service agent makes me feel safe.*
b. *The value is negative due to a negative average covariance among items. This violates reliability model assumptions. The item is: Failed Transaction triggers me to try other websites*

Interpretation: The reliability analysis on the "Safety of Transaction" values scale comprising of 4 items. Cronbach's Alpha (α) showed the questionnaire to reach acceptable reliability, α = 0.727. All items appeared worthy of retention, resulting in a decrease in the alpha if deleted. The researcher has also carried out the Guttman's Lambda Reliability, Split-half Reliability, Spearman- Brown Coefficient and Guttman's-Half Coefficient to measure reliability. Guttman's Lambda (λ-2) of 0.729 is more than the alpha value of 0.727; and the Spearman- Brown Coefficient of unequal length) of 0.781 and Guttman's- Half Coefficient of 0.702. thereby, establishing the reliability of the questionnaire measuring the aspects of Safety of online Transactions.

This proves that the questions that were asked to establish the relationship between the perceptions of safety of online transaction and the buying behaviour of online consumers are reliable and valid.

Testing of Hypothesis:

The primary objective was to see if the consumers feel safe while transacting online. In order to establish this, we broke down the objective into four aspects and tried to establish the relation it has with the safety perception and also tried to find out if gender has any role to play or not.

TABLE NO 9

Calculation of Chi Square Values (Is Online Transaction Safe?)

Response	Male			Female			Total (4) + (7)
	Observed	Expected [5]	χ^2 Value [(O-E)^2/E] [6]	Observed	Expected	χ^2 Value [(O-E)^2/E]	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Strongly Disagree	7	20.217	8.641	29	15.783	11.068	19.709
Disagree	33	40.996	1.560	40	32.004	1.998	3.557
Neither Agree/Disagree	82	74.129	0.836	50	57.871	1.070	1.906
Agree	79	75.253	0.187	55	58.747	0.239	0.426
Strongly Agree	68	58.405	1.576	36	45.595	2.019	3.595
Total	**269**	**269**	**12.799**	**210**	**210**	**16.395**	**29.194** [7]

Source: Calculated from the Primary data (MS Excel); df [8]: 4; Los [9]:95%; TV [10]: 0.711

From the above calculation, it is revealed the calculated chi square (χ^2) value is 29.194, while the table value happens to be 0.711, with 4 Degrees of Freedom (df) with 5% level of significance (LoS). Since the calculated value is greater than the table value, the null hypothesis is rejected. The difference between table value (TV) and calculated value suggests that there is a significant relationship between the safety perceptions in online transaction with respect to the gender. The gender plays an important role in defining the safety perceptions of the individuals and therefore the null hypothesis is rejected and the alternative hypothesis is accepted. It is now statistically proven that the gender plays an important role in perceiving the safety of the online transactions.

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[5] *Expected Frequency is the expectation, assuming the distribution to be absolutely normal. It is Obtained by: {(Row Total×Column Total)/Total number of Samples}*

[6] *This represents the Chi-Square Value. It is obtained by $(O-E)^2 \div E$;*
where O- Observed Frequency, E- Expected Frequency

[7] *This is the total value of Chi Square after obtaining the row wise and column wise data. This is compared with the table value.*

[8] *df stands for degree of freedom. It is calculated as(Response rows Total-1)×(Response Column Total-1). Here, 5 responses are recorded with 2 gender variables, therefore, df= (5-1)×(2-1) = 4*

[9] *LoS stands for level of significance. E.g: If LoS is 10, then it can be believed that 10 times out of 100 experiments, the findings may deviate with the established theory. Contrary to this, confidence level will say that 90 out of 00 times, the experiment will adhere to the findings.*

[10] *TV stands for Table Value. This is the statistical Table value obtained from the respective test charts (eg.- T chart, F chart or Chi Square Chart)*

The sub-hypothesis (null) formed to establish the connection with the primary objective:

H1.1: Transacting online is not perceived to be safe by the consumers
H1.2: Lock sign in the website is not perceived to be important while doing online transactions.
H1.3: E-Commerce websites do not give satisfactory solutions to failed transaction.
H1.4: Help or Contact button does not make the online consumers feel safe and secure.

Chi square test is performed and the values were computed for the purpose of testing of hypothesis and to check the goodness of fit. The initial sample population was presumed to have followed the non-parametric tendency, therefore, in this instance, chi square test happens to be the best possible way to check the goodness of fit for the variables in question.

TABLE NO – 10
Summary of Calculated Chi Square Values (Response: Safety of Online Transactions)

Response	Calculated χ^2 Value	Table χ^2 Value	Remarks
Is Transacting Online Safe (Overall)?	*29.194*	*0.711*	*Reject the Null Hypothesis*
Do You Perceive Lock Sign[11] is Important on the Website while Making Payment Online	*17.856*	*1.145*	*Reject the Null Hypothesis*
The websites give Satisfactory Solutions to the Filed Transactions	*0.512*	*0.711*	*Accept the Null Hypothesis*
Having a Help/Contact Button Feels You More Secured	*34.685*	*0.711*	*Reject the Null Hypothesis*

Source: Compiled as per the Primary Data

It was also observed that female respondents are more prone to browse the e-commerce website through the mobile apps and often do so for availing additional offers or promotional schemes over the mobile applications. On the other hand, the male respondents prefer to browse on a desktop as the consideration is to see the product better so that quality and other specifications can be assessed. Here, the calculated chi square value of 18.785 is much higher than the table value of 0.352 at df-3 and Los at 5%. Since the calculated value exceeds the table value, the null hypothesis saying gender do not play a role in access of the e-commerce websites, hence gets rejected and the alternative hypothesis is accepted.

While conducting a test on the effect of offers and promotional discounts and their relationship with the mode of payments, the table value is obtained as 0.711 at degree of freedom being 4 at 5% level of significance, while the calculated chi square value is

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[11] *Lock sign, usually called as sign of secured payment gateway, often marked as Green Color usually placed on the left hand side of the address bar, where the address of the website is written or placed. This mark is the secured encryption model, which is believed to transmit payment in a secured gateway without sharing data to 3rd party source.*

determined to be 45.064 as per the primary data received. Therefore, the null hypothesis here is rejected and the alternative hypothesis is hereby accepted (since, Table Value < Calculated Value). Therefore, it has been empirically proved as Offers and Promotional events have a significant role in deciding the mode of payment of online shoppers.

TABLE NO 11- Chi Square Test Results

Null Hypothesis	Calculated χ^2 Value	Table Value	Remarks
There is no relation between the area of residence in Goa and the frequency of online shopping.	*14.361*	*2.733*	*Reject the Null Hypothesis (df: 8; LoS= 5%)*
The Online Consumers are not Loyal to a particular domain or a service provider	*3.294*	*0.103*	*Reject the Null Hypothesis (df: 2; LoS= 5%)*
The Consumers do not feel satisfied with the Logistic and Delivery arrangement on online retailers	*7.364*	*3.940*	*Reject the Null Hypothesis (df: 10; LoS= 5%)*
The consumers do not feel satisfied with the return policies and return mechanism of the online retailers	*2.497*	*2.733*	*Accept the Null Hypothesis (df: 8; LoS= 5%)*

Source: Computed on the basis of Primary Data

FACTORS AFFECTING ONLINE BUYING BEHAVIOUR (OBJECTIVE III)
Table No 12; Descriptive Statistics[a] of Subjects like Age, Education, Religion & Social Class with a Factor of Marital Status

Descriptive Statistics[a]				
Subjects	Gender	Mean	Std. Deviation	N
Age	Male	2.8550	1.44807	180
	Female	2.3972	1.40803	189
	Total	2.6187	1.45322	369
Education (Self)	Male	5.6654	1.39810	180
	Female	5.3449	1.35043	189
	Total	5.5000	1.38607	369
Subjects	Gender	Mean	Std. Deviation	N
Religion	Male	1.7732	1.15107	180
	Female	1.9024	1.26169	189
	Total	1.8399	1.20996	369
Class	Male	2.5985	1.49606	180
	Female	2.8606	1.50252	189
	Total	2.7338	1.50597	369
a. Weighted Least Squares Regression - Weighted by Marital Status				

Source: Compiled and Calculated from the Primary Data

The standard deviation of the subjects weighted by the factor (Marital status) shows a small degree of variation from the computed mean in the form of Standard Deviation, indicating that the data are uniform and tends to a normal distribution. The following Box's Test of Equality confirms the same phenomenon.

TABLE NO 13; Summary of Box's Test of Equality of Covariance Matrices, Bartlett's Test of Sphericity & Levene's Test of Equality of Error Variances

Box's Test of Equality of Covariance Matrices[a,b]		Interpretation
Box's M	33.032	Tests the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups.
F	3.278	
df1	10	
df2	1453430.876	
Sig.	0.001	
a. Design: Intercept + Residence + GENDER		
b. Weighted Least Squares Regression - Weighted by Marital Status		

Bartlett's Test of Sphericity[a,b]		Interpretation
Likelihood Ratio	0.000	Tests the null hypothesis that the residual covariance matrix is proportional to an identity matrix.
Approx. Chi-Square	99.372	
df	9	
Sig.	0.001	
a. Design: Intercept + Residence + GENDER		
b. Weighted Least Squares Regression - Weighted by Marital Status		

Levene's Test of Equality of Error Variances[a,b]					Interpretation
	F	df1	df2	Sig.	Tests the null hypothesis that the error variance of the dependent variable is equal across groups.
Age	.066	1	367	.797	
EduSelf	.011	1	367	.917	
Religion	.041	1	367	.841	
Class	.379	1	367	.538	
a. Design: Intercept + Residence + GENDER					
b. Weighted Least Squares Regression - Weighted by Marital Status					

Source: Calculated from Primary Data   df: Degree of Freedom

The above data in the test table shows the pattern of distribution of the sample data and suggested a normal distribution across the state of Goa. From the Box's Test of Equality of Covariance it was revealed that the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups while Barlett's Test of Sphericity further confirms that the null hypothesis that the residual covariance matrix is proportional to an identity matrix. These phenomenon added confidence on he data reassuring the validity of the sampling distribution, indicating a small degree of possible sample error. Similarly as per the Levene's Test of Equality of Error Variances, it was proven that the error variance of the dependent variable is equal across groups, confirming the same phenomenon.

TABLE NO 14
Multivariate Tests Results

Effect		Value	F	Hypothesis df	Sig.	Partial Eta Squared
Intercept	Pillai's Trace	0.815	399.915[c]	4.000	0.001	0.815
	Wilks' Lambda	0.185	399.915[c]	4.000	0.001	0.815
	Hotelling's Trace	4.407	399.915[c]	4.000	0.001	0.815
	Roy's Largest Root	4.407	399.915[c]	4.000	0.001	0.815
Residence	Pillai's Trace	0.016	1.458[c]	4.000	0.215	0.016
	Wilks' Lambda	0.984	1.458[c]	4.000	0.215	0.016
	Hotelling's Trace	0.016	1.458[c]	4.000	0.215	0.016
	Roy's Largest Root	0.016	1.458[c]	4.000	0.215	0.016
Gender	Pillai's Trace	0.054	5.221[c]	4.000	0.000	0.054
	Wilks' Lambda	0.946	5.221[c]	4.000	0.000	0.054
	Hotelling's Trace	0.058	5.221[c]	4.000	0.000	0.054
	Roy's Largest Root	0.058	5.221[c]	4.000	0.000	0.054

Source: Computed on the basis of Primary Data

The above table represents the result of Multivariate tests conducted with the constructs like Residence and Gender as a factor in buying decision making process in Online Shopping. Residence and Gender have a moderate relation on the buying decisions while both cannot be termed as prime motivator to engage into online buying activities.

TABLE NO 15; Between-Subjects SSCP Matrix[a] & Residual SSCP Matrix[a]

			Age	EduSelf	Religion	Class
Between-Subjects SSCP Matrix[a]						
Hypothesis	**Intercept**	Age	373.093	875.156	314.512	470.033
		EduSelf	875.156	2052.834	737.745	1102.547
		Religion	314.512	737.745	265.130	396.232
		Class	470.033	1102.547	396.232	592.161
	Residence	Age	5.578	-0.440	-3.062	-4.928
		EduSelf	-.440	0.035	.242	.389
		Religion	-3.062	0.242	1.681	2.706
		Class	-4.928	0.389	2.706	4.354
	GENDER	Age	31.629	20.990	-9.321	-18.569
		EduSelf	20.990	13.929	-6.186	-12.323
		Religion	-9.321	-6.186	2.747	5.472
		Class	-18.569	-12.323	5.472	10.902
Error		Age	742.486	294.068	-71.660	-48.841
		EduSelf	294.068	692.704	-41.992	-54.725
		Religion	-71.660	-41.992	534.755	97.901
		Class	-48.841	-54.725	97.901	820.710

		Age	Edu Self	Religion	Class
Residual SSCP Matrix[a]					
Sum-of-Squares and Cross-Products	Age	742.486	294.068	-71.660	-48.841
	Edu Self	294.068	692.704	-41.992	-54.725
	Religion	-71.660	-41.992	534.755	97.901
	Class	-48.841	-54.725	97.901	820.710
Covariance	Age	2.029	.803	-.196	-.133
	Edu Self	.803	1.893	-.115	-.150
	Religion	-.196	-.115	1.461	.267
	Class	-.133	-.150	.267	2.242
Correlation	Age	1.000	.410	-.114	-.063
	Edu Self	.410	1.000	-.069	-.073
	Religion	-.114	-.069	1.000	.148
	Class	-.063	-.073	.148	1.000

Based on Type III Sum of Squares

a. Weighted Least Squares Regression - Weighted by Marital Status

The subjects SSCP matrix and Residual SSCP matrix further confirms the phenomenon that the non economic factors like Age, Gender, Education, Religion and Social Class have no significant correlation with each other and when marital status is to be taken as an independent variable, they do not tend to move aggressively, thus proving that they do not formulate a decisive role, especially on the minds of the married ones to arrive at a purchase decision on an online platform. Following is the table depicting the selected test results while performing a weighted Least square regression Model with selected non-economic variables.

Correlation Coefficient Matrix of Non-Economic Variables

Correlation Matrix		Gender	Age	DIST	Taluka	Religion	Class	Edu Self	Edu Kind	Marital Stat	Fam Member	Residence	Frequency Shop
GENDER	Co.	1	-.130**	.086	.046	-.018	.095	-.166**	-.003	.031	-.017	.044	.153**
	Sig.		.004	.060	.314	.702	.067	.000	.947	.502	.713	.332	.001
	N	479	479	479	479	479	370	475	470	473	479	479	479
Age	Co	-.130**	1	-.110*	-.092*	-.050	-.055	.418**	-.043	-.313**	-.021	.100*	-.076
	Sig.	.004		.016	.044	.278	.293	.000	.354	.000	.647	.029	.096
	N	479	479	479	479	479	370	475	470	473	479	479	479
DIST	Co	.086	-.110*	1	.857**	-.014	.100	-.053	.015	.031	-.003	.011	-.024
	Sig.	.060	.016		.000	.758	.055	.253	.746	.497	.946	.805	.605
	N	479	479	479	479	479	370	475	470	473	479	479	479
Taluka	Co	.046	-.092*	.857**	1	-.013	.078	-.059	.048	.042	.032	-.066	-.002
	Sig.	.314	.044	.000		.775	.133	.196	.303	.358	.482	.147	.966
	N	479	479	479	479	479	370	475	470	473	479	479	479
Religion	Co	-.018	-.050	-.014	-.013	1	.155**	-.033	-.077	.023	-.038	.029	.053
	Sig.	.702	.278	.758	.775		.003	.472	.096	.621	.412	.531	.246
	N	479	479	479	479	479	370	475	470	473	479	479	479
Class	Co.	.095	-.055	.100	.078	.155**	1	-.054	.017	-.043	-.056	-.012	-.033
	Sig.	.067	.293	.055	.133	.003		.300	.743	.405	.282	.820	.530
	N	370	370	370	370	370	370	370	368	369	370	370	370
EduSelf	Co.	-.166**	.418**	-.053	-.059	-.033	-.054	1	-.040	-.120**	.020	.069	-.054
	Sig.	.000	.000	.253	.196	.472	.300		.387	.009	.660	.132	.240
	N	475	475	475	475	475	370	475	470	473	475	475	475
EduKind	Co.	-.003	-.043	.015	.048	-.077	.017	-.040	1	-.060	.028	-.038	-.039
	Sig.	.947	.354	.746	.303	.096	.743	.387		.195	.541	.415	.393
	N	470	470	470	470	470	368	470	470	468	470	470	470
MaritalStat	Co	.031	-.313**	.031	.042	.023	-.043	-.120**	-.060	1	-.029	-.046	.048
	Sig.	.502	.000	.497	.358	.621	.405	.009	.195		.528	.313	.296
	N	473	473	473	473	473	369	473	468	473	473	473	473
Fam Member	Co	-.017	-.021	-.003	.032	-.038	-.056	.020	.028	-.029	1	-.092*	.052
	Sig.	.713	.647	.946	.482	.412	.282	.660	.541	.528		.043	.260
	N	479	479	479	479	479	370	475	470	473	479	479	479
Residence	Co.	.044	.100*	.011	-.066	.029	-.012	.069	-.038	-.046	-.092*	1	.068
	Sig.	.332	.029	.805	.147	.531	.820	.132	.415	.313	.043		.135
	N	479	479	479	479	479	370	475	470	473	479	479	479
Frequency Shop	Co	.153**	-.076	-.024	-.002	.053	-.033	.054*	.089**	.048*	.052	-.068*	1
	Sig.	.001	.096	.605	.966	.246	.530	.240	.393	.296	.260	.135	
	N	479	479	479	479	479	370	475	470	473	479	479	479

Source: Computed from Primary Data   **. Correlation is significant at the 0.01 level (2-tailed).   *. Correlation is significant at the 0.05 level (2-tailed).

From the above test of coefficient of correlation, it has been revealed that there are significant correlation present between Age and Gender, Age and District of Residence, Age and Taluka of Residence, Taluka and District of Residence, Religion and the Social Class of Respondents, Gender and Education Received, Age and Education Received, Age and Marital Status, Marital Status and Education as well as Respondent's Education and the Spouse Education. This bivariate correlation analysis leaves a generalized phenomenon and is anyway related. As far as the non-economic factors are concerned, Age, Education Level, Kind of Education received, marital status as well as the area of residence have significantly correlated with the frequency of online shopping. It was also came to the notice that the area of residence has a negatively correlated relationship with the frequency of online shopping while other factors have a fair positive correlation between them. Therefore, these factors are further analysed with exploratory factor analysis to establish the cause and effect relationships of Consumer buying behaviour over online platforms.

TABLE NO17; Pattern Matrix and Unique Variances in One Factor Model

Question	Factor Loading	Question	Factor Loading	Question	Factor Loading
1	0.402	8	0.709	15	0.395
2	0.389	9	0.776	16	0.214
3	0.456	10	0.549	17	0.580
4	0.449	11	0.162	18	0.561
5	0.598	12	0.573	19	0.672
6	0.566	13	0.591	20	0.386
7	0.497	14	0.832	21	0.550

Source: Computed from Primary Data

The initial exploratory factor analysis establishes the relationship between the single factor and the consumer responses. The loadings of factors for each response is depicted in Table No 6.11 where the lower factor loadings are shaded explaining a very low or insignificant role while the others have a decent role in the building of several factors. In the process, 21 questions were asked to the respondents with respect to five factors. It may so have happened that, due to lack of understanding about the question or some mere communication gap, the factors loadings may be substantially high or low. In order to avoid such a situation, we have taken reasonable care to ask multiple related questions to establish the link and to verify the answers of the respondents.

As per the loadings received, we have experienced that a single underlying factor may be seen as explaining a substantial portion of the variability in the data of response. Therefore, there is a need to perform unconstrained exploratory factor analysis with the data to determine the goal of establishing optimal number of factors for a multi factor model.

TABLE NO 18
Rotated Factor Solution (Non Economic Demographic factors)

Factor 1 (Age)		Factor 2 (Gender)		Factor 3 (Marital Status)		Factor 4 (Family Size)		Factor 5 (Residence Area)	
Question	Loading	Question	Loading	Question	Loading	Question	Loading	Question	Loading
1	0.402	2	0.389	9	0.776	13	0.591	17	0.580
3	0.456	7	0.497	11	0.162	14	0.832	18	0.561
4	0.449	10	0.549	16	0.214	15	0.395	19	0.672
5	0.598	12	0.573	-	-	21	0.550	20	0.386
6	0.566	-	-	-	-	-	-	-	-
8	0.709	-	-	-	-	-	-	-	-

Source: Primary Data, Calculated through SPSS.

The single factor loading only could study the singular aspects of responses for a given question. Multiple questions on the same factor had a significant potential to identify the inherent relation to study a cause and effect relationship. After the process of rationalization, there were in total five factors got identified in the head of Non-Economic factors to analyze the consumer buying behaviour.

Factor 1: Age

Age as a prime non-economic factor affects the buying behaviour of consumers to a degree of average to moderately high level. Age being an important parameter here is a determinant of specific consumer buying practices but affects the phenomenon to a moderate degree. This is due to the presence of abundant product options and the growing social interactions between various ethnical groups of different age. The consumers are getting into a more acceptable zone and the gap of generation is substantially getting reduced, thus making this factor a moderate one to affect the buying behaviour with regard to product specifications and standards.

Factor 2: Gender

Again while studying the gender as a primary factor, it was also revealed that the Gender do play a part in the shopping process on Online Platform. The analysis of the factor loadings suggested that the gender has an impact; yet do not have a very significant role in the online buying process. Both male and female are more or less equally connected with the online shopping practices irrespective of their age, religion and ethnicity. Thus gender has a moderate impact over online shopping practices.

Factor 3: Marital Status

The third factor of the study was marital status. By observing the factor loadings, it was revealed that the marital status triggers the frequency of the online shopping, as question no 9 reveals a very decent factor loading. While studying the inherent impact, it was revealed that though the frequency increases, marriage is not really a bigfactor in online shopping as it is

happening across both married and unmarried groups. The intensity of Shopping online is also the same among unmarried group of respondents. Therefore, the factor loading of Question no 9 got cancelled through the further investigation and it was revealed that marital status is not a factor in the online shopping practices.

Factor 4: Family Size

The study of the family size explains a moderately high degree of association with the online shopping. The quantum and the intensity of shopping is usually high in the families having more number of people residing under the same roof. Usually one person on behalf of the entire family places the order and it gets increased during the festivals and any other offer periods as per the responses received from such respondents. A moderately high degree of factor loadings explained that family size has a sizeable role to play in the online shopping practices and hence, cannot be ruled out.

Factor 5: Area of Residence

From the analysis of the factor loadings, it was further revealed that a high degree of association is present between the factors of "Residential Area" with online shopping. The area of residence has a significant role in executing the online shopping process. People residing in the urban and semi-urban areas reported to have made more shopping as compared to the respondents residing in typical village regions. Further, upon asking, it was revealed that the rural respondents had practical difficulties while getting the delivery as, they were mostly compelled by the delivery boys to collect their respective parcels from the city office. This practice kills both time and resources for those people residing in the remote area and further contribute to the frustration, thus leading them to contain themselves from traditional retailing.

Observations Regarding Additional Non-Economic Factors:

Apart from these five identified factors, there seemed to have several other non-economic factors which may have the potential to affect online shopping practices. We did not get adequate data regarding these phenomenons but a general trend suggested that they also have a partial role as a factor in determining in online buying behaviour. While studying, it was revealed that the religion has a partial influence over the buying preferences. Specifically speaking, the people belonging to Islamic ethnicity and culture are less prone to shop online. Even the younger mass of such ethnic group are also loosely connected, especially the girls. Informally, some of them responded that in a close knit family structure, getting delivery of a product and openly using it becomes a problem and for most of the daily requirements traditional retailing is preferred. Most Hindu respondents as well as Christian respondents reported to have adapted well to online shopping practices.

Another factor that partially affects online shopping is found be the loopholes in the logistics and distribution network. This is a problem especially reported by the people residing in village area. Though delivery is scheduled, the person responsible for the delivery somehow creates problem and is often reluctant to deliver the product at a designated place. Due to the reluctance on the part of the delivery boy, the consignee often goes himself to collect the product to the city office, costing his time, energy and monetary resources. The goods often gets returned by falsifying a failed attempt by the delivery agent as well. For products of

bigger dimensions, people face more difficulties and these experiences forces such people to rely on traditional retail mechanism rather than focusing to the online domain.

Interrelationship between the Factors:

Through Exploratory Factor analysis, it was revealed that the combination of two factors makes a significant proposition in playing a greater role in arriving at a purchase decision online. Individual factor loadings suggested the degree and magnitude of the responsiveness of a factor in influencing an online purchase while Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour.

TABLE NO- 19
Correlation between Factors in the Non-Orthogonal Five Factor Model

	Factor 1 (Age)	Factor 2 (Gender)	Factor 3 (Marital Status)	Factor 4 (Family Size)	Factor 5 (Residence)
Factor 1 (Age)	1	-	-	-	-
Factor 2 (Gender)	0.368	1	-	-	-
Factor 3 (Marital Status)	0.487**	0.447	1	-	-
Factor 4 (Family Size)	0.437	0.385*	0.498	1	-
Factor 5 (Residence)	0.516	0.517	0.647**	0.521	1
Significant at 1% Level of Significance					
** *Significant at 5% Level of Significance*					

Source: Computed from the Primary Data through SPSS.

Combinations of multiple factors have an impact in influencing the buyer behaviour. As it was revealed from the above table, age and marital status when putting together have a greater role to play in the purchase decision making. A particular age group identified as 27 to 37 years of age are more active in such online platform, and especially if the same person is married and belongs to the same age bracket, he essentially happens to be an active purchaser. Similarly, Gender and Family Size combined together also happened to be significantly affecting the purchase deisions. It was further revealed that females having an average family size of upto 4 members are more prone to shop online and it may have an impact over the buyers' decision making process. Same is the case was also found with the Area of Residence and the Marital Status. It was further investigated that the unmarried are acceptable to traditional retailing while married are more prone to shop online, especially the ones residing in a rural belt. Individually, the marital status did not play a significant role, while with the

combination of Area of residence; it had a greater role to play in the purchase decision making process.

Economic Factors affecting Online Consumer Behaviour

In order to study the impact of economic factors on the consumer buying behaviour specific to online service providers, the following important indicators were chosen:

1. Income or Earning
2. Job Status (Temporary, Ad Hoc., Confirmed)
3. Employer Type (Private, Government, Aided)
4. Offers, Promotions or Discounts
5. Combo Offers

These factors were primarily chosen to have parity between the buying processes with regard to the directly attributable factors in the question. Though logically it can be associated that income has a direct connection with purchasing decision, as it gives the purchasing power, the other factors are yet to be tested statistically. Following are the factor loading for the questions corresponding to these economic factors.

TABLE NO 20
Pattern Matrix and Unique Variances in One Factor Model (Economic Factors)

Question	Factor Loading	Question	Factor Loading	Question	Factor Loading
1	0.912	7	0.615	13	0.865
2	0.814	8	0.516	14	0.697
3	0.786	9	0.479	15	0.216
4	0.215	10	0.687	16	0.159
5	0.206	11	0.226	-	-
6	0.165	12	0.765	-	-
Legends	*Q1-3= Factor 1*	*Q4-6= Factor 2*	*Q7-10= Factor 3*	*Q11-14= Factor 4*	*Q15-16= Factor 5*

Source: Computed from Primary Data

As per the individual factor loadings, at an exploratory stage, we observed that Factor 1,3 an 4 have a good deal of factor loading scores as compares to Factor 2 and 3. For the exploration point of view, it can be concluded that Income, Employer type and offers or discounts have a greater role to play in determining the online shopping process and have a potential influence in the consumer buying behaviour on online platform. Contrary to this, factors like Nature of Job and Combo Offers do not play a significant role in deciding the buying behaviour of online shoppers.

Rotated Factor Solution (Economic factors of Online Shopping)

Factor 1 (Income)		Factor 2 (Job Status)		Factor 3 (Employer Type)		Factor 4 (Offers/ Discount)		Factor 5 (Combo Offers)	
Question	Loading	Question	Loading	Question	Loading	Question	Loading	Question	Loading
1	0.912	4	0.215	7	0.615	11	0.226	15	0.216
2	0.814	5	0.206	8	0.516	12	0.765	16	0.159
3	0.786	6	0.165	9	0.479	13	0.865	-	-
-	-	-	-	10	0.687	14	0.697	-	-

Source: Primary Data, Calculated through SPSS.

Factor 1 (Income or Earning):

Income or earnings has always been played a major role in determining the buying behaviour. When it comes to online shopping, the situation is no different. The earning therefore, had the maximum score in the factor loading, confirming that it is one of the most important and significant factors to determine online shopping behaviour. Though, there are various payment options like Credit and Debit card EMI, still the majority of the population wishes to see their pocket before they could purchase.

Factor 2 (Job Status)

Job status constitutes the Nature of job with respect to whether a person works in a temporary manner or he is a permanent confirmed employee or working on a project for a specific period, a free lancer or working in an ad hoc capacity. The status of the job may play a part in determining the need of products and services online. While studying, it was found that this factor is not as crucial as compared to other economical factors and it has a tendency to affect moderately, making this factor a passive one. Upon investigating, it was further found that the younger mass is keener shopping online despite of their status of employment and the ones working on a temporary basis also depend largely on the online shopping for their exclusive needs and when the need arises, platform does not matter really. Therefore as a factor, the status of employment do not play a major role in determining the online buying behaviour.

Factor 3 (Employer Type):

Employer type speaks about the set up where a person works. The employer Type typically constitutes the person working for themselves and the self-employed, Working in private sector, Government Employees, People running their own business and those who belong to any creative fields as well. It was found that the factor loadings of this factor corresponding to different questions were moderately higher, thus indicating the involvement of this factor in the process of online purchase decision making. It was further revealed that people working especially in Government set up are more prone to online shopping as compared to any other classified groups. Upon further investigation, it was found that the time was a crucial factor here and the Government employees have an edge over other in managing time to shop online.

Factor 4 (Offer or Discount):

Offers and Discounts happened to be one of the important factors in the determination of purchase and especially in online retailing. It was observed that the discounts and various other offers have triggered online shopping over a period of time. The offer like Big Billion Sales, Great Indian Festival Sales, etc. have registered a significantly higher proportion of sales as compared to regular days of selling. Now-a-days, the people tend to check the online price before actually buying a particular product even from the market. This act in a way is encouraging them to be price protected and making sure that they are not being cheated. On top of it, banking partners offer additional discounts on the use of credit and debit cards, making the product even cheaper to accelerate the shopping practices. A relatively high factor loading is an indicator that the Discounts and offers have a huge role to play in influencing the potential online consumer to close the deal.

Factor 5 (Combo Offers):

Combo offers are very tempting yet not so effective when it comes to the study. In a situation, where a consumer buys a mobile phone, a combo offer may show a product related to the specific product like a phone back cover, or a glass guard to protect the screen, an OTG cable or so on, so that a consumer can end up buying all these product with a combined discounted price. But in practice, such combo offers do not play a very significant role in making a sales as they are very low value product and often available in local market and the focus is entirely on the main product. It was also observed that the good deal in the original product ultimately translates into buying these combo products, which are mainly a complementary or auxiliary product to the original product in the question. Combo offers are therefore not driving forces for closing a deal, though they have potential to attract consumers.

Interrelationship between the Factors:

Non-orthogonal model reveals the interrelationships between the factors themselves to justify even a more complex buying behaviour. Therefore, the interrelationships between the economic factors were studied to find greater insight to the consumer behaviour.

TABLE NO-22:Correlation between Factors in the Non-Orthogonal Five Factor Model

	Factor 1 (Income)	Factor 2 (Job Status)	Factor 3 (Employer Type)	Factor 4 (Discounts)	Factor 5 (Combo Offer)
Factor 1 (Income)	1	-	-	-	-
Factor 2 (Job Status)	0.654**	1	-	-	-
Factor 3 (Employer Type)	0.876*	0.794**	1	-	-
Factor 4 (Discounts)	0.346	0.594**	0.412	1	-
Factor 5 (Combo Offers)	0.248	0.352	0.197	0.728**	1
* Significant at 1% Level of Significance					
** Significant at 5% Level of Significance					

Source: Computed from the Primary Data through SPSS.

From the above correlation coefficients, it is revealed that such economic factors have more correlated and the combination of more than one factor at a time has the potential to affect the online buying activities significantly. Job status and income play a dominant role in affecting the consumer buying behaviour online. Similarly Employer Type coupled with income and job status too affects the online buying behaviour. Combo offers at individual level was not affecting much while coupled with further discounts it happened to be one of the factors in deciding the consumer buying behaviour. Only Discounts along with employer type as well as Combo offers along with Income, Job Status and employer type reported to have no significant impact when combined together as a factor in affecting consumer buying behaviour.

Table No-23;Test Results of Hypotheses pertaining to the Factors Contributing to Loyalty

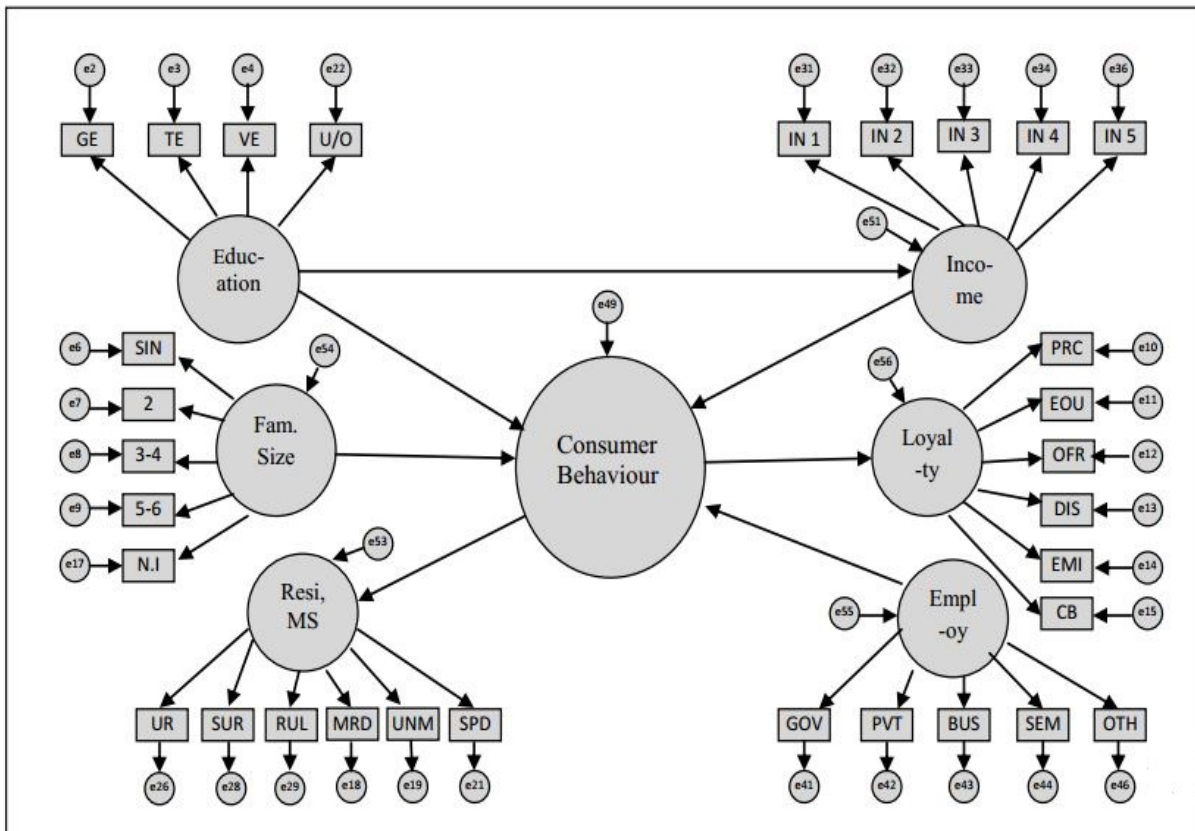| Factor	#Calculated χ^2	Table Value	Inference
User Interface & Website	0.101	0.103 (df=2)	Accept the Null Hypothesis
Genuine Product	4.381	0.004 (df=1)	Reject the Null Hypothesis
Payment Issues	3.249	0.711 (df=4)	Reject the Null Hypothesis
Refunds	7.856	0.004 (df=1)	Reject the Null Hypothesis
Delivery & Logistics	11.362	0.103 (df=2)	Reject the Null Hypothesis
Help & Support	7.514	0.004 (df=1)	Reject the Null Hypothesis
Customer Servicing	0.019	0.103 (df=2)	Accept the Null Hypothesis
Competitive Offers	9.473	0.711 (df=4)	Reject the Null Hypothesis

Source: Primary Data   # at 5% level of Significance   df- Degree of Freedom

After the test results, it is clear that User interface and Customer servicing do not have a huge role to play in the decision making of a consumer and thus are not big contributors of consumer loyalty on a particular domain. It was revealed that a good help and support mechanism on the other hand is vital and the servicing part is now outsourced to the brand concerned, for which the seller is not attributed responsible and thus does not make a difference for the consumers. Other factors like Genuine Product, Issues on Payment, Refund Mechanisms, Standards of Delivery and competitive offers are crucial in retaining an existing consumer. Upon careful analysis, it is further revealed that delivery standard happened to be the most dominant factor in retaining consumers followed by competitive offers and refunds. These three aspects are the prime movers and are critical determinants of consumer loyalty on online platforms.

Interpretation:

The statistical technique that is used in marketing to examine the causal association between two or more variables and is exclusively used for testing the theorized/hypothetical models developed by the researcher himself or by the other researchers is called as Structural Equation Modeling (Bagozzi, 1980). This technique is the extended form of ordinary regression models as it includes various observed and unobserved variables. It also creates the structural relationship between these variables. This also provides the basis to investigate the specified set of relationships among the variables used in the study along with the testing of research models. Consequently, SEM is mostly used by the researcher for verifying their research models in social and behavioural sciences (MacCallum and Austin, 2000).

In this section SEM is used to depict the relationship of Consumer Behaviour with respect to identified economic and non economic factors like education, Area of Residence, Marital Status, Employment, Income and other factors determining loyalty.

(Fig 12: SEM Model -Relationship of variables with Consumer Behaviour)

Model Fit Indices

Name of Category	Required Fit Indices	Threshold Limits	Values Attained
Absolute Fit Indices	χ^{2***}	p-value > 0.05 (N>200)	0.000
	RMSEA	<0.05 good fit; 0.05-0.10 mediocre fit; and if >0.10 bad fit	0.047
	SRMR	<0.09	0.050
	GFI	>0.90	0.904
Incremental Fit Indices	AGFI	>0.80	0.885
	CFI	>0.95 great; >0.90 traditional; and if >0.80 sometimes permissible	0.928
	TLI	>0.90	0.919
	NFI	>0.90	0.911
Parsimonious Fit	CMIN/DF	<3 good; and if <5 sometimes permissible	2.197

(Source: Prepared by the Researcher through AMOS Output)
***One could ignore the absolute fit index of minimum discrepancy chi-square if the sample size obtained for the study is greater than 200 (Hair et al., 1996; Joreskog and Sorbom, 1996).
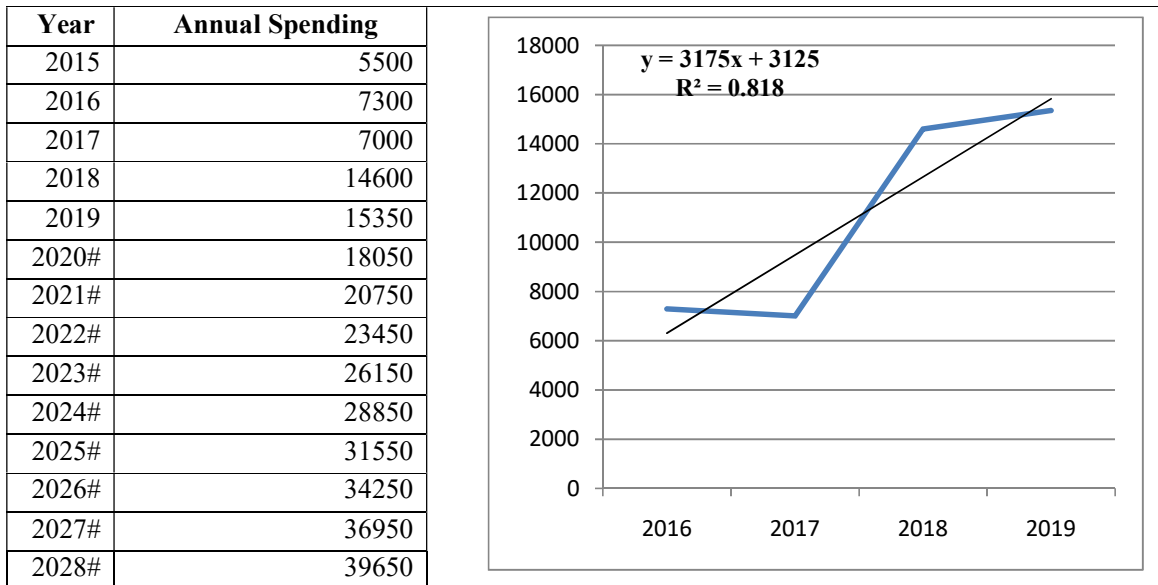
Table 3 depicts that CMIN/DF value is 2.197 (less than 3) which indicates that the data is suitable for the model fit. The model has also generated other indices of goodness i.e. GFI= 0.904, AGFI= 0.885, CFI= 0.928, NFI= 0.911 which reveals that this is a well-fitted model and two indices of badness i.e. RMSEA= 0.047 (less than 0.10) and SRMR= 0.050 (less than 0.09) which explains that data fits the model well because of lower RMSEA and SRMR value. TLI value (0.919) indicates that the model has strong convergent validity since it exceeds the acceptable limit i.e. 0.9. Thus it concludes that the aforesaid Structural Equation Model (SEM) of Customers is a well-fitted model.

FUTURE TRENDS (OBJECTIVE IV)

Online retailing has registered a phenomenal growth over a period of time. The last decade has registered a whopping growth of goods and services sold online. Since 2007-08, two major e-retailing players viz, Flipkart and Amazon India have taken the online retail into a new height. The growth trajectory suggests the potential growth of online retailing in India in the near future. Factors like cheap mobile data or internet, growing demands of app based smart phones, fast information and communication system coupled with the emergence of social media has even widened the horizon of online retail market in India. There has also

been several cases where small and marginal firms dealing in online retail have failed to cope up in front of big players like Flipkart and Amazon (India) and either have shut down their businesses or gracefully merged with such big players (e.g: Myntra merging with Flipkart). All these aspects make the online retail highly dynamic and volatile, for which predicting future trend becomes very important not only as a consumer to understand and shop but also for the firms and Government for suitable policy decisions.

Table No:24; Trend of Average Yearly Spending in E-Retailing Activities

Year	Annual Spending
2015	5500
2016	7300
2017	7000
2018	14600
2019	15350
2020#	18050
2021#	20750
2022#	23450
2023#	26150
2024#	28850
2025#	31550
2026#	34250
2027#	36950
2028#	39650

The chart shows $y = 3175x + 3125$, $R^2 = 0.818$.

Source: Primary Data; # denotes "Projected Estimates"

The data reveals that the annual spending on overall e-retail shopping is going to increase in an increasing rate in Goa. In the near future, the spending pattern is estimated to become aggressively upward and the trend is found to be upward in an increasing rate. Overall spending includes spending on various categories like Apparels, Electronics, Durables, Trendy goods and ticketing like services, which are collectively taken here as a reference point. It is estimated that, the online market is going to be expanded and in next five years, the estimated overall annual household spending would cross double the current expenditure in online retail.

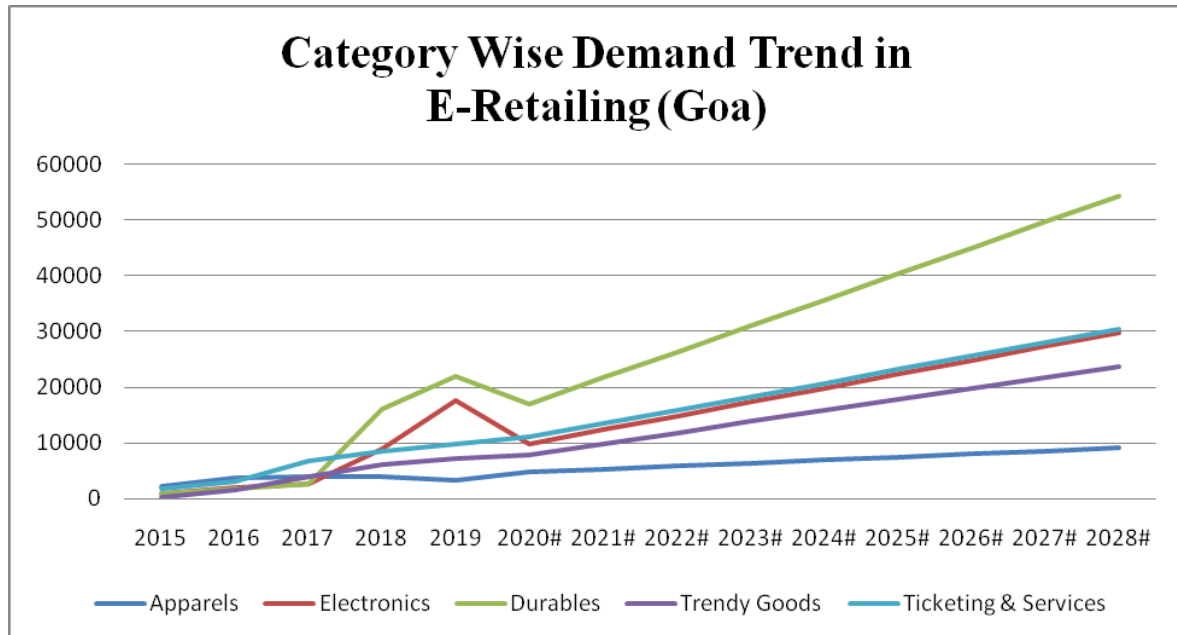**Table No:25; Trend of Item Wise Demand in E-Retailing Activities**
(Value indicates a tentative allocation out of the total orders as confirmed by respondents)

Item / Year	Apparels	Electronics	Durables	Trendy Goods & Small Decoratives	Ticketing & Services
2015	2300	800	900	200	1700
2016	3700	1800	1850	1600	2900
2017	4100	2450	2600	3900	6800

2018	3950	8900	16200	6000	8500
2019	3350	17600	22000	7100	9800
2020#	4850	9725	17050	7850	11050
2021#	5385	12220	21715	9820	13480
2022#	5920	14715	26380	11790	15910
2023#	6455	17210	31045	13760	18340
2024#	6990	19705	35710	15730	20770
2025#	7525	22200	40375	17700	23200
2026#	8060	24695	45040	19670	25630
2027#	8595	27190	49705	21640	28060
2028#	9130	29685	54370	23610	30490
Trend Value	y=535x+1640	y = 2495x-5245	y= 4665x-10940	y=1970x-3970	y=2430x-3530
R² Value	R² = 0.700	R² = 0.769	R² = 0.691	R² = 0.990	R² = 0.959

Source: Primary Data; #: Projected

The trend value is determined trough the trend analysis and the equation is placed in the respective columns of the product or services, as the case may be. Five important and dominant category of online retail services are chosen for the determination of future demand such as, Apparels and clothing related needs; Electronic gadgets like laptops, mobile phones, tablets, etc.; Consumers durables like furniture, durable appliances, etc.; Trendy products which are in the trend and almost everybody wants to have them in a particular time frame along with small decorative items and lastly the ticketing and other services offered on online platforms. The following figure is an extension of table no 6.23 where the future trend is graphically represented for the demand estimation.

(Fig12: Category Wise Demand Trends in E-retailing in Goa; # denoted Projected Figures)

From the above figure, it is evident that the overall demands for various categories of products are in an increasing trend. Categories like Consumer Durables and Ticketing services are experiencing a very sharp rise and are expected to grow in an increasing rate while Apparel section presents a very slow growth trajectory. It is estimated that the apparel section may not generate much demand in the later phase and may be restricted to an annual spending or Rs. 10,000 per household by 2028. Trendy goods and electronics are perceived to have a steady growth and are expected to grow in the same fashion in coming days. The phenomenal rise in consumer durables are due to the fact of cheap availability of finance and Credit/Debit card EMI and cash back offers, which is expected to grow further and will contribute towards the expansion of e-retailing in the state of Goa. This figure a projection as per the current scenario and there is a more likely chance of experiencing even a high growth trajectory, considering the cut throat competition among the e-retailers coupled with the partner offers, cash backs and ease of financing through Bajaj Finserv, HDFC, ICICI, HDFC, SBI, HSBC like financial patners.

RECOMMENDATIONS AND SUGGESTIONS
   1. **Legislation for Online Trade**

India being a vast country having diverse culture and ethnicity, needs a proper legislation to control and govern the online trade happening over the internet platform. Till now, the online trade and traditional retailing do not have much difference as per the definition and MRTP Act along with Cyber Security legislations are covered in it. With the substantial growth in the online shopping platforms, it is high time to introduce a dedicated legislation for the protection of consumer interests purchasing online while relaxing the jurisdictional requirements for filing complaints. There must be a dedicated and comprehensive legislation to prevent frauds, protect consumers and promoteonline retailing for the holistic development of this sector.

   2. **Strong Regulatory Mechanism**

The online marketplace has grown many folds. In recent times, the volume of trade has crossed the figure of 350 crore during the festive seaons in 2019 (Big billion Sale/ Diwali Dhamaka Sale, Statista, 2019). For the security and protection of investors, SEBI has been set upas a capital market regulator when the initial daily average turnover was about Rs. 50 Crore, whle in case of online retail, the turnover is way too high of late. Threfore, it is strongly recommended to have a regulating mechanism at macrolevel to act as a watchdog especially for the online trading platforms, who may work parallel to the Competition Commission of India. Existence of such a regulator will bring uniformity in the market and the online players will b more rationalized and cautious in their approach while ensuring accountability and transperancy.

   3. **Appointment of E-Retail Ombudsman**

With the growing business on online platforms, there has been a growth in the deficiency of services and other related affairs from the consumer community. There are several complaints of phishing and vishing issues as well as reports of fake websites dealing with online sales. Like banking sector, if online retail will be provided with an ombudsman agency at macro level, such issues may be curbed to a great extent. Further like RBI being the regulator for

banking issues licence and guidelines to all the banks operating in the country, the Online retail regulator may follow the same pattern, so that fraudulent service providers can be tackled easily and the sector may get into organized retail in a rational way. Further, appointment of e-retail ombudsman will surely ensure timely redressal of consumer complaints with an adequate legal mechanism to ensure smooth and effective functioning of the online retail sector.

4. Rewards for Cashless Purchases

There should have been special rewards and facilities for doing a cashless purchase. Encouraging cashless purchase will ensure the surety of delivery and drastically reduces the denial of receipt of product from the consumer end, thus bringing efficiency and savings in logistical aspects of the online service provider. Furthermore, cashless transaction brings more transparency and facilitate the accountability towards the money spent from the government point of view, where taxation and tracing of transactions can easily be done. This mechanism will ensure the true and fair tax calculation ensuring the interests of the government while generating adequate tax revenue so as to channelize developmental work in other grey areas in the economy. Though, some rewards are being provided by the online retailers for cashless purchases, it seems to be not enough. Again, it is only a reality for high value transactions where as for other products, cash on delivery (COD) is still being in place, presumably due to the demand from the consumer side. If consumers to be educated and trained about the benefits of cashless purchases, then they may respond to it in the future times to come.

5. Real Time tracking of goods dispatched

Themajor E-retailers like Amazon (India) and Flipkart have their own tracking mechanisms, where the app detects the status of the product ordered online, while others do not have that luxury of tracking. Sometimes, due to lack of the knowledge about the delivery status of the product, a consumer faces inconvenience. At times, delivery boy calls for a delivery during an unwanted time and due to the delivery also sometimes the person concern has to cancel small plans of going out anticipating the get the delivery of product, Such situation brings inflexibility in the system. Therefore, it should be made mandatory for all the online service providers to have their in-house delivery tracking mechanism to give a clear picture about the status and to be updated correctly in regular intervals. Further, it is also recommended to have a mechanism to schedule a preferable time of delivery as practiced by Flipkart and Amazon (India), so that the consumer can select a preferred time of a day to get the delivery while avoiding all such inflexibilities.

6. Consumer Awareness Programmes

There is a great need to educate and sensitize the consumers and the general masses about the online retailing at first place and to address various myths associated with it. Therefore, consumer awareness programmes at various locations may be organized to sensitize the society at large. The existing CSR model can be used as reference for the funding related affairs, where net profit after a certain threshold will mandate an online retailer to dedicate a certain percentage (usually 1 to 2%) of it for the education and sensitization of consumers. Even SEBI has mandated the Mutual Fund AMCs to set aside a certain percentage of their profits from the funds (Asset Under Management) for the awareness of investors. In the same line, programmes for consumer awareness can also be initiated by various sponsoring bodies

for the collective benefits of the consumers, especially purchasing online.

7. Computer & Technology Literacy as a Compulsory component in Education

The 21st century has brought serious changes with respect to how services are to be looked upon. Internet of things has made things more dynamic, user friendly and accessible. In such a situation, there is a need to inculcate the computer and technology literacy in the country. As per the statistics, only 8% of the populations in India are active internet users where rest 92% neither use it nor make others do the job for them. Further, with the digital India campaign, all the government services are gradually shifting to online mode. In this light, it is highly recommended to introduce computer and Technology literacy as a compulsory element in the primary level education, so that upcoming generation may not struggle with it. The rural and semi urban areas must be given special focus in developing infrastructure to learn computers and use internet for the benefits. Investment in computer and technology education will surely give greater dividends to the quality of life and the online retail will also get its direct benefits in the future times to come.

8. Training for Safe online Transactions

Safety of online transaction has always remained as a primary source of debate. Middle Aged people, despite of being educated, are finding it difficult to transact online due to their non-tech savy nature and broadly due to their fear of breach of privacy in online transactions. Safety is the primary concern and due to this issue, they simply refrain from transacting online. The myth of breach of security and safety has to be properly addressed while educating them to use online gateways for a faster, secure and easy mode of payment. The consumers must be sanitized about the benefits of paying online and benefits of the cash back and point schemes associated with it so that online payment can be maximized while substantially reducing the handling of cash and the frauds associated with that

9. Hi-Speed Internet Connectivity

There is a serious need to have high speed internet connectivity in the country to have sufficient connectivity for the use of internet for access of various government services as well as facilitation of online retail. The government has partnered with Google to provide free internet facilities in select railway stations as well as in public domain whereas a lot of efforts have to be taken in this regard considering the population and the penetration of Internet in the country. The government can also reduce the tariff rates in association with TRAI to encourage internet connectivity at individual levels. Over period of time the mobile networks have also drastically reduced their tariff for the internet and that has positively benefited the people. Still the internet access to the population is very limited and only 4% of the population is is practically doing online shopping suggesting that the country has enough potential for the growth of online trade in the future times to come.

10. Improvement in the User Interface

Another important aspect in online retailing is is the user interface and its ease of using. Despite of having all the infrastructures, internet connectivity as well as an exposure to the online payments, some consumers find difficult to shop online particularly with certain web platforms due to there complicated user interface. Therefore it is highly recommended to design website in a user friendly manner where the user should easily browse through the website finding the the useful and regular contents easily in the webpage and the webpage must be structurally organised so that confusions and problems in browsing can be greatly

avoided. As per the study conducted in metropolitan University, it was revealed that it is aiming all things remaining constant, it is the the interface which decides the volume of sales for a particular web domen as compared to its immediate peer. Therefore designing a proper user interface is of prime importance for a web portal so that it becomes user friendly to browse through which in turn, what generate additional revenue for the web portal.

11. Government support for needy population

In order to popularize and penetrate the online retail services, the government should also come up with certain schemes where the needy populations must be covered. By doing so, it will be ensured that not only the affluent class of people are being offered the online retailing services but also needy population can have equal access to it while removing the gap and busting the myth that it is only the cup of tea for rich and affluent people to shop online. Special supports in terms of internet, buying smart phones or laptops, cash-back and other subsidies in paying online etc. must be provided by the government side in order to encourage the needy and underprivileged groups to have an access over the online marketplace. This would revolutionize the way people shop and would create knowledge among all the classes of the citizens to have a better access and sensitivity e in the purchase behaviour while positively contributing towards the nation building.

LIMITATIONS OF THE STUDY

The study is confined in the geographical territory of Goa and is not extended beyond it. Goa being one of the smallest states in India may not reflect the true picture at national level. Further, the level of education and the per capita income in the state of Goa is much more higher as compared to the national average, which may lead to mismatch in the assessment of consumer behaviour in Goa while generalizing to the entire nation. The study was conducted with a sample of 1000 respondens from which 479 actually had turned up. With such a small sample, the study may not be well generalized at national level. A population study might have given a better result, but due to the constraints of time, physical resources, human factors as well as monetary constraints, it was not possible and a sample study was undertaken.

UTILITY OF THE STUDY The marketing horizon has already been widened with the initiation of globalization and foreign trade. A firm cannot be only confined with a particular area and if it does so, it is more likely to perish in the future. In this light, E-Retailing has served tremendously for the firms of all classes to expand their business to a new horizon.

Through conducting a study of Consumers' Perception on E-Retailing, the corporate world can know its current position and can decide whether it will be in a proper position to go for e-retailing or not. The study will also be beneficial to the upcoming researchers to study further into the e-retailing sector by analyzing the research gap. A general consumer can also reap the benefits by understanding the concept and the kind of services offered in different domains, kinds of products which are available and the aspect of reliability of those products, etc. The study may also be beneficial for the government in tackling issues like taxation, policy formulation, Market rationalization, etc.

FURTHER SCOPE OF STUDY

The primary research was conducted during the period of 2016 to 2019 where the field data has been collected while for the previous periods, secondary data were relied upon. Due to the dynamic nature of consumer behaviour, the study can also be conducted in the same area for a different time frame to find the difference in the tastes and preferences of the consumers in the same locality in various timelines. Further, the state of Goa was primarily selected for the study, which can further be extended to other states as well as zone wise study in India. Only 479 sample representatives participated in the study and a lot of people were left out due to the constraints of time and monetary resources. A population study can also be conducted to see the goodness of fit of the findings in case of sample study and universe study. This piece of research may prove a guiding light to the new and upcoming researchers in understanding the crux of online retail to further concentrate study on one particular aspect of it, leading to a specialized research.

CONCLUSION

If anything is constant in this mortal world, it is the change itself. Change is inevitable and bound to happen. The civilization has gone a long way from barter to organized retailing. But this is not the end in itself. The retail has further revolutionized and the emergence of internet and other common sharing platforms have even made it more dynamic and flexible in the evolution of online retailing. The market of online retailing has grown over a period of time and it is on a higher growth trajectory for the years to come.

A better change, not only makes things efficient by saving time, money and energy, but also makes things simple, user friendly and convenient for the user class. Online retail has exactly done the same thing for its users and it is super efficient and convenient. The emergence of cut throat competition in the market has made things difficult for the seller but in a way, has contributed greatly to the efficiency of the buyers to find the right price for a particular product and the right place to have it. With the advent of online retail, the consumers are carrying the market place on their pockets. It has certainly made the shopping experience more convenient, cost effective and joyful enabling the consumers to compare across sites and products to arrive at a better purchasing decision.

Despite of having a boom in the online shopping sector, the penetration at national level is very low and it is estimated that merely 4% of the entire retail transactions are happening online where rest are still based on the traditional retailing, suggesting a tremendous growth potential in the country. If the government takes steps in establishing a regulator in the online retailing sector by making it a formalized channel, the public confidence can be enforced and more people can be brought under the net of online retail. In a country like India having a wide geographical territory having various castes, creed, races and ethnic beliefs, online supply of services is the only hope to ensure uniform and uninterrupted reach to the ultimate beneficiaries. In this light, the online retailers can also be partnered with the Government bodies to distribute essential services from the government side along with the sale of goods and services online for the better accessibility and coverage.

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LIST OF PAPER PUBLISHED IN ACADEMIC JOURNALS

1. A paper titled "Online Retailing: The Future of Emerging Indian Retail Sector" has been published by Mohanty, S. And Ramesh, B. in Scholars World, Vol III, Issue I, January 2015 (International Refereed Journal Impact Factor: 1.2242) bearing ISSN no 2277-9302; Page 42-47

2. A paper titled "Effects of Online Retailing over Consumer Buying Preferences: An Empirical Study in Dharbandora" has been published by Mohanty, S., Ramesh, B. and Kamat, M., in The Original Source, Vol-4, Issue-17, July-Sep-2017(International Refereed Journal), Impact Factor: 3.963 (IIJF) **UGC Journal No:** 46953 bearing ISSN no 2319-6297; Page 200-208

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4. A paper titled "Factors Determining Consumer Buying Preferences: An Empirical Study On E-Retailing in Goa" by Mohanty, S., Ramesh, B. and Kamat, M.,has already been published in the Nehru International Journal of Recent Advances in Multidisciplinary Research and Development, Vol 02 No 01Page 71-77

5. Paper titled "Study of Consumer Behaviour Model and Goodness of Fit In Online Retailing" by Mohanty, S., Ramesh, B. and Kamat, M., has been published in Our Heritage, Vol-68-Issue-1-January-2020 (UGC CARE Listed) bearing ISSN 0474-9030 from page no 6737 – 6748.
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7. A paper titled "Online Retailing in Goa: The Future Ahead" authored by Mohanty, S., Ramesh, B has been published in Akshay Wangmay (Special Issue – III, Dec-2020), (UGC CARE Listed) bearing ISSN No 2229-4929 Page 40-43

8. Paper titled "Impact of Online Retailing on Consumer Buying Behaviour: A Conceptual Framework" has been sent for publication in a UGC listed Journal (Acceptance is awaited)

LIST OF PAPER PRESENTED IN CONFERENCES & SEMINARS

1. A paper titled "Online Retailing: A Trend Setter in the Indian Retail" has been presented jointly by Mohanty, S. and Ramesh, B. at All India Commerce Conference held at Lucknow from 11th -13th Nov, 2016

2. Paper titled "Cross Cultural Issues in Modern-Day Organisations" was jointly presented by Mohanty, S. and Ramesh, B. at International Conference on Post-Demonetisation Challenges of Social Entrepreneurship organised by Adhiprasakthi College, (Thiruvalluvar Univ.) Vellore, Tamil Nadu on 23rd February, 2017

3. Paper titled "Green Marketing & Sustainability: A Ray of Hope for Global Marketing" jointly presented by Mohanty, S. and Ramesh, B. at National Seminar on Green Marketing: Challenges & Opportunities" organised by JDIMT, Varanasi from 5th to 7th October, 2016

4. Paper titled "Online Retailing: An Analysis of Factors Determining Consumer Behaviour" jointly presented by Mohanty, S. and Ramesh, B. in International Seminar on "E Retailing & Digitisation Opportunities & Challenges" held at Rama University in Association with CEED, Kanpur, U.P. on 11 Feb, 2018

5. Paper titled "Online Retailing: A New Retail Revolution Towards a Bright Future" was jointly presented by Mohanty, S. and Ramesh, B. in International Seminar on E Retailing: An Evolution in Retail Revolution held at JDIMT, Varanasi from 22-23 Feb, 18'

6. Paper titled "Factors Determining Consumer Buying Preferences: An Empirical Study On E-Retailing In Goa" was jointly presented by Mohanty, S. and Ramesh, B. in International Conference on Contemporary Issues organised by Lincoln University College**, Langkawi, Malaysia from** 7th – 11th Mar, 2019

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