



Impact of Personal Factors on Consumers' Online Shopping Behaviour - A Study

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Abstract:

E-marketing is one of the latest and emerging tools in the marketing world. There are so many factors that contribute to the consumers changing paradigm from physical shopping to the online shopping. In the present day marketing environment, online marketing has become an integral part of people's lives particularly those living in urban areas. With the rapid growth of internet usage by people more and more companies realized that they had a global audience at their disposal. Companies began to place advertisements on their websites to promote their products. Online shopping is the process where the consumer directly buys goods or services from a seller in real time without an intermediary service over the internet. Online shopping is gaining popularity among younger generation. Majority consumers usually feel that shopping online easier, convenient and time saving. However people have certain doubts about online shopping of products and services mainly because of security relating to the privacy of personal information. Companies involved in online should focus on building brand awareness and trust-worthy relationship. The personal factors i.e., age, gender, education and income have been greatly influencing the online buying behaviour of consumers. Online shopping has a huge potential to tap as India is 3rd largest country in the world in using internet. The companies shall evolve all the measures to create confidence among the consumers and make them accessible to online services.

Key Words: e-marketing, online shopping, consumer perception, physical shopping, trust-worthy relationship

1. Introduction:

E-marketing is one of the latest and emerging tools in the marketing world. The economy of the world now-a-days is transitioning from an economy that is just related to goods to an economy in which value creation, employment and economic wealth is very important. The speed of innovation increases day-by-day,

and there has been a highest rate in the speed of the enhancement of technology compared with earlier times. In global view, Electronic marketing mostly defines as new attitude and modern realistic involvement with marketing of goods, services, information and even ideas via internet and other electronic means (E1-Gohary 2010). E-marketing



strategies combine existing utilities with communications and data net work to create a relationship with the firm and its customers by the communication happen in internet environment. E-marketing involves using information technology which applied to traditional marketing practices. Marketing through electronic devices lies in integrating information technology and marketing attributes leading to the add value of products, increase quality of services, facilitate relationship between firms and customers.

The main tools of e-marketing include mobile marketing, web marketing, e-mail marketing and marketing through social networking sites. E-marketing is the result of information technology applied to traditional marketing. The growing use of the Internet in India provides a developing prospect for online shopping. Consumer behaviour has changed dramatically in the past decade. There seems to be rapid adoption of the internet by consumers for various purposes, including information search and online shopping. In view of internet explosion there has been a revolutionary change in the consumer decision making process. Many businesses are creating web pages in addition to their retail stores, and many start their business only with online stores.

There are so many factors that contribute to the consumers changing paradigm from physical shopping to the online shopping. The popularity of e-marketing has been increased tremendously in last 15 years. But the growth rate is relatively slower as compared to other advanced countries, the reason being till date in India a large proportion of population are not aware of

computers, internet technology and also security concern regarding personal information on websites.

2. Online Shopping:

In the present day marketing environment, online marketing has become an integral part of people's lives particularly those living in urban areas. When internet first started and people began to access it, companion began to realize that they could utilize the internet to provide information to potential customers. With the rapid growth of internet usage by people more and more companies realized that they had a global audience at their disposal. Companies began to place advertisements on their websites to promote their products. Companies have created innovative advertising programmes, referred to as viral marketing.

Online shopping is the process where the consumer directly buys goods or services from a seller in real time without an intermediary service over the internet. The customers find it convenience in finding a product, time spent on shopping, save travelling time and avoid effort, and shop at their own home. There will be no need for vendors and no pressure to buy. However lack of access to the computer and internet, privacy and security concerns, product range risks and inconvenience in case of return are the limitations with regard to online shopping.

3. Review of Literature

Cheung et al (2003) developed a model through the study titled 'Online consumer behaviour: A Review and Agenda for Future Research'. A base model called Model of Intention, Adoption, and Continuance (MIAC), it



predicts that behaviour is governed by intention. There are individual characteristics, medium characteristics, online merchants and intermediaries characteristics which affect the consumer behaviour.

Dr. Hatem El-Gohary (U.K.) research paper reviewed and categorized the published literature in the field of E-marketing from 2003-2010. It noticed that the number of studies conducted by researchers and practitioners in the field of E-marketing from 2003 to 2010 relatively limited. Based on the literature there are clear research gaps in the field of E-marketing especially in the areas of E-marketing performance as well as E-marketing in Small Business Enterprises (SBEs). The review led the researchers and scholars in the field of E-marketing to have a clear view towards suitable future research.

Ranjini M.L (2014) in the research article titled "Towards E-marketing - An empirical study on Online shopping in India" analysed about changing consumer paradigm shift from physical shopping to the online shopping. The major findings of the study includes - mostly younger generation using online shopping; time saving, convenience and quick response and availability of information about product are the benefits to the consumers.

Strauss and Ansary (2006) in their book defined internet marketing as the use of information technology in the process of creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organisation and its stakeholders. It reveals that it is a strategic model to achieve brand value

and thereby enhance customer satisfaction.

4. Objectives of the Study:

- To study consumer perception towards online shopping.
- To examine the impact of Gender, Age, Marital Status and family size on consumer.
- To analyze the influence of occupation, income, internet usage and initiator on consumer.
- To study the impact of online shopping on purchase decision of consumers.

5. Statistical tools for analysis:

With a view to achieve the objectives of the study, a structured questionnaire is prepared and executed among sample consumers to examine the impact of personal factors on their decision making process. The statistical tool used is descriptive or percentage analysis. Thus percentage analysis is presented for all the personal factors taken up for the study.

6. Hypotheses:

- There is no significant impact of Gender towards online shopping.
- There is no significant impact of Age towards online shopping.
- There is no significant impact of Marital status towards online shopping.
- There is no significant impact of family size towards online shopping.
- There is no significant impact of educational qualification and



occupation towards online shopping.

- There is no significant impact of income towards online shopping.

7. Analysis & interpretation:

In accordance with the objective of this research paper, the descriptive or percentage analysis is made on all the personal factors taken into consideration for the study. They include: Gender, Age, Marital Status, Family Size, Educational Qualifications, Occupation, Annual Household Income. All the values shown in () indicates the percentage values of personal factors whereas the values shown in [] indicates the percentage

values of respondents who prefer and those who do not prefer online shopping.

Gender:

One significant universally accepted criterion of development is gender. There is a clear distinction made in development of literature between sex and gender. Sex relates to the biological differences between male and female, where as gender relates to the roles assigned to male and female in the society. Thus, gender is a socio-economic variable involving roles, responsibilities, constraints, opportunities and needs of males and females in an economy.

Table 1: Gender wise distribution of the respondents

S.No	Gender	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Male	286 (72.59) [73.71]	108 (27.41) [63.53]	394 (70.61)
2	Female	108 (62.20) [26.29]	62 (37.80) [36.47]	164 (29.39)
Total		388 [69.53]	170 [30.47]	558 (100.00)

From the above Table 1, it can be interpreted that majority of the respondents prefer online shopping who constitute 69.53 percent of total respondents undertaken in the study, whereas 30.47 percent of total respondents do not prefer online shopping. Among the total respondents undertaken in the study, 70.61 percent are male respondents whereas the remaining 29.39 percent are female respondents. Among the male and female respondents, majority of the male respondents prefer online shopping (mean value of 72.59) as against the 62.20 percent of female respondents who

prefer online shopping. 37.80 percent of female respondents do not prefer online shopping whereas among the male respondents, 27.41 percent doesn't prefer online shopping. Thus majority among the two genders prefer online shopping.

1. Age:

Age as an important demographic variable not only determines an Individuals physical and mental maturity but also depicts his or her life experiences. It determines whether one is economically active or dependent upon others. It decides the earning capacity of the individuals.



Table 2: Age and respondents who do and do not prefer online shopping

S.No	Age	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Under 18	8 (66.67) [2.06]	4 (33.33) [2.35]	12 (2.15)
2	18-24	143 (70.79) [36.86]	59 (29.21) [34.71]	202 (36.20)
3	25-34	163 (74.43) [42.01]	56 (25.57) [32.94]	219 (39.25)
4	35-44	24 (44.44) [6.19]	30 (55.56) [17.65]	54 (9.68)
5	45-60	50 (72.46) [12.89]	19 (27.54) [11.18]	69 (12.37)
6	Above 60	0 (0.00) [0.00]	2 (100.00) [1.18]	2 (0.36)
Total		388 [69.53]	170 [30.47]	558 (100.00)

Among the total respondents 39.25 percent are in the age group of 25-34 years, 36.20 percent of respondents belongs to 18-24 years of age, 12.37 percent of respondents belongs to 45-60 years of age, 9.68 percent of respondents are in the age group of 35-44 years, 2.15 percent of respondents are under 18 years of age and 0.36 percent of respondents are above 60 years of age.

Among the respondents 42.01 percent of respondents are in 25-34 years age group followed by 18-24 years age group respondents who constitute 36.86 percent. The third highest percent of respondents who prefer online shopping belongs to 45-60 years age group and the 35-44 years age group constitute 6.19 percent and the remaining percent 3.06 belongs to the respondents under 18 years of age.

Among the total respondents who do not prefer online shopping majority are within the age group of 18-24 years with 34.71 percent followed by 25-34 years of age group who constitute 32.94 percent. About 17.65 percent of respondents who do not prefer online shopping belongs to 35-44 years of age and 11.18 percent belongs to 45-60 years age group. The other categories have negligible percent of respondents.

2. Marital Status

In Indian society, marriage is supposed to be a religious obligation. In the social context, it is the prelude to the family formation, expansion or ever bifurcation. After marriage, there is transition in the status of men and women with attendant rights and obligations.



Table 3: Marital Status and respondents who do and do not prefer online shopping

S.No	Marital Status	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Unmarried	185 (69.55) [47.68]	81 (30.45) [47.65]	266 (47.67)
2	Married	200 (69.20) [51.55]	89 (30.80) [52.35]	289 (51.79)
3	Divorced	2 (0.36) [100.00]	0 (0.00) [0.00]	2 (0.36)
4	Separated	1 (0.18) [0.26]	0 (0.00) [0.00]	1 (0.18)
Total		388 [69.53]	170 [30.47]	558 (100.00)

From the above Table 3 it is understood that majority of the respondents participated in the survey are married. They constitute 51.79 percent of the total respondents. Unmarried respondents constitute 47.67 percent whereas respondents who got divorced and separated constitute 0.36 percent and 0.18 percent respectively.

Among the total respondents who prefer online shopping (388 respondents),

51.55 percent of the respondents are married and 47.68 percent of the respondents are unmarried. Among the total respondents who do not prefer online shopping (170 respondents), 52.35 percent are married and 47.65 percent of the respondents are unmarried. The divorced and separated categories can be exempted from the interpretation due to their negligible size of respondents.

3. Family Size

The size of the family determines the scope of consumption and potentialities of production and there by solvency of their needs.



Table 4: Family Size and Respondents who do and do not prefer online shopping

S.No	Family Size	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Single	2 (100.00) [0.52]	0 (0.00) [0.00]	2 (0.36)
2	Two	13 (81.25) [3.35]	3 (18.75) [1.76]	16 (2.87)
3	Three	110 (74.83) [28.35]	37 (25.17) [21.76]	147 (26.34)
4	Four	208 (71.97) [53.61]	81 (28.03) [47.65]	289 (51.79)
5	Five	40 (54.79) [10.31]	33 (45.21) [19.41]	73 (13.08)
6	More than five	15 (48.39) [3.87]	16 (51.61) [9.41]	31 (5.56)
Total		388 [69.53]	170 [30.47]	558 (100.00)

It is observed from the above table 4 that 51.79 percent of respondents have four members in the family, 26.34 percent of respondents have three members in their family and 13.08 percent of respondents have five members in their family. Only 5.56 percent of respondents have more than five members in the family, whereas 0.36 percent of respondents are staying alone.

Among the total respondents who prefer to buy online (388 respondents), majority of the respondents (53.61 percent) have four members in their family followed by 28.35 percent respondent having three members in their family. Same is the case with the

respondents who do not prefer online shopping (170 respondents). In that group 47.65 percent of the respondents have four members in their family and 21.76 percent of the respondents have three members in their family.

4. Educational Qualifications

Education not only widens the knowledge but also helps a person to make use of rational and scientific approach to solve problems. Education has a positive impact on social life and the quality of life and vice versa with illiteracy. The educated borrowers have a tendency to utilize their loans on productive and specified purpose.



Table 5: Educational Qualification and respondents who do and do not prefer online shopping

S.No	Educational Qualifications	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Professional Degree	74 (74.00) [19.07]	26 (26.00) [15.29]	100 (17.92)
2	Post Graduation	215 (68.25) [55.41]	100 (31.75) [58.82]	315 (56.45)
3	Under Graduation	82 (74.55) [21.13]	28 (25.45) [16.47]	110 (19.71)
4	Diploma	5 (50.00) [1.29]	5 (50.00) [2.94]	10 (1.79)
5	Schooling	10 (71.43) [2.58]	4 (28.57) [2.35]	14 (2.51)
6	Others	2 (22.22) [0.52]	7 (77.78) [4.12]	9 (1.61)
Total		388 [69.53]	170 [30.47]	558 (100.00)

The above Table 5 shows that out of the total respondents taken from the study, 56.45 percent of the respondents are post graduates, 19.71 percent of the respondents are under graduates, 17.92 percent of the respondents are having professional degrees. Only 2.51 percent of respondents stopped their education at school level, 1.79 percent of the respondents completed diploma and 1.61 percent of the respondents completed other educational qualification.

Among the total respondents who prefer online buying (388 respondents), 55.41 percent of the respondents are post

graduates while this category percent is higher in do not prefer group with 58.82 percent. Under graduates comprise 21.13 percent in prefer to buy online group whereas it is 16.47 percent do not prefer group. More number of professionals are preferring (19.07 percent) to buy online than they do not prefer group as it have 15.29 percent professionals.

5. Occupation

Occupation determines the social standing of a family. This is due to the fact the different occupations decide the status as also varying privileges and economic benefits.



Table 6: Occupation and Respondents who do and do not prefer online shopping

S.No	Occupation	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Govt. Employee	65 (75.00) [17.01]	22 (25.00) [12.94]	88 (15.77)
2	Pvt. Employee	205 (66.56) [52.84]	103 (33.44) [60.59]	308 (55.20)
3	Self Employment	24 (82.76) [6.19]	5 (17.24) [2.94]	29 (5.20)
4	Business	31 (86.11) [7.99]	5 (13.89) [2.94]	36 (6.45)
5	Home maker	9 (64.29) [2.32]	5 (35.71) [2.94]	14 (2.51)
6	Others	53 (63.86) [13.66]	30 (36.14) [17.65]	83 (14.87)
Total		388 [69.53]	170 [30.47]	558 (100.00)

From the above Table 6 it is understood that, 55.20 percent of the respondents are private employees, 15.77 percent of the respondents are government employees, 14.87 percent of employees are in other occupation like farming, etc. 6.45 percent of respondents are in business and 2.51 percent of employees are home makers. So, it can be concluded that majority of the respondents participated in the survey are doing jobs in private sector.

Among the total respondents who prefer online shopping (388 respondents), 52.84 percent are private employees whereas the same category is 60.59 percent in do not prefer group. Relative to the preference towards online shopping, majority of the private job

employees are against online shopping. Whereas respondents doing government jobs are of 17.01 percent in preferring the online shopping whereas they are 12.94 percent in do not prefer online shopping. So, government employees are more favor towards online shopping. Also is the case with business category. 7.99 percent of businessmen are favour towards online shopping while 2.94 percent of business people oppose online shopping. Others like farmers, students, etc., majority of them are against online shopping as 17.65 percent of them are in the do not prefer online group whereas it is 13.66 percent in prefer to buy online group.

6. Annual Household Income (in rupees)

Income decides the background of a person. It is the yardstick to perceive the



standard of living. Poverty line and prime indicator. It is difficult to get the standard of living of a person are accurate information about the family measured by using the income as the income of the respondents.

Table 7: Annual Household Income and Respondents who do and do not prefer online shopping

S.No	Annual Household Income	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Less than one lakh	96 (71.11) [24.74]	39 (28.89) [22.94]	135 (24.19)
2	One to Two lakh	118 (69.82) [30.41]	51 (30.18) [30.00]	169 (30.29)
3	Two to Four lakh	73 (75.26) [18.81]	24 (24.74) [14.12]	97 (17.38)
4	Four to Six Lakh	24 (51.06) [6.19]	23 (48.94) [13.53]	47 (8.42)
5	More than Six Lakh	77 (70.00) [19.85]	33 (30.00) [19.41]	110 (19.71)
Total		388 [69.53]	170 [30.47]	558 (100.00)

From the above Table 7 it could be seen that out of the total respondents taken for the study, 30.29 percent of the respondents are having an annual income of one to two lakh, 24.19 percent of the respondents are having less than one lakh, 19.71 percent of the respondents have more than six lakh annual income, 17.38 percent of respondents are having two to four lakh annual income, whereas 8.42 percent of respondents are

having four to six lakh annual household income.

When compared with the online shopping group with non-online shopping group, majority of the respondents (13.53 percent) having four to six lakh annual income are against online shopping compared with 6.19 percent of the same income category who do prefer online shopping.



Table 8: Respondents who do and do not prefer online shopping and their usage of Internet

S.No	Usage of Internet	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Yes	384 (70.85) [98.97]	158 (29.15) [92.94]	542 (97.13)
2	No	4 (25.00) [1.03]	12 (75.00) [7.06]	16 (2.87)
Total		388 [69.53]	170 [30.47]	558 (100.00)

The above Table 8 informs that among the total respondents involved in the study, 97.13 percent of the respondents are using internet and 2.87 percent of respondents are not using internet. Among the respondents who are

using the internet, 70.85 percent of the respondents prefer the online shopping whereas 29.15 percent of the respondents do not prefer online shopping. 1.03 percent of the respondents who prefer online shopping are not using internet.

Table 9: Respondents who do and do not prefer online shopping and how long they are using Internet

S.No	Using internet for online shopping	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Not using	0 (0.00) [0.00]	170 (30.47) [100.00]	170 (30.47)
1	Less than 3 months	56 (100.00) [14.43]	0 (0.00) [0.00]	56 (10.04)
2	3-6 months	58 (100.00) [14.95]	0 (0.00) [0.00]	58 10.39)
3	6-12 months	82 (100.00) [21.13]	0 (0.00) [0.00]	82 (14.70)
4	1-2 years	136 (100.00) [35.05]	0 (0.00) [0.00]	136 (24.37)
5	2- 3 years	32 (100.00) [8.25]	0 (0.00) [0.00]	32 (5.73)
6	More than 3 years	24 (100.00) [6.19]	0 (0.00) [0.00]	24 (4.30)
Total		388 [69.53]	170 [30.47]	558 (100.00)



Among the total respondents involved in the study, 30.47 percent of the respondents are not using internet and they also do not prefer online shopping. Among the respondents who prefer online shopping, 35.05 percent of the respondents are using internet for the last 1-2 years, 21.13 percent of the

respondents are using internet for the last 6-12 months, 14.95 percent of respondents have used internet during the last 3-6 months, 14.43 percent used it during last three months, 8.25 percent are using it for the last 2-3 years and 6.19 percent of respondents are using it for more than three years.

Table 10: Frequency of Online Purchases

S.No	No.of times purchased online	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
1	Never	21 (10.99) [5.41]	170 (89.01) [100.00]	191 (34.23)
2	1-2 times	107 (100.00) [27.58]	0.00 (0.00) [0.00]	107 (19.18)
3	3-5 times	111 (100.00) [28.61]	0.00 (0.00) [0.00]	111 (19.89)
4	6-10 times	70 (100.00) [18.04]	0.00 (0.00) [0.00]	70 (12.54)
5	11-20 times	33 (100.00) [8.51]	0.00 (0.00) [0.00]	33 (5.91)
6	More than 20 times	46 (100.00) [11.86]	0.00 (0.00) [0.00]	46 (8.24)
Total		388 [69.53]	170 [30.47]	558 (100.00)

The above Table 10 informs that among the total respondents involved in the study, 34.23 percent of the respondents never purchased through online, which include the 170 respondents who do not prefer online shopping. 19.89 percent of respondents purchased 3-5 times through online in the last six months, 19.18 percent of

respondents purchased 1-2 times through online during the last six months. 12.54 percent of respondents purchased 6-10 times through online in the last six months, 8.24 percent of respondents purchased more than 20 times through online in the last six months whereas 5.91 percent of respondents purchased 11-20 times through online during the last six months of survey period.



Initiator of the online purchase

Table 11: Initiator of Online Purchases

S.No	Initiator	Prefer Online Shopping	Do not Prefer Online Shopping	TOTAL
	No Response	0 (0.00) [0.00]	168 (100.00) [98.82]	168 (30.11)
1	Self	205 (100.00) [52.84]	0 (0.00) [0.00]	205 (36.74)
2	Spouse	9 (100.00) [2.32]	0 (0.00) [0.00]	9 (1.61)
3	Children	60 (100.00) [15.46]	0 (0.00) [0.00]	60 (10.75)
4	Friends & Relatives	103 (100.00) [26.55]	0 (0.00) [0.00]	103 (18.46)
5	Others	11 (100.00) [2.84]	0 (0.00) [0.00]	13 (2.33)
Total		388 [69.53]	170 [30.47]	558 (100.00)

The above Table 11 furnishes the information about the person who initiate the online purchases. According to the table it can be understood that, 30.11 percent of the respondents didn't have any response as they are not using online to buy products. Among the respondents who prefer online purchases, 52.84 percent of the respondents are saying that they are self motivated and buying on their own, 26.55 of the respondents are influenced by friends and relatives, 15.46 percent of respondents are saying that their online purchases are initiated by their children, 2.84 percent of the online purchases are initiated by others whereas 2.32 percent of the

respondents are influenced by their spouses.

8. Conclusion:

E-marketing is rapidly changing the business practices and consumer behaviour all over the world. Consumers in developing nations also are getting used to the online shopping. Online shopping is gaining popularity among younger generation. Majority respondents in the study felt that shopping online easier, convenient and time saving. However people have certain doubts about e-marketing of products and services mainly because of security relating to the privacy of



personal information. Companies involved in online should focus on building brand awareness and trust-worthy relationship. The personal factors i.e., age, gender, education and income have been greatly influencing the online buying behaviour of consumers. Online trading shall focus more and find the ways and means to bring all age group consumers into the ambit of online shopping. Companies should focus on offering informative advertisements, which contain product information and additional benefits to the consumers. Online shopping has a huge potential to tap as India is 3rd largest country in the world in using internet. The companies shall evolve all the measures to create confidence among the consumers and make them accessible to online services.

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