

FACTORS INFLUENCE UNDERGRADUATE STUDENTS FOR ONLINE BUYING

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ABSTRACT

Young consumers are playing vibrant role in online shopping. The increasing use of Internet by the younger generation provides an emerging prospect for online retailers. Recognizing the factors affecting young consumers' buying behaviour, would be of greater help to develop their marketing strategies to convert potential customers into active ones. The purpose of this study is to investigate differences between buying habit of under graduate management students regarding online shopping and to study the factors affecting purchasing decision. The structured schedule has executed on 246 samples students studying in four colleges of Satara, State of Maharashtra, India.

This paper is an attempt to study factors affecting buying decision of online shopper and non-shoppers in terms of relative advantage and demographics as well. The study revealed that, there is significant association between gender and **management** students e-buying pattern. The study examines demographic factors of online shopping behavior of online buyers and non-buyers. It observed that maximum male students from commerce background whose parent's income in good enough goes for online shopping. Results of hypotheses testing indicated that, there is significant association between parent's occupation, their household income and amount spending on online shopping. Furthermore, there is no any significant association between educational qualification of samples and amount spending on online shopping. Result revealed that respondent with strong economic background; use to prefer more online shopping.

KEYWORDS

Internet, Online Shopping, Buying Behavior etc.

INTRODUCTION

With advanced technology world came closer. Internet technology has enabled peoples to communicate and share information from all around the world with single click only. Advanced PC's, notepads, Laptops and also new Android mobiles combine together facilitate persons to communicate, to chat, to share information and also to shop online from distant places. E-buying means act of purchasing product or services over the internet²⁹. It is also known as online shopping, e-shopping. It has grown popularly over the years, mainly because people find it convenient & easy to bargain from the comfort of their place, home or office. An important benefit e-shopping provide is that unlike traditional shopping there is no need to wait in long lines or search from store to store. It is just search of advertise by Google.

LITERATURE REVIEW

Adoption of online shopping still observed on nascent stage in developing nation like India. Demographic profile and online purchase behavior on online consumers are approached by few researchers.

An age, social class and experience of Internet shopping are the variables which best predict M-commerce behavior.(Enrique Bigne, 2005).The studies on Age, education, and ethnicity showed the difference and effect on online marketing in computer related products, which predict that there is influence of age on online shopping behavior. (Nikbin, 2010). The significant relations also found between consumers age and satisfaction towards online shopping (Rajamohan, 2011 Vol. 1). The younger people were significantly more likely to shop online. (Jessica L. Joines, 2003), there is a quite strong positive correlation between age and attitude to on-line shopping, i.e. elderly people are not so keen to shop on-line. Higher education makes on-line shopping more attractive (Ashok Kumar Chandra, 2013).

The studies on details of age level and its influence on online shopping opine that those who are between 30 to 39 years old do more online shopping compared to those between 20 to 29 years old and those over 40 years old. This is expected since those who are below 30 years old are those respondents who have just started working. (Afizah Hashim, 2009) Which is nearly consistent with (Yun Wan M. N., 2007), find that age and Web shopping experience, and in some cases, their interaction, have significant influence on online shoppers' perception of search, experience and credence goods. Even controlling Web shopping experience, the effect of generation gap on how consumers feel about product quality was observed. Web shopping experience and senior age can reduce the uncertainty towards credence goods while the perception of search goods are only sensitive to age. Web shopping

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experience increases steadily from age group 18-19 to 40-49. This is probably due to patterns in income levels and family/life style. Web shopping experience peaks at 40-49, and then it declines. The similar result was observed by (Ms. Asmatara Khan, 2012) that young in age group 21-30 more than the old are more positive towards adopting the internet for online shopping. (Abu Bashar, 2012), also opine that individuals having enough disposable income, medium in age i.e. in 25-39 age group are more likely to display impulsive buying behaviors.

Regarding association between non-occasional, and frequent online buyer it is observed that Age differences are not significant among three types of online buyers. (Hairong Li, 1999).

On contrary (Almousa, 2011) opine that in Saudi Arabia there is an increasing trend in using the internet as a shopping channel especially in the age group 18-25 years old, with slow transformation for older age groups. Both male and female, use the internet heavily and more adapted to internet shopping. Although this age group does not have higher incomes of their own and is not expected to earn income yet in the Saudi culture, rather, they are mostly dependent on others until they graduate and then participate in the job market. The Saudi population is a predominantly young and computer savvy generation, and internet penetration is on the rise which creates higher demand for internet usage and maybe more online purchases. Regarding shopping orientation and online trust of online consumers, most of respondents are from 21-23 age groups (Kwek Choon Ling, 2010).

Few researchers sum up with contradictory results that the perception of online shoppers is independent of their age (Haq, 2010), (Mengli, 2010), (Zuroni Md Jusoh, 2012).

The fear of losing money and financial details has negative effect on attitude toward online shopping (Mohammad Hossein Moshref Javadi, 2012). In addition, the Fear of non-delivery of order will have negative influence on attitude towards shopping online. That is, the higher the risk of losing money and probability of disclosing credit card information, the lower attitude toward online shopping. In addition, it is observed that the higher the probability of non-delivery of order, the lower attitude toward online shopping. It indicates that the non-delivery risk is a significant factor for affecting attitude and hence behavior towards shopping online. People do not tend to shop online because they are not sure whether the ordered merchandise will be delivered or not and lack of seriousness and efforts towards building trust by the retailers makes it a significant reason.

(Karayanni, 2003) The most powerful discriminate variable between Web-shoppers and non-shoppers was found to be Web-shopping motives, concerning time efficiency, availability of shopping on 24 hours basis and queues avoidance. Marketers may need to stress such themes in their communication messages, as time saving, convenience shopping hours, rapid service through the Web, together with inconvenience aspects of traditional shopping, as these seem to be strong attractions to the potential adopters. Moreover, the factor advantage of traditional shopping, which encapsulates enjoyment of shopping through physical stores and lack of trust to Web-shopping, appears to affect negatively Web-shopping behavior.

RESEARCH METHODOLOGY

India's e-commerce industry reported that their business jumped by more than 80 percent in 2013 and the momentum is likely to continue for at least the next five-six years, Flipkart co-founder and chief executive officer Sachin Bansal reported that the e-commerce business in India is expected to reach around \$50-70 billion by 2020 on the back of a fast growing internet-connected population and improvement in related infrastructure like payment and delivery systems.

The size of India's e-commerce market in 2013 was around \$13 billion, according to a joint report of KPMG and Internet and Mobile Association of India (IAMAI). The online travel segment contributed over 70 percent of the total consumer e-commerce transactions last year.

Bansal also reported that online retail would lead the industry's growth in the coming years. As consumer, mentality and shopping patterns are changing very fast. Online shopping is going to become mainstream in the coming five-six years. Smartphone would be the biggest online shopping driver in the coming years. Over half a billion Indians will switch to smart phones in the next five-six years. That is going to be a big driver of e-commerce in India. According to Bansal, online shopping is becoming increasingly popular in smaller cities.

He pointed out that despite high growth in recent years; India's e-commerce industry is still in a nascent stage. Online shopping accounts for less than one percent of the total shopping in the country. Total global online sales reached \$1.22 trillion in 2013. In China alone, it was around \$200 billion. Just around 12 percent of Indian population is into online transactions against more than half of their Chinese counterparts. This proportion is much higher in the developed countries like the US, where the figure is 64 percent. Internet connectivity and other logistics infrastructure are still a big drag. This makes servicing in smaller towns a bit challenging.

According to IAMAI (Internet and Mobile Association of India) report, courier companies cover only around 10,000 out of the more than 150,000 pin codes in the country. The penetration of courier services is critically important to boost online shopping as deliveries are mostly done through them.

Owing to aforesaid discussion and the glimpse of literature review, few questions arose in the mind of researchers as:

- Is online shopping is accepted by undergraduate students living in Satara district?
- What kind of the product generally purchased by young students?
- Is there any association between parent's occupation, their household income and amount spent?
- What are the driving motives, which influence them to shop and not to shop online?
- Hence, researcher intends to study that factors which differentiate young online buyers and non-online buyers.
- The objective behind study was to find out factors influencing purchase decision regarding e-shopping with respect to select demographic parameters.

The study set to the hypotheses as:

- H₁: Parents occupation and amount spend on online shopping is independent.
- H₂: Household income and amount spend on online shopping is independent.
- H₃: Educational qualification and amount spend on online shopping is independent.

For this study, 246 under graduate student studying in four colleges of Satara district of Maharashtra State, India are selected conveniently for study. Data were collected using structured codified schedule in the month of November and December 2013.

The schedule was divided into four parts. All variables were considered after review of literature on online shopping by various researchers, including (Mohammad Hossein Moshref Javadi, 2012), (Karayanni, 2003) and (Ting-Peng Liang, 2000).

The first part of the schedule includes questions / variables that provide demographic details of samples, which are developed by the researcher. In second parts, variables, which provides pattern of usage of internet and duration of internet usage, were asked. In third part factors which affecting online buying behavior were asked on five point Likert scale. In addition, in fourth part factors that affect non-online shopping were asked on five point Likert scale. All those factors were taken from (Mohammad Hossein Moshref Javadi, 2012). Collected data was analyzed with statistical tools like Mean, Standard Deviation, Percentage, Chi Square etc.

DATA ANALYSIS

Demographic Profile

Table-1: Distribution of Samples as per Gender

(n=102 and n=144)

Sr.	Variables	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Male	68	66.67	37	25.69
2	Female	34	33.33	107	74.31
3	Total	102	100.00	144	100.00

Sources: Compiler by Researcher

Data revealed in above table gender wise distribution of samples shows that 66.67% male and 33.33% female goes for online shopping and rest 25.69% male and 74.31% female obviate form online shopping.

Table-2: 12th Background of Respondents

(n=102 and n=144)

Sr.	Variables	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Arts	14	13.73	17	11.81
2	Commerce	47	46.08	76	52.78
3	Science	38	37.25	41	28.47
4	Mevc	3	2.94	10	6.94
5	Total	102	100.00	144	100.00

Sources: Compiler by Researcher

It is opine that 46.08% samples are from commerce background prefer online shopping while 52.78% respondent from commerce obviate from online Shopping.

Table-3: Parent's Qualification

(n=102 and n=144)

Sr.	Variables	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Illiterate			3	2.08
2	School: up to 4 years	5	4.90	4	2.78
3	School 5-9 years	16	15.69	34	23.61
4	SSC/HSC	32	31.37	70	48.61
5	Some college but not graduate	15	14.71	12	8.33
6	Graduate/PG general	21	20.59	12	8.33
7	Graduate/PG professional	10	9.80	6	4.17
8	Not Disclosed	3	2.94	3	2.08
9	Total	102	100	144	100

Sources: Complier by Researcher

It is opine that maximum 31.37% online shoppers parents are SSC/HSC holders and 48.61% non-online shopper's parents are also SSC / HSC holders

Table-4: Parents Occupation

(n=102 and n=144)

Sr.	Variables	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Unskilled Workers	2	1.96	21	14.58
2	Skilled Workers	4	3.92	9	6.25
3	Petty Traders	26	25.49	32	22.22
4	Shop Owners	11	10.78	8	5.56
5	Business/ Industrialist with No employees	12	11.76	32	22.22
6	Business/ Industrialist with 1 To 9 employees	6	5.88	5	3.47
7	Business/ Industrialist with 10+ employees	9	8.82	3	2.08
8	Self-employed professional	6	5.88	7	4.86
9	Clerical/Salesman	5	4.90	1	0.69
10	Supervisory level	2	1.96	2	1.39
11	Officer/Executive Junior cadre	8	7.84	15	10.42
12	Officer/Executive Middle/Semi cadre	11	10.78	9	6.25
13	Total	102	100.00	144	100

Sources: Complier by Researcher

It is observed that 25.49% respondents' parents are petty traders who go for online shopping whereas 22.22% respondent's parents are also petty traders who obviate from online shopping.

Table-5: Parents House Hold Income

(n=102 and n=144)

Sr.	Variables	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Upto-5000	11	10.78	36	25.00
2	5001-10000	12	11.76	38	26.39
3	10001-15000	21	20.59	25	17.36
4	15001-20000	15	14.71	19	13.19
5	20001-25000	5	4.90	8	5.56
6	25001-30000	5	4.90	2	1.39
7	30001-35000	7	6.86	6	4.17
8	35000-40000	4	3.92	2	1.39
9	40000and Above	22	21.57	8	5.56
10	Total	102	100.00	144	100.00

Sources: Complier by Researcher

It is opine that 20.59% sample whose parent's income in between Rs. 10000 to Rs. 15000 per month goes for online shopping, while 26.39 % and 255 sample's parent's income lies below Rs. 10000 per month obviate from online shopping.

Table-6: Use of Internet

(n=102 and n=144)

Sr.	Parameter	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Use of Internet	102	100.00	144	100.00

Sources: Complier by Researcher

All respondent online shopper and non-online shoppers goes for using Internet for various purposes.

Table-7: Place of Internet

(n=102 and n=144)

Sr.	Place of Internet	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Home	61	59.80	43	42.16
2	Cyber café	49	48.04	40	39.22
3	Institute	72	70.59	99	97.06
4	Mobile Phone	86	84.31	70	68.63

Sources: Complier by Researcher

Most of the online shoppers i.e. 84.31% access Internet on their mobile phones, whereas 97.06% non-online shoppers access internet in institute. Institute is again important source with 70.79% for internet access to the online students.

Table-8: Usage of Internet

(n=102 and n=144)

Sr.	Place of Internet	Online Shopper		Non-online Shopper	
		Frequency	%	Frequency	%
1	Less Than 6 Months	15	14.7	26	18.1
2	6 Months To 1 Year	3	2.9	26	18.1
3	More Than 1 Year To 2 Years	10	9.8	48	33.3
4	2 Years To 4 Years	30	29.4	28	19.4
5	Over 4 Years	44	43.2	16	11.1
6	Total	102	100	144	100

Sources: Complier by Researcher

Most of the online shoppers i.e. 43.2% use internet from more than four years and 33.3% non-shoppers use internet less than two years. Remaining 29.4% online shoppers and 19.4 % non-online shoppers use internet from more than two to four years.

Table-9: Mode of Payment

(n=102 and n=144)

Sr.	Mode of Payment	Frequency	Percent
1	Credit Card	6	5.88
2	Debit Card	22	21.57
3	Pay Pal	4	3.92
4	Pre- Paid Credit Card	5	4.90
5	Internet Banking	13	12.75
6	Cash On Delivery	52	50.98
7	Total	102	100.00

Sources: Complier by Researcher

Maximum i.e. 50.98% online buyers prefer to payment online transactions through cash on delivery method as a mode of payment. 21.57% respondent prefer payment by debit card, 12.75% prefer payment by Internet banking and remaining respondent use other modes of payment viz. Pre- Paid Credit Card, pay pal & credit card.

Inferential Analysis

Table-10: Amount Spent on Online Shopping and Educational Qualification

(n=102)

Amount	Educational Qualification				Total
	Arts	Commerce	Science	MCVC	
Upto 5000	11	37	26	2	76
5000-10000	1	7	4	0	12
10000-15000	1	1	5	0	7
15000-20000	0	1	2	1	4
20000-25000	0	0	1	0	1
25000-30000	1	0	0	0	1
Above 30000	0	1	0	0	1
Total	14	47	38	3	102

Sources: Complier by Researcher

Most of samples maximum i.e. 48.68% respondents from commerce background, 14.47% respondent from Arts and 34.21 % from Science background spent less than Rs. 5000 on online shopping.

Table-11: Parents Occupation & Amount spent on Online Shopping

(n=102)

Qualification		1	2	3	4	5	6	7	8	9	10	11	12	Total
Amount	Upto 5000	1	4	22	10	10	3	5	5	1	1	6	8	76
	5000-10000	1	0	1	0	1	2	3	0	2	0	1	1	12
	10000-15000	0	0	1	0	1	1	1	1	0	0	1	1	7
	15000-20000	0	0	1	1	0	0	0	0	1	0	0	1	4
	20000-25000	0	0	0	0	0	0	0	0	0	1	0	0	1
	25000-30000	0	0	1	0	0	0	0	0	0	0	0	0	1
	Above 30000	0	0	0	0	0	0	0	0	1	0	0	0	1
	Total	2	4	26	11	12	6	9	6	5	2	8	11	102

Sources: Complier by Researcher

Note: 1-Unskilled Workers, 2-Skilled Workers, 3-Petty Traders, 4-Shop Owners, 5-Business / Industrialist with Number Employees, 6-Business / Industrialist with 1 to 9 Employees, 8-Self Employed Professional, 9-Clerical / Salesman, 10-Supervisory Level, 11-Officer / Executive Junior Cadre, 12-Officer / Executive Middle / Semi Cadre. Above table shows that out of available samples maximum i.e. 28.95 % respondent having parents occupation Petty Traders, 13.16% respondent having parent's own shop and also Business / Industrialist with 10+ employees spent less than Rs. 5000 on online shopping.

Table-12: House Hold Income & Amount spent on Online Shopping

(n=102)

Sr.	Amount	House Hold Income									Total
		Upto-5000	5001-10000	10001-15000	15001-20000	20001-25000	25001-30000	30001-35000	35001-40000	Above-40000	
1	Upto 5000	10	11	18	9	5	4	4	3	12	76
2	5000-10000	1	1	1	4	0	0	1	0	4	12
3	10000-15000	0	0	1	0	0	0	2	0	4	7
4	15000-20000	0	0	0	2	0	0	0	0	2	4
5	20000-25000	0	0	0	0	0	1	0	0	0	1
6	25000-30000	0	0	1	0	0	0	0	0	0	1
7	Above 30000	0	0	0	0	0	0	0	1	0	1
	Total	11	12	21	15	5	5	7	4	22	102

Sources: Authors Compilation

Above table shows that out of available samples maximum i.e. 23.68% respondent having parents income group RS. 10001 – 15000, 15.79% respondent having parents income group 40000Rs. and above, 14.47% having parent's income group RS.5001-10000 and 11.84% respondent having parent's income group RS. 15001-20000 spent less than Rs. 5000 on online shopping.

Hypothesis Testing

Three hypotheses being formulated are put to test with statistical test by researcher:

- H₁: Parents occupation and amount spend on online shopping is independent.
- H₂: Household income and amount spend on online shopping is independent.
- H₃: Educational qualification and amount spend on online shopping is independent.

Table-13: Chi Square Samples Demographic Factors and Amount Spending On Online Shopping

Sr.	Test Details	Educational Qualification & Amount spent on Online Shopping	Parents Occupation & Amount spent on Online Shopping	House Hold Income & Amount spent on Online Shopping
1	Chi-Square	22.286	1.0302	76.991
2	Degree of Freedom	18	66	48
3	Asymp. Sig. (2-sided)	0.220	0.002	0.005

Sources: Complier by Researcher

H₁: Chi Square for Samples 12th background and amount spending on online shopping indicate the calculated value is 22.286 at 18 d.f. the 'p' value is 0.220 which is insignificant at 5% level of significance, hence null hypothesis that there is no any significant association between educational qualification of samples and amount spending on online shopping is accepted and alternative hypothesis that there is significant association between educational qualification of samples and amount spending on online shopping is rejected.

H₂: Chi Square for Parent's house hold Income and amount spending on online shopping indicate the calculated value is 76.991 at 48 d.f. the 'p' value is 0.005 which is significant, hence null hypothesis that there is no any significant association between house hold income and amount spending on online shopping is rejected and alternative hypothesis that there is significant association between house hold income and amount spending on online shopping is accepted.

H₃: Chi Square for Parents Occupation and amount spending on online shopping indicate the calculated value is 1.0302 at 66 d.f. the 'p' value is 0.02 which is significant, hence null hypothesis that there is no any significant association between parent's occupation and amount spending on online shopping is rejected and alternative hypothesis that there is significant association between parent's occupation and amount spending on online shopping is accepted.

FINDINGS

1. 66.67% male and 33.33% female goes for online shopping and rest 25.69% male and 74.31% female obviate form online shopping.
2. It is opine that 46.08% samples are from commerce background prefer online shopping while 52.78% respondent from commerce obviate from online Shopping.
3. It is opine that maximum 31.37% online shoppers parents are SSC/HSC holders and 48.61% non-online shopper's parents are also SSC/HSC holders.
4. It is observed that 25.49% respondents' parents are petty traders who go for online shopping; whereas, 22.22% respondent's parents are also petty traders who obviate from online shopping.
5. It is opine that 20.59% sample whose parent's income in between Rs. 10000 Rs. to Rs. 15000 per month goes for online shopping, while 26.39% and 255 sample's parent's income lies below Rs. 10000 per month obviate from online shopping.
6. All respondent online shopper and non-online shoppers goes for using Internet for various purposes.
7. Most of the online shoppers i.e. 84.31% access Internet on their mobile phones, whereas 97.06% non-online shoppers access internet in institute. Institute is again important source with 70.79% for internet access to the online students.
8. Maximum i.e. 50.98% online buyers prefer to payment online transactions through cash on delivery method as a mode of payment.

9. Most of samples i.e. 48.68% respondents from commerce background, 14.47% respondent from Arts and 34.21 % from Science background spent less than Rs. 5000 on online shopping.
10. It shows that out of available samples maximum i.e. 28.95 % respondent having parents occupation Petty Traders, 13.16% respondent having parent's own shop and also Business/ Industrialist with 10+ employees spent less than Rs. 5000 on online shopping.
11. It shows that out of available samples maximum i.e. 23.68% respondent having parents income group Rs. 10001 – 15000, 15.79% respondent having parents income group 40000Rs. and above, 14.47% having parent's income group Rs. 5001-10000 and 11.84% respondent having parent's income group Rs. 15001-20000 spent less than Rs. 5000 on online shopping.
12. Since the 'p' value is 0.220, which is insignificant at 5% level of significance, hence null hypothesis that there is no any significant association between educational qualification of samples and amount spending on online shopping is accepted and alternative hypothesis that there is significant association between educational qualification of samples and amount spending on online shopping is rejected.
13. Since the 'p' value is 0.005, which is significant, hence null hypothesis that there is no any significant association between household income and amount spending on online shopping is rejected and alternative hypothesis that there is significant association between household income and amount spending on online shopping is accepted.
14. The 'p' value is 0.02, which is significant, hence null hypothesis that there is no any significant association between parent's occupation and amount spending on online shopping is rejected and alternative hypothesis that there is significant association between parent's occupation and amount spending on online shopping is accepted.

CONCLUSION

The study examines demographic factors of online shopping behavior of online buyers and non-buyers. It observed that maximum male students from commerce background whose parent's income in good enough goes for online shopping. Results of hypotheses testing indicated that, there is significant association between parent's occupation, their household income and amount spending on online shopping. Furthermore, there is no any significant association between educational qualification of samples and amount spending on online shopping. Result revealed that respondent with strong economic background; use to prefer more online shopping.

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