"A Study of Customers' Adoption Process of e-Tailing with Reference to Youths of Rajasthan"

A Thesis Submitted
for the award of the Degree of
Doctor of Philosophy (Ph.D.)
in
Commerce

2019

Supervisor by :   **Submitted by :**

Dr. Anurodh Godha   **Bhawana Kumawat**

Assistant Professor,   Research Scholar
Department of Commerce
Vardhman Mahaveer Open University, Kota

DEPARTMENT OF COMMERCE

VARDHMAN MAHAVEER OPEN UNIVERSITY

KOTA-324021 INDIA

DECLARATION

This is to certify that the thesis entitled **"*A Study of Customers' Adoption Process of e-Tailing with Reference to Youths of Rajasthan*"** submitted by me for the award of degree *of **Doctor of Philosophy (Ph.D.)*** in Commerce is a bon-a-fide work of undersigned, carried out under the supervision of (Dr.) Anurodh Godha, Assistant Professor, Department of Commerce Vardhman Mahaveer Open University Kota.

The content of this thesis, in full or parts have not been submitted to any other Institute or University for the award of degree or diploma.

Place: Kota   Signature of Candidate
Date:

(Bhawana Kumawat)
Research Scholar
Vardhman Mahaveer Open University
Kota

CERTIFICATE

This is to certify that the thesis entitled "*A Study of Customers' Adoption Process of e-Tailing with Reference to Youths of Rajasthan*" submitted for the award of Ph.D. degree in Commerce is a bon-a-fide work of **Mrs Bhawana Kumawat**, carried out under my supervision and guidance.

She has fulfilled the requirements for the degree of Doctor of Philosophy in Commerce at **Vardhman Mahaveer Open University, Kota** regarding the nature and prescribed period of work.

The thesis submitted by her incorporates the work done by her and has not been submitted elsewhere for any degree or diploma.

Dr. Anurodh Godha
Research Supervisor & Assistant Professor
Department of Commerce
Vardhman Mahaveer Open University Kota

Place: Kota
Date

Acknowledgement

Everything is Possible

Only with the Showered Blessings of the ALMIGHTY

In the first place, I would like to record my heartiest gratitude to **Dr. Anurodh Godha** my Guide and Supervisor for his supervision, advice, and valuable guidance from the very early stage of this research as well as giving me extraordinary experience throughout the work. Above all and the most needed, he provided me unflinching encouragement and support in various ways. His truly scientist intuition has made him as a constant oasis of ideas and passions in management science, which exceptionally inspire and enrich my growth as a student, and a researcher want to be. I am indebted to him more than he knows. I have also benefited by advice and guidance from my guide who always kindly grants me his time even for answering some of my unintelligent questions about my research.

I express my deepest gratitude to Prof. Girish Mathur and Mr. Hemant Trivedi sir for support during my research work and for their affectionate treatment and constant inspiration to complete this work. Very special thanks to the organizations and individuals who granted me permission to use the research material and information necessary for the completion of this research work.

I would like to express my heartfelt thanks to my husband and my parents for their constant encouragement and continuous support during my research work.

My special thanks go to Dr. Monika Talreja, who has stood beside me and looked after me during these years. Her support and thought made this work possible.

Finally, you can never get a step anywhere in life without support from friends. I would like to thank Nidhi prajapati, Sanjay kumar joshi, Rohini Sharma, Sumedha Tyagi, Lokesh Bhatnagar and many other friends who have stood by me as well. Al last I like to record my deep sense of gratitude to all those who extended their help and guidance in completing this assignment.

(Bhawana Kumawat)

Executive Summary

Online shopping has come up as a boon for all type of consumers and it has something to offer for everyone. Despite of this fact that it is highly convenient and time saving and to certain extent it is also cost cutting exercise as one need not to step out of his or her home for doing shopping.

The trend of online shopping is increasing day by day. Shortage of time and attractive offers are the two main factors boosting the online shopping stores these days. Books, electronic items, accessories, apparels, movie tickets, insurance policies and booking air and rail tickets almost all the products that are available in the market can be purchased from online stores. Online shopping is getting very popular among young generation.

The present study was conducted in six major cities of Rajasthan among youth of age ranging between 18 years to 35 years. A sample of total 1200 respondents was selected from six cities viz. Jaipur, Jodhpur, Ajmer, Bikaner, Kota and Udaipur. Sample was collected from youth who are using internet in their daily life. The male female ratio of respondents was 60:40. As far as education is concerned the education level of respondents range from illiterate to post graduate and higher and professional education also. The questionnaires investigated consumers' intersecting views regarding online and in-store shopping, and attempted to learn more about the perceived usefulness and attractiveness of online shopping in Rajasthan as well as privacy or trust issues related to online shopping that are relevant for Rajasthan's customer.

Selected respondents were from different education background like professionals, self-employed, house wives, students etc. and income of respondents maximally range from Rs. 10000 to Rs. 50000 per month. The ratio of respondents who are using online shopping and those who are not using online shopping is 90:10, which means 90% of sampled respondents were using online shopping as well as offline shopping whereas only 10% were not using online shopping.

Factor analysis of reason for offline shopping reveled that mainly there are three reasons for which people do offline shopping are fun and excitement is offline

shopping as they get chance of socialization there and their children enjoy going to stores, second purchase satisfaction means all types of products are available there; facility of exchange is there etc., third they find comfort in offline shopping which means that the consumer think that there is low risk in purchasing from shops, they can purchase goods any time, they feel comfortable to buy in store or shops, cheaper prices and attractive offers by retailers, detailed and clear information about what is being offered and many choices for trial are there and they find offline shopping free from stress of retailers pressure.

In response to find out the main reasons for online shopping factor analysis of data revealed that there are three main reasons due to which youngsters go for online shopping, and these reasons are - (a) Safe and Secure Purchase (b) Time Independence & purchase comfortability (c) unambiguity and transparency. These cause of online purchase were ranked on the basis of ratings given by the respondents. There rank were are follows – (1) Un ambiguity and transparency (2) time independence and purchase comfortability and (3) safe and secure purchase.

The entire study has been divided into five chapters. Each chapter presents a focused discussion which has been systematically as well as logically organized to facilitate readability and comprehension.

Chapter one focused on the introduction of the research study wherein the concept e-Tailing has been discussed in detail. The concept of e-Tailing has been discussed both in the light of technology developments at global level as well as in relation to the Indian scenario. The chapter gives a detailed account of theoretical underpinnings building the concept of e-Tailing.

In chapter two, literature on the theme 'e-Tailing' and its adoption has been discussed. As extensive number of research papers, books, thesis, reports have been analyzed and a comprehensive review have been done on the subject matter to ascertain the findings and outcomes of the previous researches done on the theme.

Research design and methodology forms an integral part of any research study. The successful completion of any research is dependent on the right selection of research methods and techniques to collect necessary facts, figures and data/information.

Chapter three presents the following aspects of research design and methodology viz. justification of the study, objectives and hypotheses of the study, scope of the study, data collection forms, sample design and method, scale development, its pre-testing and purification, statistical tools used in the study and finally limitation of the study..

Fourth chapter focuses on analyzing the perceptions of the respondents towards on-line buying. The data of the respondents has been analyzed using various techniques and presented in the form of tables/figures as appropriate. The entire discussion has been divided into five factors to ascertain the customers' responses towards convenience, reliability, ease of use, security and online pricing issues. Also an attempt has been made to establish and differentiate between the perception of the buyers and non-buyers. This has been done to understand how perception of buyers varies from that of non-buyers in the internet arena. Further the chapter also relates the socioeconomic profile of the respondents with their perception so as to understand how a particular kind of socioeconomic and cultural profile respondents will have bearing on their perceptions. This chapter extensively analyses the data by applying appropriate statistical tools and draws meaningful interpretations.

In chapter Five, conclusion and findings of the research study have been presented in a thorough manner. This is followed by the necessary suggestions for enhancing the scope of e-commerce in Indian context. Suitable suggestions have been made so that the online business can adopt appropriate strategies to target potential customers for increasing the presence of online business in India.

List of Research Publications and Paper Presentations

Articles/Papers Published

1. Godha, A., Jain, P., & Kumawat, B(2015).Online Shopping Behaviour Of Customers in Udaipur City of Rajasthan: A Case Study. INSPIRA- Journal of Modern Management & Enterprenurship, (A National Quarterly Refereed Journal of IRA) ISSN: 2231-167 X . Vol. 01 (03). Pp. 141-151.

Conferences Attended and Paper Presented

1. Attended an International Conference in Udaipur on: *"Mapping Global Changes in Business, Economy, Society and Culture" and presented a paper* on *"Online Shopping Behaviour of Customers in Jaipur City"* on 20th Jan, 2018 hosted by Pacific University.
2. Attended an International Conference at LBS PG COLLEGE, Jaipur on Modern Management Strategies E-Commerce and Global Economy- In Indian Context and presented a paper on *"Consumer Attitude and Preferences towards Online Shopping and its Relation with Various Demographic Characteristics "* hosted by INSPIRA Research Association and LBS College, Jaipur on 2nd and 3rd February, 2018.

    .

    •

TABLE OF CONTENT

Contents	Page No.

LIST OF TABLES

LIST OF FIGURES

LIST OF CHARTS

LIST OF ABBREVIATION

Abbreviation	Meaning
ACSI	American Customer's Satisfaction
ATOS	Attitude towards Online Shopping
B2B	Business to Business
B2C	Business to Consumer
BSNL	Bharat Sanchar Nigam Limited
C2B	Consumer to Business
C2C	Consumer to Consumer
CFA	Confirmatory Factor Analysis
COD	Cash on Delivery
CM	Comparison Matrix
CSFs	Critical Success Factors
CTT	Commitment Trust Theory
DTAM	Davis Technology Acceptance Model
E-Commerce	Electronic Commerce
EFA	Exploratory Factor Analysis
EMI	Equated Monthly Installment
e-Tailing	electronic Tailing
GDP	Gross Domestic Product
GST	Goods & Service Tax
IOS	Internet Operating System
IS	Information System
IT	Information Technology
MIAC	Model of Intention, Adoption and Continuance
MSMEs	Micro, Small & Medium Enterprises
OMS	Order Management System
OSAM	Online Shopping Approval Model
PC	Personal Computer
PCA	Principal Component Analysis
PEOU	Perceived Ease of Use

POSE	Prior Online Shopping Experience
PR	Perceived Risk
PU	Perceived Usefulness
RA	Recommendation Agent
RBV	Resource Based Value
RFID	Radio Frequency Identification
TAM	Technology Acceptance Model
TDS	Tax Deducted at Source
TRA	Theory of Reasoned Action
VAT	Value Added Tax

CHAPTER 1: INTRODUCTION

1.1 Background of e-Tailing and Internet

The history of Internet can often relate to the late 1950s i.e.in the era of development of computers. Since then the growth of internet has been in pace with the arrival of computers. (Akamai, 2011). However E-commerce gained prominent recognizition in 1990 when Internet was available to common people for commercial use. It was the time when E-commerce hit the global market and emerged as a popular concept in the European markets especially in countries like U.S and Western Europe where a large chunk of businesses sell their goods or service through e-commerce or world wide web promoting and selling products online.

Over the past few decades E- Commerce sector has grown dazzlingly than any other sector. This growth can be associated with the enhancement and effective services of internet service providers. Although the concept of E-Commerce has been adopted from the countries like U.S.A and China but there are many companies in India which are performing extremely well in the market.

The Indian retail market in the world is the 5th largest sector with a share of 6.48 percent of the overall E-Commerce market in India (Ecommerce India, 2011 Report). e-Tailing was worth $ 590 million in 2011 and this growth is expected to increase as much as $ 12 billion by 2016. This hike in the Indian retail industry is supported by the current generation consumers and technical growth called Internet.

In today's world internet has become an essential part of human life. It has permitted companies to sell their products throughout the globe by minimizing geographical barriers for their buyers. As the horizons of internet usage have increased it brought immense opportunities for Retailers to move ahead from traditional Retailing to e-Retailing, which is also commonly known as Online shopping and e-Tailing. **Haubl and Trifts (2000)** Internet is basically used in two forms from a marketing outlook i.e. the organizations use the Internet to interact with people whereas people use the Internet for numerous reasons like searching for product information for making a

purchases decision online and it has an even bigger impact on retail, whether it's large format retail stores or nearby grocery stores. The disorders are agnostic, they can be described as "challenges" and depends on the individual involvement to survive, thrive or fail.

However E-Tail means that many standard brand products are sold over the Internet, which will considerably decrease the demand for storefront in present as well as in future. Large real estate companies take this into account and they expect a significant reduction in product demand in the presence of Wal-Mart and Carrefour types and a sharp decline in shopping centres.

It also offers its consumers the opportunity to search, select and buy products from a larger number of sellers at better prices through online mode. The two or more parties that interact with each other in this type of transaction are basically the selling companies and consumers. These selling companies offer a wide range of goods at specified prices, discounts and shipping & delivery options. With this type of e-commerce, the service provider and consumers both get benefited daily from the accessibility of purchases from all over the world, which extends the possibilities of direct marketing, personalization and online customer service. The application of e-commerce in the retail segment has evolved from an online version of catalogue sales to accepting orders and online payments, and translating zero stock into a huge discount on price items.

In e-Tailing, there are some products where touch and feel are important such as Clothing, shoes and others. Brands want to open "Experience Centre" for buyers where they can try the products, order them on their Smart-phone and ask for delivered to their home. Large retail spaces have shrinked and provide space for low-cost warehouses. The service between the warehouses and the customer's living space is filled by local logistics service providers.

1.2 Beginning of the Online Shopping Era

With the commercialization of internet came the advent of e commerce and it was Peapod who brought the grocery store to the home PC in 1989 but the concept gained

popularity amongst the people in 1994 by pizza hut. Hence the pioneer of e-Tailing, Amezon.com and e- Bay started their operations in 1995 and are amongst the biggest e- Retailers in the world till date. With this the adoption process of e-Tailing started increasing and e-Tailing slowly and steadily started moving towards the pinnacle of success.

1.3 E-Commerce

E-commerce, also known as e-commerce or Internet commerce, refers to the purchase and sale of goods or services over the Internet, as well as the transfer of money and data to perform these transactions. E-commerce is often used to refer to the sale of physical products over the Internet, but it can also describe any type of business transaction made possible over the Internet. Electronic commerce refers specifically to the treatment of goods and services. These business transactions occur either as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C) or consumer-to-business (C2B).

1.3.1 Categories of e-commerce

B2B (business to business) –It involves companies dealing and exchanging goods with each other. For example- manufacturing companies sell their products to distributers and whole sellers selling products to retailers.

B2C (business to consumer) - It allows selling of goods and services to the general public through shopping cart software. One of the best examples of this type of business is Amazon.com.

C2B (consumer to business) - In this type of business, consumers submit a project with a set bids and select the company. Elaine is a perfect example of this type of business.

C2C (consumer to consumer) - In C2C business individuals can sale and buy their good through classified Ads. QUIKER and OLX are the example of this type of business.

1.4 Impact of e-Commerce Industries

The effect of the e-commerce industry is still at a very initial but at the visible stage. The impact for the e-Commerce can be noticed upon the following industries:

1. Technology - The key element of technology is be the e-commerce sector and vice versa. We are viewing next-generation (Machine Learning) solutions as a solution for all business problems and to make e-commerce approachable for everyone electronically. This is noticed in both Business to Commerce and Business to Business sectors. Investments in the technology sector are underway to stimulate growth in the area of e-commerce.

2. The logistics- Logistics industry acts as both a hold-up and a driver for the e-commerce industry. For this reason, we see how long-distance logistics solutions have been put in place to digitally link different shareholders all over the nation. The Uber model of travelling passengers is launched in different forms in the logistics sector. The development of e-commerce stimulates innovation in the logistics sector to make goods reach to the final buyers.

3. Travel - Currently, 70% of the e-commerce contribution generates from the travel industry which comprises of online bookings of tickets and other arrangements related to travelling. This event has created competitiveness in the market by calling all the players together on the one platform and has also offered more choices to its consumers. The travel industry is the first to be completely digitized in the field of E-Commerce.

4. Education – Education is another industry which has the deepest effect of e-commerce. The capacity of e-commerce to deliver best education to all is of utmost importance. India has the largest youth groups and as a result the opportunity for the education sector to be the most successful is more because of certainty of e-commerce.

5. e-Tail- The flagship of the e-commerce wave were the various e-commerce platforms. The e-Tail sector is expected to give about 3% of total retail sales by 2020 and is currently around 1%. This trend is seen in the Business2Consumer and

Consumer2 Consumer models as well and is set to expand in future. This is not only meant for the goods, but also covers the food industry.

6. Support Industries - Many support industries have emerged through e-commerce such as digital advertising, analytics, payment gateways, and so on. These sectors will make billions of US$ as e-commerce sector expands exponentially. In addition to the impact on the above industries, it helps in creating competitive advantage by improving the buyers experience and facilitating access to goods for all. E-commerce also brings transactions through electronic mode, making the system more crystalline and to a certain extent, enabling the adoption of new technologies. This will also help to reduce level of corruption in respect of online transactions. The impact is profound and will evolve over time.

7. Other industries - The manner of working in the real estate sector is undergoing through transformation due to e-commerce. This will transform again with all upcoming property based transactions both online and also offline. The banking sector is also benefited from the reduced operating costs of net transactions. It has brought health-issues solutions to urban India in health care sector and will penetrate deeper into two tier system cities.

1.5 Conceptual Framework of e-Tailing

e-Tailing is sale of retail goods over the internet. Abbreviation of "electronic retail" and used in Internet conversations since 1995. This term seems to be an almost necessary add-on to e-mail and e-commerce. E-tailing is associated with business-to-consumer transaction (B2C).

Though there is no standard definition of e-Tailing but OECD defines e-Tailing transactions as "the selling and buying of products or services whether between two businesses, household consumption, individuals, government and other organizations conducted over web servers. The order for the goods and services is placed online but the final delivery of goods or services may be conducted both online or offline".

e -Tailing or online retailing is a component of e commerce and the word of e- Tailing deals with the online buying and selling of products between the consumer and sellers.

In other words e-Tailing means purchasing, selling and auctioning of goods through the internet.

Electronic retail is the selling of goods and services via the Internet. It may also cover businesses selling goods and services to their customers through surfing to site content or advertising. Electronic retail or e-Tailing needs many displays and specifications of products and services, giving buyers a personal idea of the type and quality of the offer without their personal presence on the store.

"e- Retailing or e -Tailing refer to retailing over the internet. An e-Retailing is a B2C (business to customer) business model that carries a transaction between businessmen and the final consumer. e- Retailers can be pure play businesses like Amazon.com or other type of businesses that have emerged from an ancestral business such as: Tesco.com. The e-Tailing is a sub-part of e commerce. Thus, e commerce is the main domain defining the e-Tailing operation." **(Sharma,D.P. 2012)**.

1.6 Growth of e-Tailing in India

The online retail marketing has grown rapidly in past years. In India although e-Tailing constitutes a very less proportion of total market but still it captures a huge business potential driven due to the advancement in technology such as increased usage of smart phones, cost benefit, growing internet access, and increased private participation. Popularity of cash on delivery (COD) on sale of products, easy mode of online payment, favorable demography are some other vital factors leading to the development of online retailing in India.

In India the e- commerce companies like Amazon, Flipkart, Snapdeal have adopted the market place model from the inventory model to showcase their products. Even the private investors in the market have shown their keen interest towards the growing e-retail market in India Online retail market have faced extreme difficulties passing from nascence to critical masses. Digital commerce market in India has hiked from $4.4 billion in 2010 to $21.6 billion in 2016 with a steady pace. It is expected to reach at $32 billion by the end of 2018 due to the web population and increased online shopping buyers. **(Kalita, Bhargab. 2016).**

The online market in India both organized and unorganized sector is small as compared to the online retail market of other countries. With the internet boon our country has observed an increased consumption of digital goods by using the Smart phones and 3G technologies. Even the customer choice and low prices offered by E-commerce websites have attracted more consumers towards online shopping.

Another report by the Internet and Mobile Association of India concluded through their survey that Indian e-commerce market is rising relatively at a relative rate of 70% yearly.

1.7 Factors Affecting the Growth of e-Tailing in India

There are several factors that contribute to the growth of e-Tailing sector in India. Some of them are discussed below in detail-

❖ **No Rent or Land Costs-** E- Retailers do not require any physical location, room space as their sell their products or manage their business through web-portals. This significantly helps in saving the cost for the retailers which is very high in terms of rent paid by the owner for their showrooms.

❖ **Universal Reach-** The reach of super market or any showroom is restricted to its geographical location or nearby areas customers. However a website can be accessed by anyone throughout the world which increases its market area. These websites also help in advertising of product at least costs and reach out to the world.

❖ **Improved Communication with the client-** e-Tailing contributes to direct interaction with the customer.

❖ **Effortless and Enjoyable Shopping-** Online shopping save lot of time. A person can shop for the product of his choice by sitting at home through Internet. Internet has now-a-days attracted a large chunk of consumers towards online shopping.

❖ **24*7 Accessibility-** The E-Retailers stores can be accessed 24*7 and they delivers your products home which saves lot of time and efforts.

❖ **No duplication of products-** Branded Products are sold at different prices on different recognizable online portals. This avoids duplicity of products in terms of low quality, defective goods etc.

❖ **Comparison of Prices-** The consumers can compare the prices in online shopping for the products they want to purchase through the different competitive websites and then move further for purchasing.

1.8 Advantages of e-Tailing

E-tailing allows traditional stores to approach more customers around the world and raise their sales. Individual and newly started business e-merchants or e-retailers can be set up from a single room with a personal computer and grow quickly instead of paying for an entire building with high overhead.

E-merchants or e-retailers can track consumers' buying behavior while gaining useful information about their consumption habits which can increase the revenue. Also, consumers shop at any time in the comfort of their own home rather than being physically available in the shop during that duration.

Many retailers have decided to enlarge their range online as it saves costs. Auto generated sales and checkout reduce the requirement for staff and site cost lessen than physical stores. It also minimizes advertising and other expenses such as marketing expenses because customers can hunt the shops via search tools or social networking.

1.9 Disadvantages of e-Tailing

There was a time when people could only buy if they physically went to a store. Then there are catalog sales where people can sit comfortably at home and browse pages with color illustrations and product descriptions. In the age of the Internet, the catalog concept goes even further: Customers can shop online immediately. Ease of use is the main reason for the success of e-Tailing. Although the Internet offers a quick and easy way to buy a product, some people prefer to use this technology in a limited way. They view the Internet as a way to gather more information about a product before buying it in a store. Some people also fear becoming dependent on online shopping.

There are some disadvantages of e tailing like first, consumer can't feel the products Some products, however, need to be held, smelled, touched and listened to in person, making them poor candidates for e-tailing. Musicians, for example, will typically want to play an acoustic guitar before making a purchase, since every guitar has its own unique feel and sound. Second E-tailing has lacks the opportunity for face-to-face contact so that can't establish long-term relationships with customers. Third E-tailing involves additional costs for purchased items like postage, shipping charges etc. Fourth, Due to the lack of consumer confidence and security, the consumer may be more self-confidence and feel secure in handling physical retail stores as compare to online retail. They know that the shop is there, and if they have any problems then they know where to go. On the contrary, a website can look very impressive, yet the business can work part-time with a laptop computer on a kitchen computer, which can shut down the business at any time or decide to ignore the complaining customers. Some consumers can not be exempted from e-teller only, but can not hesitate to share credit card and other personal information on the internet, which they can not see.

1.10 Categories of e-Tailing

e-Tailing had began to rise. Online shopping is becoming popular among people especially in Metros and rest of the states. It includes basically three different path:

- **Multi Brand Route**- Some vendors have grabbed on first cum basis offers and annex an online business market share.

- **Single Brand Route-** Brands like Zodiac, Madame, Fab India etc have launched their products online.

- **Niche Route-** Many e-Tailers players have entered into traditional business to cash in under these hidden areas. Lise, Charmel, Chantelle were few of them.

1.11 Top 15 Indian Cities for Online shoppers

With the increase in Internet connectivity and increased penetration of direct and pay TM in India, influence to new technology and fashion is increasing. Youth in

underdeveloped cities and areas with less or no access to luxury products are shifting to e-stores. COD has made payment procedure very easy even in absence of debit or credit card. Due to all of these factors, online shopping is growing rapidly in India.

According to **BROWNTAPE (2014)** top 15 cities of India, which are contributing to online shopping, are as following.

S.No.	City	State	% of Total Order
1	Bangalore	Karnataka	14.12%
2	Delhi	Delhi	11.65%
3	Mumbai	Mumbai	6.98%
4	Hyderabad	Andhra Pradesh	5.79%
5	Chennai	Tamil Nadu	4.12%
6	Pune	Maharashtra	4.07%
7	Kanchipuram	Tamil Nadu	3.99%
8	Gurgaon	Haryana	3.18%
9	Rangareddy District	Andhra Pradesh	2.51%
10	Thane	Maharashtra	2.14%
11	Gautam Buddha Nagar District	Uttar Pradesh	2.09%
12	Ahmedabad	Gujarat	1.63%
13	Ghaziabad	Uttar Pradesh	1.52%
14	Kolkata	West Bengal	1.32%
15	Jaipur	Rajasthan	1.28%

Source- http://*www.iamwire.com*

As expected, the country's 5 metros are also the top 5 spenders in the country. And from that, we can see that the top among these is South India (Bangalore, Hyderabad and Chennai) compared to North.

ONLINE SHOPPING IN PERCENTAGE
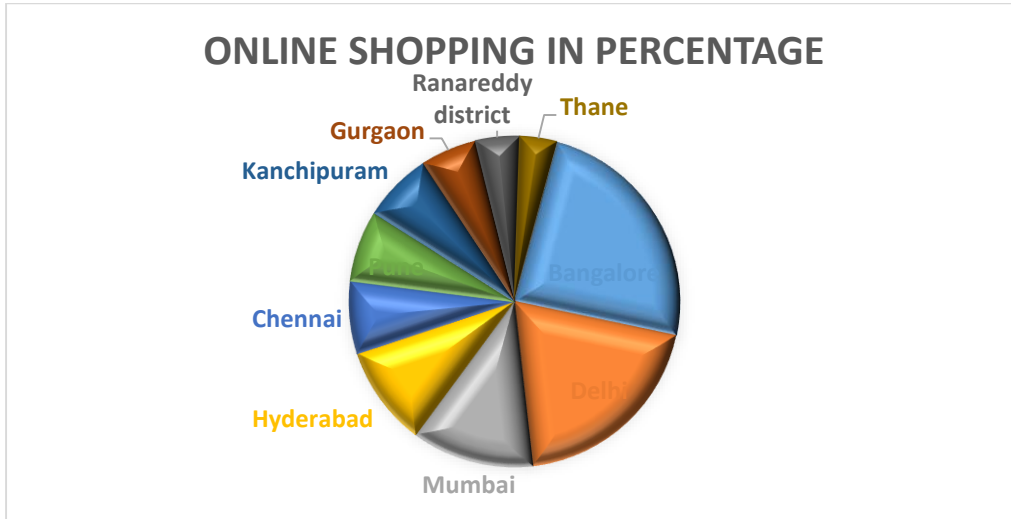
Chart No. 1.1

1.12 Importance of e-Tailing Websites

E-Tailing websites provides most relevant shopping modes in society today and have shifted the manner by which consumers purchase its products or services. There are many factors due to which customers are choosing online shopping like easy and safe payment mode, time saving, comparison of payment and product, prevalence of product, availability of products etc.

However successful e-tailing requires a good goodwill. Shopping sites must be attractive, easily accessible and timely updated to cater the changing needs of buyers. Products and services must differentiate themselves from competing offers and add value to the lives of consumers. Also, a company's offers must be competitively priced so that consumers do not prefer one business over other considering cost criteria alone.

Monsuwe, Dellaert, and Ruyter (2004) suggest five reasons that motivates consumers to buy online. First, consumers can spend a minimum of time and effort navigating an assortment of products by shopping online. Second, consumers can efficiently access important information about companies, products, and brands via the Internet to more accurately make purchasing decisions. Third, online shopping provides a more efficient and cost-effective comparison of product features, pricing, and availability compared to traditional retail purchases. Fourth, online shopping allows consumers to protect their privacy when they buy sensitive products. Finally,

online shopping can shorten consumers' buying time, especially for those whose appointments are perceived as expensive.

1.13 Best online shopping sites in India

➢ **Flipkart.com:**- The most surfed online shopping sites in country is flipkart.com situated in Bangalore. The site launched as an online bookstore but subsequently added items such as electronics, cell phones, clothing, accessories, etc. It also accepts payment in cash, credit card, net banking and e-vouchers.

Figure:-1.1 Flipkart .Com

➢ **Amazon. In:-**Amazon is a worldwide leader that presents a wide variety of products, from CDs, clothing, accessories, electronics and many more. The website serves free shipping and best discounts. Amazon was so far the largest online retailer with sales of more than $ 94.7 billion till 2016, giving it a huge slice of the pie. Apple sold $ 16.8 billion worth of merchandise online and Wal-Mart sold $ 14.4 billion in the same year. Overstock.com, JD.com and Alibaba are other online retailers that runs singly online and compete with Amazon.

Figure:-1.2 Amazon.Com

➢ **Sneapdeal.com: -** Sneapdeal.com is a online website in New Delhi and offers in product such as clothing, accessories like jewellery, consumer goods, in addition to Cell phone service like salons and restaurant, fabulous service and great service.

Figure:-1.3 Sneapdeal.Com

➢ **Myntra.com:-**Myntra.com is Bangalore based company in the world of fashion and lifestyle, goods and men, women and children clothing accompanied by accessories.

Figure:-1.4 Myntra.Com

➢ **E-bay.in:-** E-bay.in is one of the famous international online shopping websites that has captured a large chunk in India market. The site offers a wide range of products for shoppers along with number of attractive offers like massive discount and free shopping.

Figure:-1.5 E-bay.Com

➢ **Jobong.com: -** It is amongst one of the top twelve best online shopping sites in India in 2015 which meets the requirements of shoppers looking for the best brands in fashion, clothing and accessories.

Figure:-1.6 Jagong.Com

➢ **Yebhi.com:**- Yebhi.com is also a well-known name among the country's leading shopping sites. On this website, buyers can get the best deals, accessories, shoes, jewellery, and most recently launched cell phones.
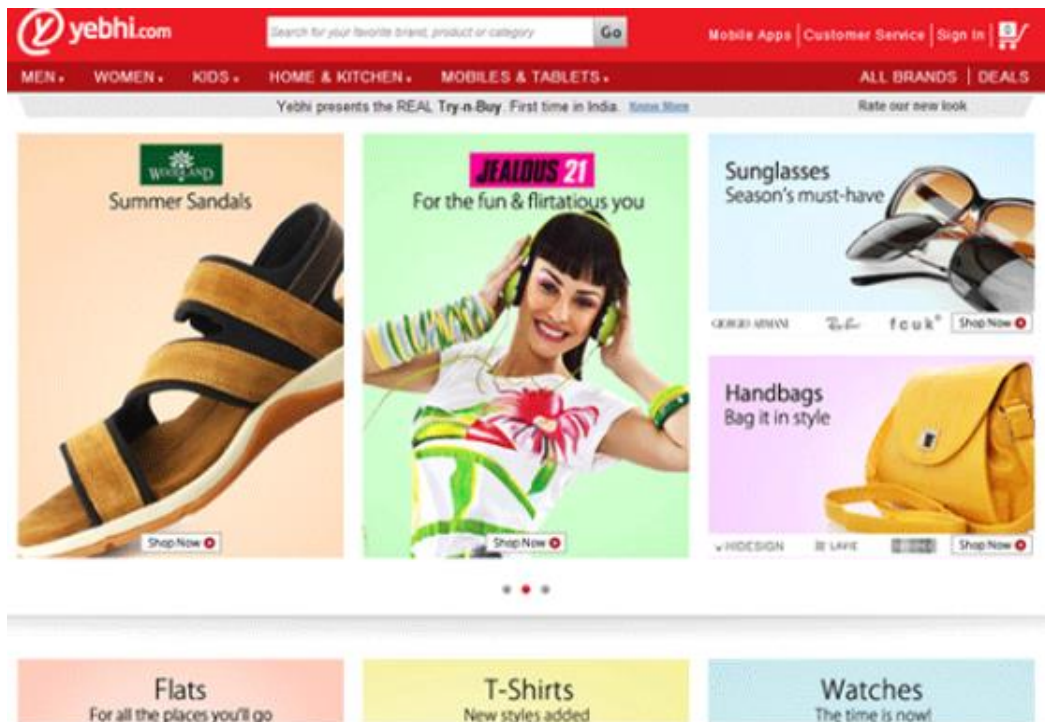
Figure:-1.7 Yebhi.Com

➢ **Homeshop18.com:**- Homes Shop 18 reviews is a recognized shopping site which is linked with the famous entertainment company called Expired Network 18 to sell products like clothing, accessories, cell phone, home appliance, laptop etc. It also has a 24 hours home shopping channel meant for teleshopping and online shopping.
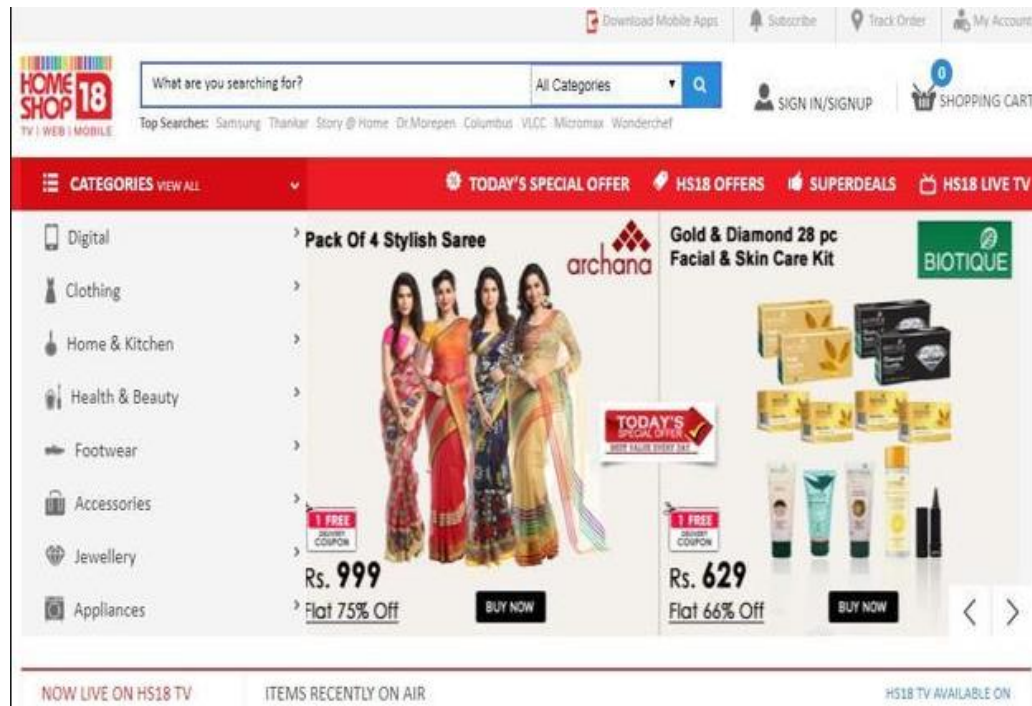
Figure:-1.8 Homeshop18.Com

➢ **Shopclues.com:**- Next on the list of the websites in India in 2015 is a website named shopclues.com. It displays countless items like jewellery, accessories, cell phones, cameras, books, laptop and much more wonderful discount deals.

Figure:-1.9 Shopclues.Com

➢ **Pepperfry.com:-** Pepperfry.com is another renowned online shopping website which offers magnifying deals with latest branded clothing for men, women and children. In addition to accessories, cosmetics, jewellery, furniture and home decor.

Figure:-1.10 Paperfry.Com

➤ **Healthkart.com:-** Healthkart.com is an ideal place for fitness freak people as it serves a large variety of health supplements.
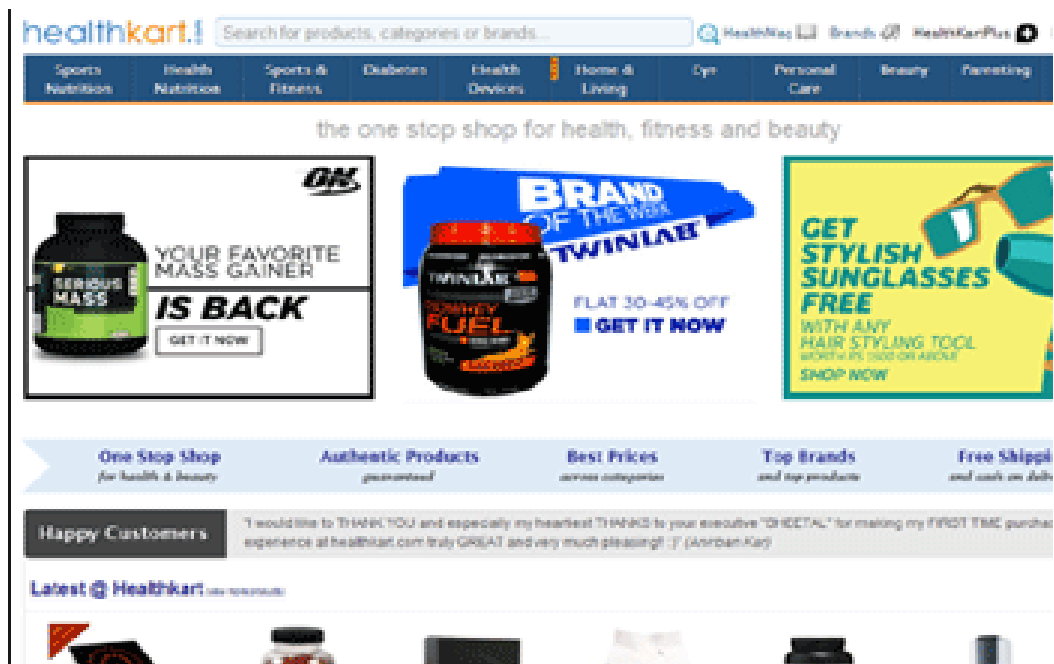
Figure:-1.11 Healthkart.Com

➤ **Bigbasket.com:-**Bigbasket.com has turned daily shopping trend in the nation. It gives buyers the opportunity to purchase the freshest of daily consumable goods such as foods, meat. Seafood, groceries and other necessary items in the simplest way.

Figure:-1.12 Bigbasket.Com
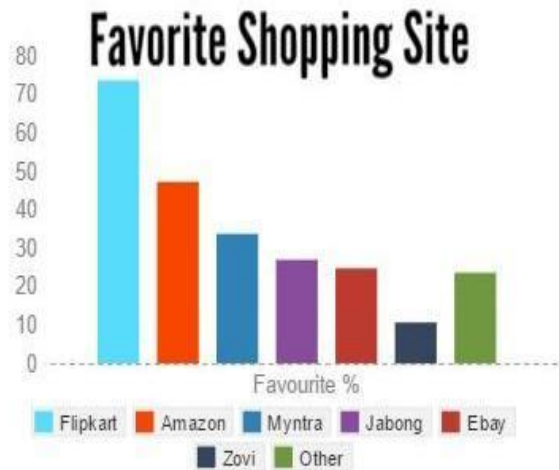
Chart No.1.2

Source:-Couponrani.com, / dazeinfo.com Figure:—1.2

1.14 Commodity Market Share in e-Tailing Sector

Consumer buying orientation for its products comprises of 30 percent in accessories and apparels, 34 percent share in electronic appliances, 15 percent shares for books and magazines, 10 percent for baby products, 2 percent for health care, 3 percent for Home and Furnishing, and 6 percent for e-Retail.
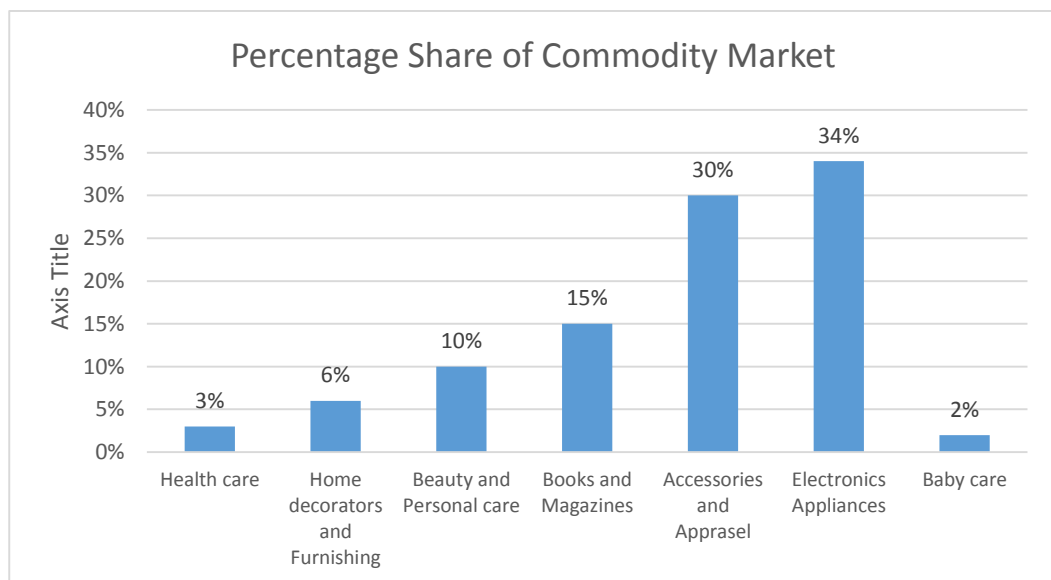
Chart No.: 1.3

Figure Source- Internet and Mobile Association of India Research

The share of Baby care and Home decorators is quite less as comparative to other items because of its reliability on the supply chain management and logistics

management of the e-retailers. However the recent studies have shown significant improvement in terms of online sales of these items.

1.15 Payment Gateway in India

The most crucial aspect of running an online business is the medium through which the customer can make the payment as there is no proper payment network available. However an e-commerce payment gateway provides an opportunity for its customers to make payment through cards, net banking payment, cash on delivery etc. The payment gateway processes these cards securely with user merchant bank account for successful transfer of funds. The consumer feels more comfortable in carrying digital money than holding cash with them.
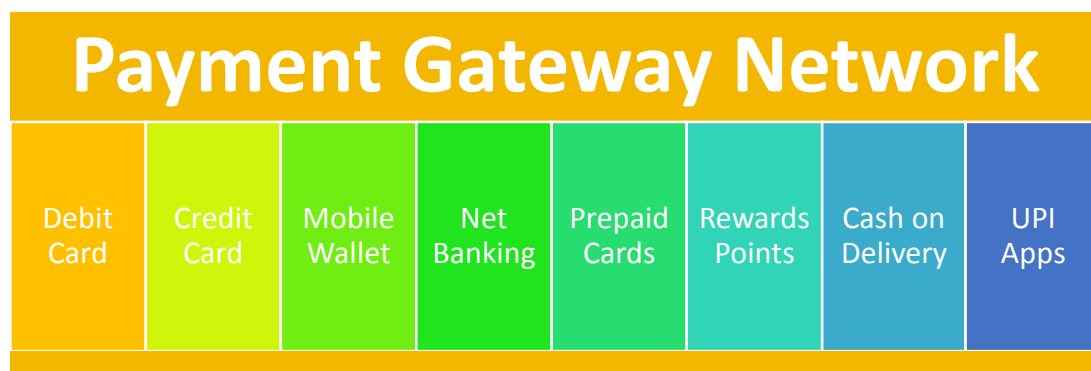
Figure-1.13 Mode of Payment Gateway

1.16 Share of Payment Systems in India

Online payment or payment through card saves both cost and time for e-commerce companies. The m-wallets companies like Paytm, Mobiwiki, Oxigen, Citrus in India are safe and secure to transact and user friendly. Smartphone wallets such as Apple Pay and Google wallet serve us convenient payment mode and carry loyalty cards of consumers for future transactions. Banks with the e-retailers partners offers various cashbacks to its customers and EMI facilities as well, bonus points to promote e-payments.
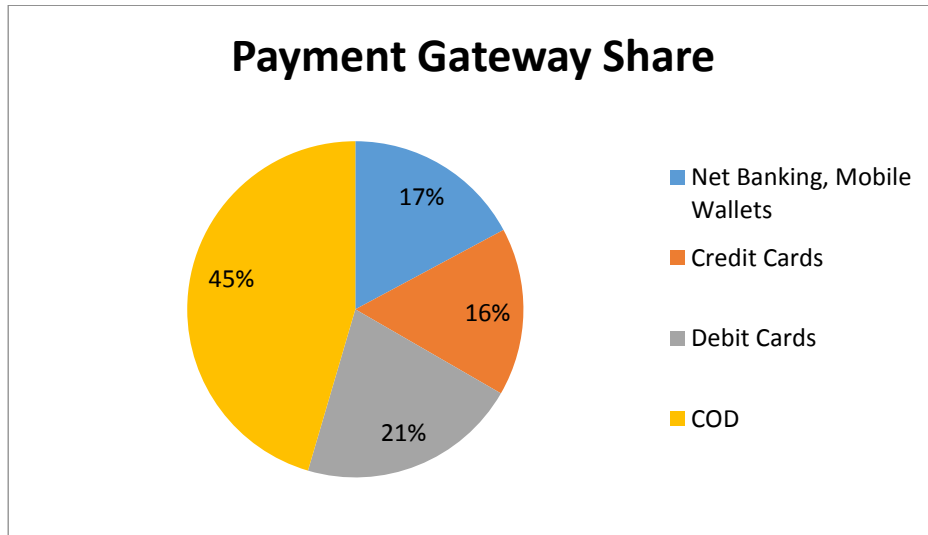
Chart No. 1.4

Source- IAMAI Payment Gateway Share in India

1.17 E-Tailing Process

An order has to encompass through the following stages in the e-Tailing process-

1. The customer places an order from the online web store which is then converted into an order from Order Management System. This OMS system is basically a part of online web store or it can be called as a back end management system from where the customer can download their order.

2. The web server sends the order to the central processor which ensures passing of orders at every stage from placing of an order till its dispatch. The central computer enquires a database to track the wants of the customer and to check whether it is available in the stock.

3. The stock in the database confirms whether the item is available in the stock and provides the expected delivery date at which the customer receives goods from the supplier or manufacturer.

4. The next step is that it contacts with the merchant bank to take payment through the credit or debit card. The bank server checks the account of the customer and confirms whether there are enough funds in the customer account. Then the merchant system further processes the transaction although it will take some time for the funds to get transferred.

5. The order manager confirms the transaction details and further notifies to the web server. It also depicts that customer web page showing that his/her order is

processed and order is complete. The order manager requests the data warehouse to dispatch the goods.

6. A delivery man collects the goods from the manufacturer and delivers it to the customer. Once the goods have been dispatched, the mail has been to the customer by the company stating that goods are on their way. Finally the goods are delivered to the customer.

1.18 Recent trends of e-Tailing

According to researcher the recent trends which are prevalent in e-Tailing are:-

- **Real time and private communication**

Though social networks is a place of public sharing but they are getting more and more private. Most people tend to do private texting or dealing in closed groups instead of public broadcasting. E-Vendors must ensure that interaction with potential consumers is enjoyable. The real-time connection with the public is an important because people do not like to wait for an answer on an e-mail. If you have staff executives who are available for chat or through a live chat box, the outcome will be a satisfied customer and a chance for change. In social e-commerce, fluid communication is decisive.

- **In App Purchasing**

Today, e-commerce is outreaching its edges on social sites simply because a very large proportion of people spend time there. Purchases via applications are commonplace and this trend will remain to grow in 2018. Few online networking sites (Facebook, Instagram, Pinterest, Twitter) have executed the option to buy products directly via their cellular phone applications and people are using this opportunity because they rely on these social networks always approaching to them in the hope that they will find suitable purchases.

- **Paid advertising**

More and more retailers are recognizing the relevance and value of using social media in e-commerce or online shopping, so the market have become much more competitive. Obtaining sole results is very difficult because consumers will always

read the messages first of their public, friends etc, not companies and brands. After a while, online businesses and online retailers are learning that they should invest in advertising and pay to see your business. As more businesses have started using paid advertising, advertising prices have began to increase slowly as well.

- **Live video**

We have already discussed about the value of e-tailing product videos. In social e-Tailing, it's the best method to stand out, that's for sure. Video captures the focus of consumers while browsing its information aimed at customers.Since past some time, most of the online sites have provided a live video call or chat option. With this features customers can stream live for up to 4 hours. This feature can bring brand awareness and develop a group quickly and expeditiously. It can be utilized in many innovative and distinct ways such as live Q & A, product demo or backstage glimpse etc. Due to these advantages, many retailers or online shoppers are planning to use it this year

- **Virtual reality**

The role that visualized and increased reality has in online shopping or e-Tailing the queue is huge. Virtual reality grants unforgettable shopping experience and that's why it succeeded in achieving the targeted sales. Brands are very quick to recognize to this trend.

- **Online Social Network**

Online social network can be an important game changer in business. To avail all the benefits that social networks offers online shoppers first research and create a quality social media strategy. And of course put the consumers at the heart of it. create a relationship, enhance trust and never lasting relationships. First, invest in the bond and then try to sell them, follow trends, study social networks and what's new. Every detail can be a great improvement for online shopping companies or business, so try not to miss anything. Social online shopping takes a lot of work be aware of that. Certainly, it will be interesting to see how all these listed trends will be displayed out in the coming years of social media in e-commerce and e-Tailing.

1.18.1 Other trends

- Consolidation seen as a trends.

- Private labels going e-Tailing way.

- Cash payment after home delivery of items.

- Emergence of kids e-Tailing.

- Introductions of brand store.

- Social media event.

- Customers review and rating.

- Online coupons, gifts, certificates, promotional codes.

- Referral and rewards programme.

1.19 Problems facing by e-Retailers

e-Retailers are facing the problem of delivery or logistics management in underdeveloped areas like Bihar, Uttar Pradesh, and Jharkhand, due to wrong details supplied by the buyers such as pincode and other postal address. Mobile incursion is high but organizations are also facing the constraints of physical infrastructure due to which sales is restricted to some cities only. This negligence became more severe when e-Commerce business groups are viewing towards smaller cities as their prospective market.

Another major obstacles faced by the E-Tailing stores is items placing online where some brands are only showcased online may be either they cannot afford to launch their offline or they don't have any strong position or they do not hold any goodwill in the market or so on. But somehow, it does not illustrates that pricing can be fixed by online vendors as they can manage to offer heavy discounts which is feasible only for them as they do purchasing in bulk amount from the factory owner and can make payments in cash. The outcome is they had captured majority of market causing severe threats for offline shopkeepers. The adverse outcome is faced by small businessmen as they are unable to get the commodities at the prices offered to these e-Retailers.

1.20 Social media and e-Tailing:

In our modern and digital Internet world, we have two significant phenomena. First, social media. Second online shops. Large number of social media buyers and the number of online store users are steadily growing. According to the forecast by the end of 2018, we have about 2.67 billion social media users worldwide. In 2016, around 1.61 billion people worldwide made an online purchase. So what does social media and e-commerce has in common needed to be focused.

1.21 Role of social media and the network to develop online shopping

Social sites and online shops have become an indispensable part of our lives. To increase turnover and generate more sales, retailers use social media to connect to their buyers. In this way social e-commerce is spreading its hold in the market. An average person spends around an hour and 40 minutes on social networks daily. This alone reflects the power and affect of social media.

Behind the use of social sites for commercial reasons lies a philosophy that requires in-depth study and its implementation. Just being on social media will not help in growing business and reputation for-nightly. Social media just gives the opportunity to online companies and retailers, and if they want, they can catch it.

Social media has evolved a lot since connecting people to the decisive role in every business. People have dragged themselves towards online mode of shopping and they are very social. Brands have also seen the change for sure. Before that presence of a company would be highlighted by a physical showcase and advertisements in the newspaper. But in the digital times business reputation lives and dies according to their social status.

Social websites have the potential to direct buyers to a new product or a nice deal. Not only that social servers create a feeling of security and involve consumers to do shopping. The fact is that a large chunk of people are hunting to social media for help regarding a purchase decision and about 75% of people do some shopping because they saw it on any social media platform . In social e-commerce, there are more

opportunities for business owners, just if the technique is well defined. Social media plays and will play a crucial role in the emergence of online mode of shopping.

1.22 How social media contributed to the rise of fast fashion

Now days social media have become an integral part of our lives. It's hard to think of our life without it. Wherever we go, we always here new or old news related to social platforms. Some people use social media to share messages, news content,some people simply use social media to get a link between their friends.

 (**According to Jeff Goins, author of The Art of Work**), there are two types of social media users: sprinklers and vacuum cleaners. Social media broadcasters share content and vacuum cleaners aspire to everything they got on it. It's like the food chain; both cannot exist without each other. Together, they keep social media alive because they have fuelled social determinant, discovery and subsequently how we know today as "social proof," which is undoubtedly the most vibrant psychological level in the world of marketing. Fast fashion is an industry that reaps the gains of these habits and it seems like it will go on for many years.

High-end items are still a symbol of luxury items, now in the zone of Instagram, Snapchat and Pinterest - where public publish every week, every day or even every hour - the psychology of carrying too often the same thing have changed rapidly. Today, consumers prefer to cast their favourite brands on their social platforms so that they can be assure of their buying decisions and can be a part of the crowd.

Social media promotes the mentality that once an outfit or item is worn and images are posted on social sites, it never gets posted again. The problem with this mindset change is that a large part of our society does not have the financial capacity to buy those high-end items for single use only.

A solution has been made by fashion rental sites like Rent the Runway (with the rental model that people can wear high-end clothes and return them once they have finished) and no one ever knows if they were rented, but it's also where fast fashion retailers have witnessed great opportunities.

Because of this change, people are more likely to buy fashionable and low-cost clothing to stay in fashion, as they often share their latest looks with their social friends.

Fast fashion retailers knows the advantages of shorter life cycles of these trends, which results in constant searching for a product to satisfy ones moment of inspiration. Today, people do not wander into a retail shop to find their next look – instead they turn theirs searching to social media feeds to see what's going on around them with friends or people they find as their fashion icon. These activities support the concept of social audit and allow social media jets to become full-fledged influencers and avoids to find a way to replicate the look before it disappears (at an attractive price ranges).

1.23 Online social network and consumer purchasing decisions

The growth of online social network for consumers like Facebook, Twitter, WhatsApp, Instagram etc offered number of additional online activities for consumer such as blogging, gaming, messaging and chatting. Face book and Whatsaap are the most popular social network sites. Anyone who is the member of Facebook and Whatsapp, can develop high profiles for their own and circulate information with other persons among the group. Social communication with others have established new buying patterns and also affect buyers purchases decisions. Consumers take purchases decisions daily and they would like suggestions and advice who have received from others so that's why we can say online social networks are good stage for consumers to collect information and taking purchases decisions.

With online social networks and sites, individuals construct public profile and share their knowledge and their experiences, and make contact with others who exchange and share similar type of interest. Online social networks change the way of thinking of individual about marketing, companies, product etc.

According to (Riegner,2007) online users spent 27% of their time on interaction activities like blog, e-mail, messaging and also 27% for leisure and entertainment which is quite more as compared to the time they spent to collect and read newspaper and personal activities.

At last we can say that now days, online social networks and sites are affecting consumers' purchases decision regarding new products. But consumers' decisions are also influenced by their family, friends, co-workers and surroundings.

allocation of total time spent online

- communication
- leisure & entertenment
- news and information
- personal activites
- shopping
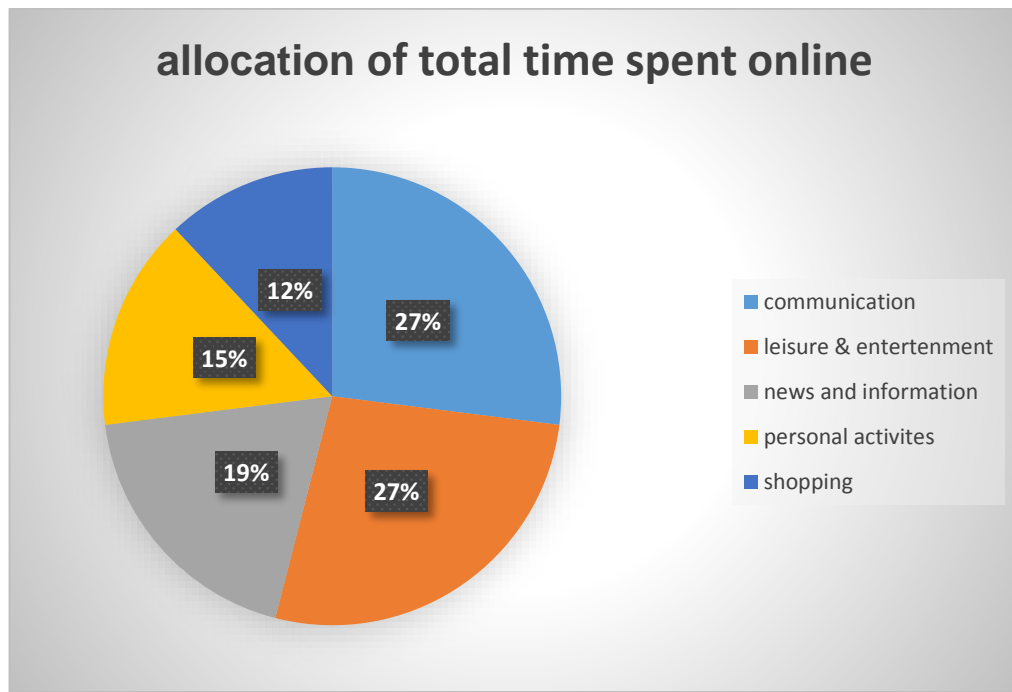
Chart No. -1.5

1.24 Contribution of e-Tailing to Indian Economy

e-Tailing is a blessing to the Indian economy. It brings efficiency to the supply chain, which is reflected in a decline in commodity prices. Online shopping or e-Tailing also creates jobs. With the increased use of Smart phones and internet facilities online shopping is growing significantly. Easy and convenient payment process, high discount on purchasing products, speedy and timely delivery of product, easy return policy and customer friendly policies are driving more customers towards online shopping or e-Tailing. Online shopping is transforming the shopping experience of Indian customers. The introduction of electronic data interchange spreads into producers, retail, traders, stock market operations and travel reservation etc. which resulted in a higher growth of the economy.

e-Tailing is a growing sector in India. Just like the growth of the IT industry in India in the 1990s, 2010 will be remembered for the growth of the e-Tailing industry. As it

stands, e-Tailing's contribution to GDP is around 0.2% and is expected to reach 15% by 2030, 15 times more **(The Times of India).**

The impact is so huge that the current wave of demonetisation could not have been considered if e-Tailing or online shopping industries did not exist. e-Tailing or e-shopping to a large extent helped to absorb its shock and make the most of it State. By 2030 the contribution to GDP by e-Tailing is expected to reach to around 300 Billion Dollars which is around 20 Billion Dollars in its present scenario**. (economictimes.indiatimes.com)**
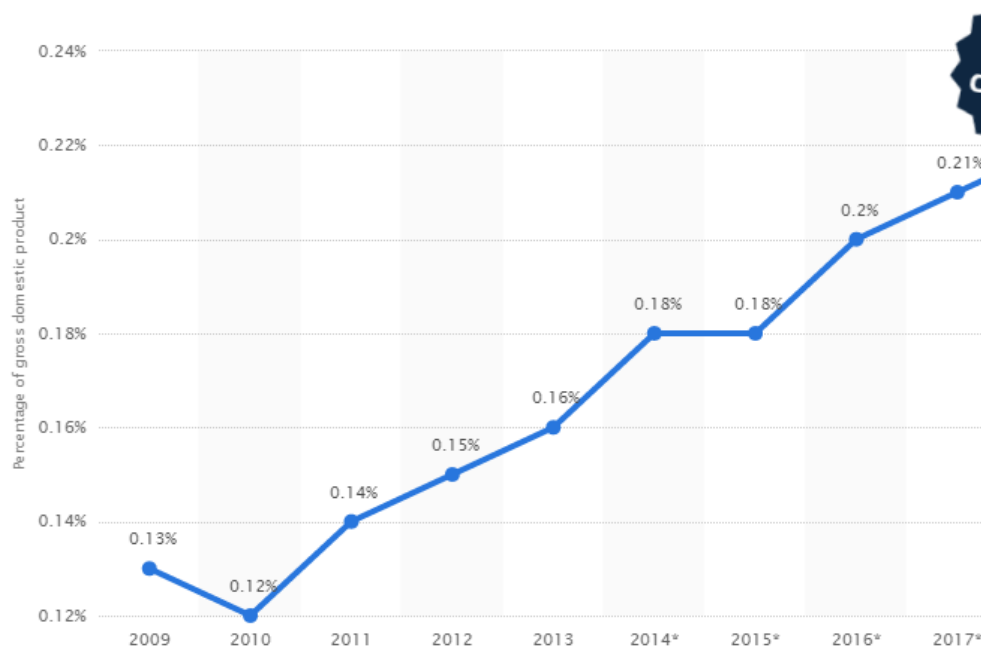
Chart No. 1.6 Contribution of e-Tailing to Indian economy

Source-economictimes.indiatimes.com

1.25 Porters Five Forces Model for E-Tailing

Porters Five forces model is a model which determines the factors that affects the profitability and market attractiveness of any industry. This framework provides the five competitive forces that shapes e-retail industry and helps in assessing the industry's weaknesses and strength through these competitive forces.

❖ **Threats of New Entrants in Market-** Current e-Retail industry have a lot of scope for the new players to enter into the market and realize their potential. Through their entrants they can increase their wealth and expand their market share in e-retail industry. Also there are no barriers into the entrance and exit of

firms from the market. They can enter and exit from the market whenever they want to do so. In addition to it the initial capital requirement to start or set up a business is also very less. With the increase in advent of internet and market acceptance for e-retail, there are lot of alternatives funding options for the new entrants. All these factors pose a threat for the new players to the current e-tail market.

❖ **Bargaining Power of Buyers-** With e-Retail industry, there are number of reforms, policies, campaigns and ways to retain customers. Now-a–days customers have complete awareness and knowledge about the pricing across different e-tailers. COD, easy mode of returns, exchange offers and others initiative attracts more and helps in retaining them. Even the customers have good bargaining power and the huge competition in the e-retail market allows buyers to choose from a wide range of both online and offline products. A large number of e-retail companies are offering niche product. Therefore the customers can always buy from any websites in case they are not satisfied with one e-retailer.

❖ **Bargaining Power of Suppliers-** For the retailers, e-Retail is one of the medium among numerous channels for offering products to its customers. The existing retailers who are already having an established brand image in the market can easily divert to initiate the online retail network by its own. Thousand of retailers offer their range of products online hence their bargaining power is limited. However they do have a choice to list their goods on different web portals. Therefore if e-Tailers made any unsatisfactory changes in the prices and any other policy then it may lead to reduction in number of products listing on its marketplace. More often there are very less number of delivery options and shipping carriers which can also hamper the retailer's ability to deliver the product on time. Hence these delivery modes also limit suppliers bargaining power.

❖ **Rivalry among Competitors-** With the high threat of new players and no restrictions in entry and exit the rivalry among competitors in the e-tailing industry is increasing day by day. E- Manufacturers or suppliers have to come up with new ideas in order to meet up the current competition prevailing in the market and to maintain its stability in industry. With increase advent of forward integration on few product lines by large suppliers and the old brick and mortar business

competition added fuel to the competition although more. Even the E-Retailers faces competition both by offline and online sellers as the consumers have multiple options from where they can buy their products and there are many factors that significantly affects their purchasing power like price, quality, brand, retailers service etc.

Considering the entry of new players the competition is expected to hike in the online payments space. According to the survey competitive forces in the e-retail sector, bargaining power of buyers and threat of new entrants are the three forces which offer threat to e- retail business. New companies also crop up in the industry further exaggerate the competition.

❖ **Threat from Substitutes-** In the e-retail industry there are number of options and varieties available for the similar products with less variations. Since there are lot of suppliers fighting in the same pace, where pricing also plays a dominant role in achieving market share. Without any switching in cost the e- retailers faces huge danger from substitute goods whereas the product range tends to expand and e-tailers can easily launch new products to the current product line to satisfy the consumer demands.

Figure-1.14 Porter Five Forces Model

1.26 Impact of GST on online shopping

On July 1, 2017, India entered a new fiscal era with the introduction of the Goods and Services Tax (GST). It has now integrated 17 central and state indirect taxes and 23

transfers into a single tax system. Such a transition is bound to change the lives of many people and businesses. Some of these changes are:

1.26.1 No obstacles to trade - a nation a tax

Under the current regime, there is no similarity in tax rates of different states and, therefore, each state determines its own product-specific tax rates. For example, a state one charge 5% VAT for a mobile phone and in another state at 14.50%. As a result, state sellers 2 would not want to sell in a local area but would like to sell in state one, which would result in a decline in earning for the state.

E-commerce service providers have established service centers only in some places and they collect VAT on sales from these centers. Recently entry tax on products have been levied in many places to balance loss arrived from VAT revenue, which lowers sales to other States. This entry tax serves as an obstacle to trade, hampers the free transfer of goods from one city to another and raise the cost to traders.

However, such hurdles will end to continue as the GST includes the head tax. The state of destination derives GST revenues from sales no matter from where the sale was made. In addition, there is no GST rate arbitration because the bifurcation of the goods and the GST rate are same everywhere.

1.26.2 Tax collected at source

Currently, e-commerce sites do not charge taxes in any form whatsoever. Under the GST, they will levy taxes at a flat rate of 1% while paying vendors on their websites. This is likely to have an impact on prices and make online purchases more expensive.

1.26.3 Increased compliance for e-commerce operators

E-commerce service providers must laid down all goods supplied by the vendor and the CDS deposited monthly. The sales disclosed by the operator should tally the sales disclosed by the retailer itself at the month end and any difference will be added back to the supplier's turnover and will therefore be subject to the GST on those sales.

The operator should specify the product / service code and rates applicable upon every item solely. This system map every sale made by the vendor and to ensure that TDS is deducted at the correct value. Implementing compliance is tedious for the e-commerce vendor and the provider.

In addition, e-commerce service providers should mandatorily get themselves registered in their state and submit the documents separately every month.This process increases the compliance procedures and operating costs for the firm

1.26.4 Compulsorily Registration of sellers and unavailability of the composition scheme

The GST mandate states that all vendors doing an online business must be registered under the GST Act, regardless of the threshold limit of Rs 20 rupees. These vendors cannot choose for a dialing system, where they submit a flat rate tax at 2% and do not keep detail records of every product sold by them. In this case, it is not possible for small businessman to keep a detailed and complete record of purchases and sales and to pay a high tax. As a result, many small vendors do not want to open an online shopping business which has an impact on the business of e-commerce retailers.

1.26.5 Increase in credits

The GST Act broadened the essence of the "input tax" to cover all goods / services used by the business in its operations, which broadened the coverage of GST credits on inputs. This removed the requirement to establish a direct link between inputs / inputs and the final product / service offered by the companies. For traders and online sellers, the non-availability of the excise tax and the Value Added Tax on goods and services on some services are added to the cost of managing the business that would be ignored under the GST because of the increase in credits.

1.26.6 Faster delivery

Under the GST, products will be delivered faster to consumers since retailers will not have to file separate documents for each state. Currently, for example, if the seller is in Bangalore and the consumers are based in Delhi, the seller will file a separate invoice for logistics, another for state tax, etc. Under the GST, the paperwork imposed by the states will end. And delivery of product will being faster.

1.26.7 The end of gifts and discounts

E-commerce or e-Tailing or Online shopping company will have to pay the price tax it has purchased from the supplier, it will not be worthwhile to offer rebates in many cases.

1.26.8 Returns and cancellations will become difficult

Returns and cancellations will encounter many challenges. Online shopping businesses have a rate of return or cancellation of almost 18%. While collecting the withholding tax, online merchants will have to bear the tax amount by themselves and only later get the government's refund in case of returns and cancellations. Companies will face a significant cash-flow disadvantage due to returns and cancellations.

At last as can be seen, the GST law can have a perverse impact on the e-commerce sector. However it is noticeable that e-commerce market is one of the fastest growing market in India and that the government is taking sincere steps in promoting the digitized economy, the introduction of these burdens has cornered the development of this sector.

The legal framework put in place by the government should concentrate on the enhancement of business rather than creating hurdles. The GST Act should make a favourable surrounding that support trade operators and dealers.

1.27 Role of Government in growth of e-Tailing in India

Indian government plays a vital part in the growth of the technologies throughout the nation business market:.

- Government should support preparation of required infrastructure.
- Government have to provide various education and skill enhancement resources.
- Government must plan for the development of MSME's on a national and international scale.
- Ensuring equity in the availability of opportunities and benefits for the overall development of the rural community.
- Government has to adopt some specific lows for online shopping.

'Digital India', 'Make India', Skill India' etc. are some good and effective steps taken by India's Current Prime Minister Mr Narendra Modi for this purpose. It will definitely enhance the economy of our country.

1.28 Customers' Adoption Process

Before understanding the term customers' adoption process firstly we will try to know the concept of customer and factors that affects their buying behaviour which are discussed below-

1.28.1 Concept of customer

The term Customer is often used to describe two different types of consumer entities, the personal customer and the organizational customer. This study is concerned with the only personal customer and not the organizational customer. The personal customer is the individual who buy products, goods and services for his or personal use whereas organisational customer is one who buy goods and services for use by organisation.

1.28.2 Consumer Behaviour in Online Context

"The human mind does not work in a same way, Human mind is exactly like a computer with numerous storage blocks where brands, logos or well recognized packages that are stored in the market folders and the commercial players have very cleverly hacked the market folder saved in the human mind from time to time through commercially viable advertisements. Instead now the mind is rotating, twirling, confused neurons bouncing around, colliding and developing new concepts and ideas and relationships inside each single brain's throughout the globe. There are many factors that influence the buying behaviour or pattern of the consumers in online shopping. They are discussed below-

➢ **Cultural Factors-** It takes into account cultural factors such as culture, sub culture; human past experiences and a strong base that influences their buying behaviour.

➢ **Social Factors-** It includes the thought process influenced by the society such as close family members, relatives, friends etc or any other person whose opinion matters for the customers.

➢ **Personal Factors-** It plays a vital role in the changing behaviour of consumer. It is inevitable and has its vigorous, ever changing position in every customer throughout his life.

➢ **Psychological Factors-** These factors includes motivation, attitude, belief, learning and way of thinking. All these factors contribute to the person's buying choices.

1.28.3 Concept of Customers' Adoption Process

According to business dictionary.com adoption process has been defined as "five stage mental process all prospective customers go through from learning about a new product to becoming loyal customers or rejecting it. These stages are awareness, Interest, Evaluations, Trial and Adoption/rejection."

The customers' adoption process is constant. Marketing tools may change, the way of consumers discover products may change, and consumer behavior may change, but the 5 steps that make up the consumer adoption process will always remain the same.

According to the researcher a discovery was made about companies and their selling and marketing strategies. and have come across many failures and many successes. The major objective is to make the companies fully understand the 5 steps of the adoption process by consumers and the important role this process plays in the success of the company.

The 5 steps are: product knowledge, product interest, product evaluation, and product testing and product adoption. Businesses work hard to create a product, but in order to support and succeed in the market, organizations must also create a process that successfully accompanies their consumers through the steps of the consumer adoption process.

1.28.4 The 5 steps of the adoption process by consumers

Figure - 1.15

Step 1 - Product Awareness

This first step is to create awareness that your product is on the market. It is important that company develops an effective avenue for consumers to become aware of product. If consumers do not know that product exists, it might just as well not exist! Create marketing materials. These can be slips, video trailers, images, and landing pages. Make these marketing materials easily accessible. Using creativity and the mind is a great way to engage consumers in this awareness step. Researcher is recommended to create a strong social presence for the said product. In the age of social media, many tools are available on the market that provide businesses with the techniques and methods to increase product awareness through social networks - enabling them to reach a large number of customers at low of cost.

Case Example - Movie Teasers and Tesla Model D

For example, the puzzles are designed to inform the public and customers that a movie will be released soon, but it does not provide them with detailed information about the film. Another good example includes the Tesla D. Model. Prior to launch and release, producer posted the image below on Twitter to create momentum and awareness of their upcoming launch. What is amazing in this picture is the way it is strategically designed to educate consumers about the product without over-exposing the product. The viewer wants to know more about the particular product and it creates anxiety among customers.

Step 2 - Product Interest

At this point, consumers are ready to learn more about the product and / or service of companies and retailers. Online retail companies or retailers should guide the consumer through the stage of interest by providing easily accessible information about product. Some of the methods used in today's business and online retailing companies landscape include a website describing the product, blog posts, tutorials or instructional videos, white papers, and other sources of information that the potential consumer can discover and examine.

Case Example - Apple

Apple uses its product launch to provide information and insights on its latest product. With a well-crafted and organized speech, a scripted presentation and a balanced use

of technical and non-technical vocabulary, Apple provides information eloquently and successfully to a wide range of clients. With information now available in multiple media and understandable by technical and non-technical individuals, Apple is gaining interest from their potential customers and creating strong momentum from interested buyers.

Step 3 - Product Evaluation

Before buying, consumers examine, compare and evaluate the product. Such behavior increases intensity and need. Once the object in question is more expensive, sophisticated and complex, or critical, consumers are looking for information. We are now seeing that consumers go online and use social media channels to ask other people about product or service. In addition, they find reviews and recommendations online. In order to simplify the search and evaluation of product by a customer, researcher suggest creating information that describes the difference between product and other similar products, or the differences between the different products and services retailer or companies sell . Online companies should describe what separates product from others and emphasize strength. Another effective system is to use the webinar. This platform allows retailer or company to communicate with the potential customer about product and gives the enough time to answers, queries and doubts of consumers.

Case Example - PCMag

PCMag is a world-renowned website for comparing gadgets and computers. They are notable for their reliable, editorial, comprehensive assessment reports, and the categorization of different gadgets based on their qualities. For example, to maintain fairness, PCMag categorizes laptops (such as processor wise laptops, model wise laptops etc.) differently to provide a more reasonable and customized assessment. PCMag is an excellent tool for consumers to evaluate products. Product manufacturers can contact PCMag and ask to include their products in the magazine.

Step 4 - Product Testing

This is the stage where the consumer "kicks the tires". This stage nothing allows a consumer to make a decision about product more than actually trying product! There are many ways to accomplish this. For example, online companies or retailer may

offer customers a free trial or proof of concept campaign. At this point, it is very important to properly define customer expectations and meet expectations.

Case Example - Costco

Costco is known for their free samples. This "free sample" approach is very smart. In some cases, Costco has seen this strategy increase sales of a product by more than 1,000%. There are other psychological effects, including consumer loyalty and consumer reciprocity. Consumers believe that if they receive something for free, they owe something in return.

Stage 5 – Product Adoption

When the consumer enters the product adoption phase, he/she is ready to purchase online companies product. This is the critical stage that businesses and online companies need to get their consumers too. When the customer is there a need is feel to make the payment process simple, intuitive, and pain free. In addition, companies or retailers need to ensure that the consumer can easily obtain the product. If online companies and retailers wants to make this last phase successfully, then they can take money from the bank or financial companies. This Consumer Adoption Process is for all. At last we can say that if any companies have a new business or an existing business, a product built for the enterprise or a product built for a consumer; the consumer adoption process is the same. It is important to create a strategy and the necessary tools to successfully take consumers through these 5 stages. Hence Marketing product is very important, if not more important than creating product.

1.29 Future of E- Commerce in India

India's swiftly growing e-commerce sector especially the e-tail or e-retail industry has come under fire from stock analysts for detail valuations-

a) The ecommerce market will be taken by e-tail or e-retail market by 2020. Also the proportion of e-tail market in India will becomes 10 times more to range between $ 48 billion to 60 billion. The prediction is based on internet penetration, per capita Gross Domestic Product and total e-tail market size.

b) The e-retailers will earn more profit by 2020 as the operating costs will fall down by approx 400 points due to the increase in the degree of operating leverage. In

simple terms it means e-retailers fixed costs will decline as volume of production increases leading to higher profitability.

c) Till 2020 there will be an expected downfall of 700 points in terms of discounts, which will be another factor in affecting the e- retailers' profitability. Discount will decrease because growth shifts from existing supernormal phase to the moderate phase.

d) Assuming a 15 percent cost of equity the expected valuation of e-retailers should lie between $17 billion to $ 19 billion. But if e-tailer can attain higher growth and post a GMV of $ 50 billion by 2020, the rich valuations would be justified.

e) Grocery which comprises of 14-15 percent of total e-retail business and is also the major segment in physical store can be the next big matter for e-tailors. If companies are able to create a successful e-tail business model there could be large chances for GMV justifying higher valuations.

1.30 Introduction of Rajasthan State

Rajasthan is also known as the "Land of the Maharajah". It is the largest state of India, covering an area of about 3, 42,239 km². The largest city is Jaipur and also the capital of Rajasthan. Rajasthan is located on the western side of the country. It shares its border with Pakistan to its northwest territories and shares its border with Sindh. The vibrant culture and rich heritage of this princely state attract innumerable tourists from all over the world.

1.31 Demographic Profile of Rajasthan

Rajasthan has a mainly Marwari population. Hindus accounts for 88.45% of the population. Muslims make up 9.08%, Sikhs 1.27% and Jains 1.2% of the population. Rajasthan State is also populated by Sindhis who came to Rajasthan from Sindh province (now in Pakistan) during the India Pakistan separation in 1947.

The native language of most people in Rajasthan is Rajasthani. Rajasthani and Hindi are the most widely used languages in Rajasthan. After independence, Rajasthani was used as a medium of instruction, along with Hindi and English in some schools. Some other languages used in Rajasthan are Punjabi, Guajarati and Sindhi.

1.32 Statistics of Rajasthan

- **Population: -**6.86 carores (**according to 2011 census**, estimated and more than 74.888 million now)

- **Cities and Towns: -** 222 Cities and Towns in Rajasthan State.

- **Major cities: -** Jaipur, Jodhpur, Kota, Ajmer, Bikaner and Udaipur (majority base on population).

S.No.	City/Town	Population (according to census 2011) in lakh.
1	JAIPUR	30,46,163
2	JODHPUR	11,37,815
3	KOTA	10,01,694
4	BIKANER	6,44,406
5	AJMER	5,51,101
6	UDAIPUR	5,20,000

- **Roads: -**2, 17,707 Km (1716 National Highway), total 38 National Highway in Rajasthan State.

- **National Highways Crossing Rajasthan: -** Delhi-Ahmedabad, Agra-Bikaner, Jaipur-Bhopal and Bhatinda-Kandla.

- **Districts: -** 33 Districts in Rajasthan State (including Pratapgarh and Rajsamand, add as a new district after 2011).

- **Climate: -** Generally dry with Monsoon during July- August.

- **Languages: -** Hindi and English commonly used, as well as Indigenous Rajasthani languages.

- **Literacy: -** 66.11% peoples are literate in Rajasthan (according to 2011 census).

Figure:-1.16 MAP OF RAJASTHAN

1.33 Scenario of online shopping in Rajasthan

In Rajasthan online shopping scenario is quite different from the West. It has become difficult to discern the ever-demanding and discriminating enigmatic consumer behaviour in the globalized area. The internet customer is very hard to predict and is different from the normal customer. The customers' do not trust this type of shopping style because they can't see and choose a product virtually. But in the last 2-3 years trends in e-Tailing have changed at least in Rajasthan and big cities of Rajasthan.

With the increase in education about internet among people, there is a tremendous increase in online shopping and marketing. Even though online shopping is popular worldwide, people in Rajasthan have been seen to adopt this change and move from the traditional retail shopping experience to online shopping. Rajasthan is one of the

major state of India. In Rajasthan the internet is used mostly in major cities like Jaipur, Jodhpur, Kota, Aimer, Bikaner and Udaipur.

Online Retailing or e-Tailing has been a distant concept in Rajasthan, except in the travel and ticketing sector. The future has been an early driver while other such as Reliance retail, RPG collection, Tata Woolworth, Rangilo Rajasthan, Arts & Craft, Handloom shops are gearing up to launch their online shopping products.

1.34 Research Framework

The major contribution of this study is to provide an improved understanding of the Customers' adoption process as it relates to online and off-online shopping in Rajasthan. A theoretical research framework of the factors that can influence consumers' decisions to shop online or not shop online has been developed for this study. The information on the decisions made by the empirical analysis will be used by future researchers studying business processes in the e-Tailing. In addition, this contribution is particularly important, as there is limited edition empirical research on customization processes of e-Tailing customers against Rajasthan youth. From a practical point of view, this research provides valuable insights into the link between retailers and Rajasthan consumers to shop or not to buy online. This information can help e-Retailers and traders to develop appropriate market strategies to retain current customers and attract new customers.

135 Chapterization of The study

Chapter1. Introduction

Chapter one is introductory chapter of the chapter that deal with the context of the online shopping, the beginning of online shopping era, impact of e-commerce industries in other sectors, growth of e-Tailing in India, top 15 Indian cities for online shoppers, Importance of e-Tailing websites, best online shopping sites in India, recent trend of e-Tailing, problems facing by e-Retailers, social media and e-Tailing, contribution of e-Tailing on Indian Economy, impact of GST on online shopping, Role of Government to growth of e-Tailing in India, meaning and definition, Introduction of Rajasthan, scenario of Online shopping in Rajasthan, need and significance of the study, research contribution and organization of the thesis.

Chapter 2. Review of literature

The second chapter deals with the review of literature in detail. It discusses about the various research papers, articles, books related to the topic of the study.

Chapter 3. Research Methodology

This chapter illustrates about the introduction of research methodology, statement of the problem, need of the study, research objectives, Research Hypotheses, research design and methodology, sampling design, Area of research, choice of target population, sample size, sampling method ,research data, collection of primary data, design of questionnaire, pre-testing the questionnaire, pilot test, reliability analysis, collection of secondary data, statistical tools and techniques and limitation of the study..

Chapter 4 Analysis and interpretation of the study

This chapter highlights the analysis and interpretation of the study by using the appropriate tools and techniques, various hypotheses framed or the study have been tested and the result have been discussed in detailed manner.

Chapter 5 Result, Summary and Conclusion

This chapter discusses the results and conclusions derived from the proposed research, summary of the research study, suggestions associated with the study and lastly the scope for the further studies meant for the future researchers.

CHAPTER 2: REVIEW OF LITERATURE

2.1 Introduction

A review of literature paves the way for research in a particular area of study and sheds light on various aspects. It gives authenticity to a new research study. Therefore, collection of background information not only facilitates research study but also saves efforts, time and money besides providing useful and relevant information.

Once the external sources are together, the researcher can evaluate, synthesize, focus, and reformulate most of the external sources in the words of the researcher. This would allow the researcher to explain the relevance of the research topic. Literature research helps to compare what researchers do in the historical context of research and how this work is original or different from others. This helps to reduce the size of this search. The literature helps the researcher to avoid repeating the research, and the researcher can adapt and refine the research work so that it is not a simple revision of someone else's original or original idea. The most important literature search provided the new researcher with orientation and foundation. The literature review process helps the researcher to identify the current state of research on the subject, experts on a given topic, and key issues on the subject that will require future research, research methods and research reasonable an important pillar of all research.

It is important to know the previous work in the specific research area that was conducted for the study. In order to inform about the research work and the topic already carried out, it was motivating to refer to research work in the form of research papers, articles, journals, news, white papers and books of referential importance. These references also contributed to the consistency of the overall understanding of the study.

In this context, a researcher has attempted to collect various types of data and information from available research journals, books, business journals and reports published by various organizations. The researcher also downloaded information from

online resources such as electronic libraries, e-books, e-journals and numerous websites.

Many researchers have investigated barriers to e-Tailing adoption and the major factor that effect Customers' Adoption Process. In this section an attempt has been made to critically review the literature of past research studies which was relevant to this study.

Basahih, O.E. (2013) discussed about the thinking of people in Saudi Arabia about online shopping, a survey was distributed throughout public locations in three major cities: Riyadh, Jeddah and Medina. In this survey an attempt was made to study the perceived usefulness and attractiveness of online shopping in Saudi Arabia as well as privacy or trust issues related to online shopping that are relevant for Saudi Customer. The major finding was that males favored shopping online more than females. Moreover respondents appeared to find online shopping to be more relaxing due to reduced sales pressure. Proficiency in the English Languages seemed to be a determining factor in the Consumer's preference to shop online and people who seemed to dislike physical shopping favored the idea of e-shopping. Finally the study presented seeks to improve Saudi Arabia's online retailer ability to utilize existing technology for the growth of their business and profits and a better understanding of Saudi Arabian consumers' decision making process around buying or not buying online by looking at a limited sample of Saudi Arabians' perception of the usefulness, reliability, privacy and experience of online and offline shopping.

According to **Upadhyay, P. and Kaur, J. (2014)** narrated that attitudinal issues play an important role in online shopping adoption. The main objective of this study was to examine the relationship between consumer factors and attitude towards online shopping in Kota City of Rajasthan. In this study researchers used convenience sampling and took sample size 100. The study was conducted on primary and secondary data. Finally, the study concluded that many factor affect online consumer like attractive offers, service, time saving, convenience, security, delivery, payment etc. The most preferred product of online buying is travelling tickets and clothing remains the least preferred choice of online shoppers. Cash on delivery is preference

choice of Kota's Consumers. And last most of the consumers who have experienced online shopping are very satisfied.

Bijalwan, P. & Sirswal, A. (2013) discussed between online retailing and conventional retailing in India, e-Tailing and information technology in India. The author talked about differences between Retailing and e-Tailing and also about importance of e-Tailing for customers. The most important thing to be found by the authors was the kind of retail model that is going to distribute goods in the Indian landscape and the elimination of arbitrators and financial distribution. However, one has to compare web-related coasts that have to be provided for. Running a website and servicing it to ensure that it is cent percent reliable is not easy. Logistics and distribution are of utmost important and that is where, any e-retailers are to known to have gone wrong. While it is true that many e-retailers have been able to cut costs, they have lost large sums of money in the process of offering goods at low price. A few of them who have made profits have ploughed them back for financing customers' acquisition or retention. In this research paper, the authors have told that there is a possibility of development in e-tail industry but it is not possible to keep a figure against the size or development of the industry. Therefore, there are plus minus in case of retail sales and e-tail. However, the trends have started. The model, which works in such an Indian context, is: a peaceful and full-time co-existence of retail sales and e-tail.

Sodi, J. (2014) has talked about the latest trends in e-tailing and how it has impacted the business of retailers with physical presence with some survival strategies for brick and mortar stores and also discuss on overview of E-Tailing and recent growth trends in E-Tailing. Researcher found from the study that the growing growth of online sales has wreaked havoc on brick and mortar stores. Already, the unorganized retail sector was facing the heat of the organized sector and now these digital retailers have posed more threats making their recovery and growth more difficult. E-merchants face the problem of logistics management or delivery in backward or unorganized areas such as Bihar, Uttar Pradesh, Jharkhand and others due to faulty PIN codes and other postal address issues. Mobile penetration is high, but companies in the sector are facing the

problem of physical infrastructure that has limited sales to some cities. This lack of reach becomes critical when e-commerce companies turn to smaller cities for further growth. 50% of online sales come from consumers outside India's top eight cities. In order to overcome these problems, companies in the sector rely on their alliances and infrastructure and also invite more investment. The most competitive strategy adopted by these e-traders is the low prices that have remarkably increased their sales and reduced the sale of brick and mortar stores. Online consumer price research, the convenience of home delivery and the competitive price have been the competitive advantages for online retailers. In addition, the benefits of greater variety and EMI are other unique advantages in online retailing. Another serious problem faced by brick and mortar stores is the online positioning where some brands are launched online for reasons that may be either they do not have the ability to be launched offline or they do not have bandwidth history or so on. But this certainly does not mean that online retailers can charge prices because they can afford to offer huge discounts that are only possible because they make wholesale purchases from manufacturers and can make payments in cash. The result is that they have captured a huge market that represents big threats for offline retailers. The negative effect is that the businesses of small retailers have suffered because they cannot get the product at the prices charged by these e-traders.

According to the author **Gupta, V. (2013)** the consumers do not trust online shopping style as they cannot see and choose a product virtually without any kind of physical touch. But in the last 2-3 years trends in E-Tailing have changed at least in metros and big cities. The main objectives of the study is to measure customer's satisfaction level for E-Tailing and analyze factors affecting customer's satisfaction level of online shoppers. To measure the customer satisfaction level using ACSI (American Customer's Satisfaction Index), which gives a deep insight of the market potential available in Indore city for E-Tailing. In this study primary data was collected and using the questionnaire method. Researcher collected data from 200 respondents. Out of 200, the response rate was 95.5%. Incomplete / inappropriate responses had been canceled. After data collection, the reliability of the finding aid was tested using Cronbach's alpha and factorial analysis, which was used using SPSS 20 to achieve the

objectives of the study. During the entire study the researcher came to the fact that online shoppers in Indore are satisfied with their respective service providers and online vendors. The customer satisfaction index for e-tailing is 84.37%, which is actually a very good score. This is really a good thing for business and it needs to be capitalized as soon as possible. This means that customers are really happy when shopping online and they will love in the future. Therefore, it can be concluded that existing online vendors and all those vendors who are entering this area should prepare their own strategies accordingly. Not only should they invest in online marketing, but also invest in customer loyalty to generate long-term revenue through e-tailing.

Prasad and Aryasri (2009) indicated that shopper's behavior is depended on many factors like convenience, customer service, trust, web stores, environment, web shopping, enjoyment etc. The purpose of this article was to explore the determinants of customer behavior such as convenience, customer service, trust, the online store environment and the enjoyment of online shopping and examine the influence of these factors on the sale. The study was purely based on primary data collected from a sample of 135 respondents using a simple random sampling technique from five major software companies in Hyderabad. The necessary secondary data were used to strengthen the model. An undisguised structured questionnaire was administered and responses were measured on the seven-point Likert scale. Statistical tools such as mean, standard deviation, multiple correlations, multiple regressions, Student's t-test and ANOVA were used to determine the strength of the relationship and the degree of association between the variables entered in the model. Findings revealed that convenience, online store environment, enjoyment of online shopping and customer service have a significant impact on willingness to buy at online retail stores rather than perceived trust. Except trust and customer service, all other variables are significant with the patronage of online retail stores. As there is not much work in India in this context, author's study seeks to provide fruitful insights into the factors that determine the prospects for e-commerce that may benefit academics and marketers.

Another study conducted by **Rizwan, Umair, Bilal, Akhtar & Bhatti. (2014)**, the aim of their study was to find the impact of Prior Online Shopping Experience (POSE) on Perceived Ease of Use (PEOU), Perceived Usefulness (PU) and Perceived Risk (PR) then PEOU, PU and PR influence on Attitude Towards Online Shopping Intention (ATOSI) and farther the influence of ATOS on Online Shopping Intention (OSI) in Pakistan. Descriptive type research was used by researcher and took 200 as sample size. Samples were selected from Bahawalpur Pakistan. Two main groups that were aimed to collect data from the sample such as students and working professionals. This study concludes that in Pakistan online shopping is not increasing as compared to other sectors. There people don't feel safe. They think their credit card information is going to be hacked. This study was based on only a particular city of Pakistan.

Muhammad, Feng & shumaila Naz (2014) have focused on multidimensional aspect of e-Tailers product quality & delivery services and the relationship between customer satisfactions, e-trust and customer loyalty in China. This research sought to establish the bridges between system quality, e-satisfaction, e- trust and commitment of e-tailing. The purpose of this research was to focus on the intentions of consumers and their intentions towards e-tailing, and not on a specific brand or manufacturer.

Sardana (2014) discussed with the existing laws, through constant evolution are trying to cope with legal, tax, competition and other regulatory issues. All these issues will keep coming to the fore until acceptable new understanding within national and international jurisdictions will emerge. Challenges arising out of these would be brought out in the discussion. In this study, the author stated that the share of revenues in total B2C until 2011 of the travel segment had been dominant at 81%. Online shopping, with the exception of travel and ticket, was the order of $ 2 billion in 2013 in India and it was expected to reach $ 8.5 billion in 2016, i.e. an annual increase of 63%. In addition, the number of buyers in this segment from $ 20 million to $ 40 million, that was, a CAGR of 25%.In India, the average order value increased from INR 1080 in 2012 to INR 1860 reflecting a jump of 67%; and, it was estimated at 3600 INR, ensuring a modest increase of 25% per year. The increase in the average

value of the order was significant comfort growing among customers with e-shopping, especially with segments such as jewelry and home decoration. According to the author in India, 60% of Internet users visit online sales sites, and among these the percentage of buyers and the number of orders per buyer have continued to increase. According to this research, the percentage of young people in the total population of India is another factor that contributes positively to the e-commerce segment. This group prefers buy the latest products online, while having access to special offers, in the comfort of their own environment. Therefore, e-commerce provides huge opportunity to increase the share in online segments, especially when the government aims to ensure that every Indian has a smartphone year-round 2019. The main objectives of the Digital India program of the Government of India must (i) ensure that every Indian citizen is digitally connected to the government, and (ii) use the smart phone as an Indian empowerment tool (to conduct online retail transactions and provide various other services).Finally, we can say that this document has taken over some areas of the economy, e.g. transportation, intermediation, agriculture, labor market, taxation, cost, price and competition, and money. There is evidence of efficiencies in the use of resources and allowing higher consumption resulting in higher growth. With e-commerce comes cost reduction, whether its research costs, administration costs, distribution costs or even labor costs. However, all these opportunities must still materialize in profitability, eg. In the agricultural sector. The field of electronic taxation is a major concern, both nationally and internationally. With the emergence of the growth of digital currency in the economy, the chances of fraud can increase.

Prasad, nane and Kumari (2014) researched on consumer to use online shopping in the Rajasthan state of India. Their focus was to provide understanding about the changes in online shopping behavior of consumer in Rajasthan.It can be concluded that this was the reason why they were the frequent makers with regard to the financial products to take the tax benefits, the security for the future or the urgency of the household. The 73.6% of respondents were 26 years of age or older, indicating that the ability to bear the risk has increased among these respondents. It was also be

articulated that the 264 out of 1000 respondents were up to the age of 25 who shows zeal and craze in youth to buy the financial product via online shopping online. It should be clear that young people generally start to buy financial products when it becomes mature enough, so the percentage of 26.4 is a nice number that goes for buying online financial products online. This was pointed out that 27 percent of professionals such as Physicians, Chartered Accountants, Consultants use Online shopping to buy the financial product, 227 out of 1000 Service Class employees have opted to buy the financial product online because they believe that it was easy to use and its recovery. 24.7 percent of businessmen connoted about using online shopping online to buy the financial product. The study concludes that in Rajasthan percentage of online shoppers are very low but internet users has increased and there is a possibilities of the increasing of online shopping. The customer's order only low cost financial products by online. They don't believe online shopping products and don't feel secure in payment mode.

Zhang, Newton & Tasang (2014), revealed that the attitude of university students towards Internet shopping have been studied. Researcher discussed about the development and challenges in online clothing marketing in Hong Kong was discussed. They focused on why students did not shop online and their attitude towards online shopping. Researcher enquired as how to increase the attractiveness of clothing web design, which should benefit both e-Tailers and online shoppers. The data was collected through the questionnaire. The questionnaire consisted of four parts. The purpose of the first part was to obtain information about the general Internet usage of subjects; the second part dealt with the mode of consumption of the subjects' clothes; the third part focused on their attitudes toward clothing purchases on the Internet; and the last part was their demographic information. After a pilot test, 330 students from the Polytechnic University of Hong Kong were interviewed. The interviewers were selected and trained. Since it was believed that women spent more on clothing than men, a quota was set according to which two-thirds of the subjects would be women. While the sample population was confined to a single university, steps were taken to make the samples as random as possible. This article was to study

about the attitude and behavior of university students in traditional and online clothing stores. According to this research, the important attributes perceived by students in the purchase of clothing can be deduced from many attributes such as dress adjustment. , the price and quality of the product that affect the consumer's purchase decision in traditional retail stores are also applicable to purchases on the Internet. Websites offering discounted or discounted products are the most attractive for students who enjoy bargain hunting and price comparison on different websites. In addition, the study also identified the importance of reputable websites with a well-known brand that help consumers build confidence in online shopping. The study found that students did not trust the security of payments and the exposure of personal information over the Internet.

Itmar , Carmon, Dhar, Drolet & Stephen (2001) have explored the consequences of the ambiguity about the domain and identity of consumer research and the multidisciplinary influences on the field. They review key trend and "camps" in consumer research, which represent complementary and, in some cases, conflicting views regarding the main topics of investigation and how research is conducted. In this study the researcher have explored the difference between their particular subfields- social cognition, BDT and postmodern consumers' research and highlighted the opportunities for greater collaboration.

Agrawal (2014) described the phenomenal growth of E-commerce transactions in India and the general initiatives taken by the government to boost the E-Commerce transaction. They analyzed the existing laws in India especially the Income Tax & VAT Act and link it to E-Commerce Transaction. Researcher told about three main issues of E-Commerce transaction.

1.	Identity Verification,
2.	Jurisdiction , and
3.	Characterization of Income

According to this research paper in 2007, the total size of the e-commerce market in India was in the order of Rs. 8146 Cr. This market had risen by Rs. 8146 Cr. in 2007 to almost double a year later, it is Rs. 14030 Cr. in 2008 at Rs. 46520Cr in 2011, a

growth of 471.08% in just 4 years. This paper shows the phenomenal growth of e-commerce in India and is indicative of exponential growth in the coming years. This research paper concluded that there is currently no single agreed framework for countries for e-commerce sector. Each county has its own independent legal and fiscal framework for e-commerce. While some states like E.U have already set up the G.S.T framework, others like India have V.A.T while others like the US have a retail taxation structure. Therefore, the e-commerce tax is only an extension of the tax laws in force. A global framework for e-commerce transactions needs to be developed. The law "I.T. 2000" must be reconsidered. Some ambiguities in the TIG law such as the legality of contracts involving international parties, the non-provision of dual-key pairs for individuals and businesses and issues of protection of individual rights, including domain names, must be resolved. In addition to strengthening the legal and regulatory framework, an efficient and comprehensive infrastructure must be built to track all e-commerce transactions. Better audit trails and better control of authorizations must be put in place with the upgrading of the necessary skills of the agents of the commercial tax department. Better consumer education and better cooperation between different states is essential for effective administration. IT infrastructure must transparently cover transactions across states and even across countries. E-commerce does not just change day by day, but it also plugs into ever-newer forms and will do so in the days to come. Nowadays, mobile commerce is also becoming a big business. To build new statutes, to amend the existing laws, to follow, to modify and to adapt constantly, it is the need of the hour. This will ensure that our India benefits not only from the benefits of e-commerce technology, but also generates increasing revenues for its socio-economic needs.

Chirsty, Lei , Kwong, Gloria and Limayam (2003), wrote a review paper on online consumer behavior. They discussed in this paper a research framework with three key blocks intention, adoption and continuance. This review paper forms a base model – Model of Intention, Adoption and Continuance (MIAC). The main purpose of this study was based on the analysis of the literature in the area of online consumer behavior. The major purpose of this study was to conduct a thorough analysis of the

literature in the field of online consumer behavior. A research framework was suggested to better understand existing studies and highlight under-researched areas. This result shows that the literature on online consumer behavior is rather fragmented. Most studies have studied the intention and adoption of online shopping while the continuation behavior (redemption) is seriously under-research. Finally, the researcher says that it is important to note that classical theories such as TRA (Theory of Reasoned Action) and related theories are only a starting point for understanding online consumer behavior. Researchers should carefully examine the artifact and its impact on online consumer behavior. Therefore, we believe that the time has come for SI researchers to start building their own theories instead of applying theories of other disciplines.

Hudhaif & Alkubeyyer (2011) According to the outcome of this paper as an orientation for newcomers to the Saudi market, the adoption level of e-commerce was 51% in institutions and 42% as original adjusters. The hypotheses supported were: POER2 assumptions: The organizational factors of e-commerce contribute positively to the institutionalization of e-commerce. PEER3 assumptions: Perceived external factors contribute positively to the initial adoption of e-commerce. This means that the first adoption stage of e-commerce and related decisions were highly dependent on the external factor, mainly market-related factors (customers and eReadiness partners) as well as eReadiness support industries, and then the eReadiness Government effect and support will play an effective leadership and facilitation role. However, for the advanced and institutional decisions and adoption of electronic commerce, the main factors and determinants are internal factors (factors related to technological resources, management factors, and organizational factors) whereas they constitute the only external factor that still has considerable influence at this level. Adoption is the eReadiness of market forces. Finally, the researcher summarized the conclusions of the study in two categories: 1. In Saudi Arabia, environmental factors are more likely to affect the initial adoption of e-commerce. 2. As firms look for a more advanced form of adoption of e-commerce, internal organizational factors become the main determinants of such a decision and, in

addition to these factors, technological resources followed by commitment, awareness and governance.

Dave & Behura (2008) have told that online retailing or e-tailing has been a distant concept in India, except in the travel and ticketing sector. The Future Group has been an early mover while others such as Reliance Retail, RPG Cellcom, and Tata Woolworths are gearing up to launch their own online shopping portals. According to research, it was revealed that other than shopping the website will be designed to provide buyers with information such as opening new stores, offers and promotions and so on. The author also said that Reliance Retail is going to roll out its integrated online sales website that will include Reliance Fresh, Digital, Trends and other vertical markets. Ajay Baijal, president of Reliance Digital, said: "Cities like Bangalore, Hyderabad and Pune are going to connect to Wi-Fi and here we see a huge opportunity for online shopping. At last it can say that online is the largest contributor to B2C e-commerce industry.

Abhiman & Jamborkar (2012) have told that a developing country like India can become industrialized and modernized if it can extensively apply IT to enhance productivity and international competitiveness, develop e-commerce and e-governance applications. The results of the research include the following: Of the user organizations, over 90% said they were very aware of the growing adoption of e-commerce and its potential benefits.2. More than 55% of respondents said e-commerce transitions were an integral part of their business plans. Of these, almost 85% were industries that did not have direct or frequent contact with final consumption.3. About 23% of the top 500 companies in India have already launched some form of e-commerce. These have been facilitated by modernization of existing computer systems or new configured installations or e-commerce transactions.

Dawn and Kar (2011) had provided a clear picture about the e-Tailing in India and its various issues, opportunities and suggest that customer care should be a top priority with leading online companies. They told that online customers are more aware, more sensitive and therefore more difficult to retain and the industry should ensure that customers must feel safe and secure while transaction online. The data collection was

based on a series of interviews with senior executives, e-tailing consultants and 30 Kolkata buyers from different areas of specialization, with a focus on the emerging role of the e-commerce sectors. After collecting qualitative and quantitative data from primary and secondary sources, an attempt has also been made to develop an effective online sales strategy for Indian companies. In conclusion, the author stated that the Indian retail sector is growing rapidly and its employment potential is growing rapidly. The retail scene is changing very quickly. To retain the electronic client, the internet client is very difficult to predict while a normal customer expects a high fidelity, such fidelity on the Internet is difficult to obtain. To attract and retain customers, retailers, especially e-merchants, need to do more than simply attract. It's very easy to loose an electronic client to keep, a mix of marketing tools such as public relations, advertising, promotions, direct marketing and internet advertising should be used. Customer loyalty programs should be launched In addition to this, e-merchants in India must attract a growing segment of customers who are technologically competent, focus on convenience and are willing to pay a higher price. They find the product they are looking for. Therefore, online marketers in India need to improve and value consumers. They must also provide unacceptable consumers with compelling reasons to accept the Internet as a new way of shopping. Some of these factors could include the use of consumer insurance brands and improved levels of convenience, customization, and selection, service and pricing. While skills such as speed, differentiation and branding are very important in the digital world, it is the ability to transform basic operations and practices into the new medium. Retailers in India must be the viability of such a transition, and look at the synergies of the new e-tail chain. On the other hand, online retailers need to review some basic retail functions and develop more skills in the areas of merchandising and demand forecasting. In a nutshell, the main suggestions were given by authors (I) Customer service should be a top priority, as is the case for large online businesses. Online customers are more aware, more sensitive and therefore more difficult to remember. (ii) The industry should ensure that customers feel safe when conducting online transactions.

According to **Arora, J. (2013)** in Modern scenario, e-Retailing or online shopping has become part and parcel of the people in India. According to this study in E-Retailing includes purchases of durable products such as electronic items, household and kitchen appliances, as well as personal items such as clothing and jewellery represents 8% of the global e-commerce market in India. Broadband and mobile penetration, 3G rollout, payments on delivery and Internet banking have led to an increase in online transactions. India's online sales market is also expected to exceed Rs 10,000 trillion by 2015.Researchers found the following essential factors which are responsible for significant growth of e-Retailing in India. A) Provision of anywhere anytime services. b) Best price with better Bargains. C) Rising trends of cyber cities. d) Mobile Governance. e) Increased use of Net banking/ Credit cards/ debit cards. F) Emergence of Nuclear family in modern era. G) E-retailing attraction for NRI's. h) Emerging rural India. I) Mechanism of product comparison. J) Government Online Initiatives. K) Latest trend of Social Networking. L) Internet shopping portal for e-Retailing. Based on the study, here is a list of some of the key findings and recommendations for the proposed policy agenda: 1. 24x7x365 customer service must be provided by e-mail, chat and toll-free installation. 2. The industry / company must ensure that the customer has the right information which is a powerful transparency weapon, a good mechanism and feels secure in online transactions. 3. The purpose of the website should be to increase public awareness and knowledge of the name, brand or identity of the company and to make the product information available to customers and / or from the distributor. 4. The best way to reach people is to create mediums through blogs and discussion forums so that they have the freedom to evaluate the quality of service delivery and leave suggestions for improvement.5.According to consumer expectations and business needs, managers can control the freshness of website content by making design choices, such as using dynamic pages and updating more frequently. 6. The certification and authentication authorities must follow the Information Technology (IT) Law that is fully operational from the beginning. 7. The consumer does not think twice before buying a garment of a reliable and experienced brand because the fit and feel are already known. 8. Steps must also be taken by addressing security and payment issues. Bank laws and

regulations must therefore be adapted to new formats and requirements so that electronic funds transfers and credit card culture evolve and become established in India.

Netscribe India Pvt. Ltd., 2012). The report begins with an introduction of the retail market in India primarily because e-Tailing is an online variant of retailing. A brief introduction is provided on the e-commerce sector along with the market size and growth as well as market segmentation. The report then focuses on the e-Tailing market in India detailing about its market size and growth. And also focus then shifts to e-Tailing deliberating on the concept, followed by its evolution and a trade-off between physical retailing and e-Tailing, elaborating on the advantages associated with the online variant. Lastly the report then proceeds to give a briefing about the e-Tailing formats benefits associated with e-Tailing precedes the 4P's of marketing for the sector and the key success factors**.**

 Jaswal, S.S. (2015), said in this paper that the younger generation on the Internet have emerged as the driving force behind the growth of the e-commerce industry in India. Nearly 90% of online shoppers in India are in the 18-35 age group, while 8% are in the 36-45 age group. While ranking online shoppers by gender, men contribute more to online shopping revenue. Nearly 65% of online shoppers in India are men, compared to 35% who are women.. In this paper author found some online shopping advantages and disadvantages. Such as: Advantages: a) online shopping is very easy b) consumer choose favourite items from variety of online shopping sites comparing price and quality c) no need to go store shops d) only need a computer and a payment sending option e) all kinds of item can be bought through online shopping f) buy foreign goods easily, g) home delivery, h) it is very secure, i) all type of customer service available. Disadvantages: a) consumer never touch product before buying, b) sometimes consumer pay much higher price for a particular item c) there is a suspicion on bank account security, d) no guaranty for receiving goods at time f) sometimes pay extra charge. Finally, the author stated in the conclusion that average Internet users are men between the ages of 20 and 40, which is a very active group in home shopping. Online shopping has a number of benefits for the customer. It is practical as it offers

product assortment and uniqueness, a geographically larger commercial area and often a better price too. The main disadvantage of online shopping is the risk of seeing the product and making comparisons, as well as delays in delivery for online shopping.

Xuan, W. 2007 has told in his study that e-commerce has not shown the same rapid growth as the internet in China especially business to customer e-commerce. Accordingly to this study in 2006 around 15% of the total internet users conducted online shopping, but it is worth noting that both the increased rates of transaction volume and users of online shopping are impressive.

According to **Doherty & Chandwick (2010),** the main objective of this article was to critically examine the literature that explicitly addresses the adoption, application and impact of Internet technologies, by retailers, for the promotion and sale of merchandise.. The main conclusion has been that many of the original predictions made at the dawn of the Internet age have not come true. On the other hand, other predictions have come true: electronic intermediaries are playing an increasingly important role, one-to-one marketing had become a reality and prices are more competitive and perhaps the most important the consumer has become more powerful. Providing a brief overview of the past, present and future of online retailing was an extremely ambitious undertaking, especially given the large amount of literature published in this area. In trying to give a general idea of the major themes and the most important results, it is inevitable that we have missed or minimized many important works. Therefore, there is a need for follow-up studies to provide deeper and richer reviews of more narrowly defined elements of this broad landscape. This study presents one of the first in-depth reviews of the original literature regarding the likely development, implications and impact of Internet retailing. In addition, the paper seeks to innovate by trying to use current literature to help predict future directions and trends for online shopping.

According to **Guruswamy, M. (2013),** the purpose of study was to analyze the behavior of whether clients influences the B2C business marketing strategy which includes the strategies of e-business on the online clothing business. An e-commerce site for a company should include a Business-to-Consumer system that can bring

efficiency and reduce costs at the same time, but the point is that the strategies included in the B2C business will try to affect the consumer's behavior. In addition to customer behavior on the e-business strategy, the research will aim to provide the future of the behavior of consumers towards the online marketing strategy of clothing retailers. The research will also examine whether B2C activity will overcome consumer behavior towards its marketing strategies that take over the trend in e-commerce. According to the study, we can say that these are exciting moments for disruptive changes. Customers are evolving and demanding more in terms of value and experience. Marketers are challenged to keep up with technological progress on the one hand and growing customer choices on the other. Thus, the virtual world opens and marketers have unlimited opportunities.

Jain, & Talreja. (2013). The result of the study was that The Indian retail sector grew at a CAGR of 14.6% in fiscal 2007 to 2007. This growth can be directly credited to the emerging Indian economy as well as the increase in private final consumption expenditure (CCTB) and bring about a revolution in the consumption pattern of Indian peoples. This trend is expected to continue for at least the next two to three decades, attracting the attention of entrepreneurs, business leaders, investors, as well as real estate and builders. Despite this growth, India's retail trade is highly fragmented, with organized retail still in a nascent stage, which is a much smaller percentage than the unorganized retail trade of the total Indian retail market. Organized trade is estimated to account for less than 5% of the current market, but is expected to grow between 14% and 18% by 2015. In fiscal year 07-12, organized trade in India grew to a CAGR 26.4%; higher than the total growth of the Indian retail trade. The sector is the largest source of employment after agriculture and has deep access to rural India, generating more than 10% of India's GDP.

Zhong & Gang (2006)'s study focuses on the impact of trust in online retailing (e-tailing). Based on a review of some of the studies, the authors articulated a conceptual framework of trust in e-commerce, including its antecedents and consequences, and proposed promising lines of research for online trust. This document helps e-merchants better understand online trust, enabling to online companies to create more

reliable websites. This article tells e-tailing practitioners on which trust history to focus on in order to increase customer confidence and thus increase e-tailing adoption rate. The trust model research developed in this paper helps to accelerate the adoption of e-commerce by eliminating one of the main barriers to its development, namely lack of trust.

In this article the authors **(Sreedhar & Davy (2014).** assesses the status of e-tailing in India, as well as the challenges and future prospects. The author included in their study, factor for the growth of e-tailing in India like: a) Enhanced communication with the Clint, b) universal reach, c) affordable and joyful shopping, d) any time accessibility, e) prices can be compared, f) no duplication of products etc and also included barriers to the growth of the e-tailing market, the link between e-Tailing and technology, Future holds for e-Tailing. The authors revealed in their article that online marketplaces help to create trade between subways and Tier II and III cities by closing the gap between demand and supply. More than a third of all eBuyers products purchased in hilly areas (Northeast, Jammu and Kashmir and Himachal Pradesh) are technological gadgets (mobile phones, digital cameras and USB sticks). While subway women buy a lot of saris, the vendors are spread out in various cities in India, including manufacturing centers and craft centers like Davangre (Karnataka), Chittaurgarh (Rajasthan), Lucknow (UP) and Kunnamkulam (Kerala).

Sharma, S. 2008 has told that E-Tailing has exhibited a wide trend across the Europe and North America in recent year. In this study in order to objectively compare the actual preparedness of various countries to exploit their potential for E-Tailing, an analytical model was built by using principle component analysis and this model returns a numeric value, coined as the e-tail readiness index. Researcher also told about that a set of countries were subsequently ranked on the basis of this index. More developed countries of Europe and Latine America occupied the middle slots, and surprisingly, India and China figured right at the bottom of the list.

(Florenthal, B. 2007) in the paper discussed about the relationship between the level of the process, the second level and the third level. Process level means the perception and preferences of customers for different "learning" strategies (direct and indirect).

In second-level preferences can affect customer trust and the commitment to e-merchants is a third level. This article introduces an organizational framework that categorizes e-merchants strategies on three levels of interaction: product, process and partnership. The framework also addresses clients' perceptions and preferences regarding e-tailing strategies. On the basis of the proposed framework, research opportunities and lessons for practitioners were suggested. Based on a thorough review of the e-business literature, this article presents an organizational structure of competitive strategies that e-merchants can put into practice in response to customer expectations and the capabilities of online manufacturers. The organizational framework suggests a hierarchical structure at three levels associating concepts within and between levels. For example, the association between price discrimination and price grouping can be seen at the product level. A relationship between preference training (product level) and indirect learning strategies (process level) can be recognized. This representation of e-tailing strategies opens possibilities for new research opportunities and new modes of e-tailing practices.

 (Goswami and Mathur, 2011) told in their paper that the retail sector of the Indian economy is undergoing a tremendous transformation. The impact of changes in the format of the retail sector has dramatically changed the lifestyle of Indian consumers. Opinions differ on the future of online retail in India. While much remains to be done one must remember that online retail is a new industry in India. With the increase in broadband Internet access, this industry could experience explosive growth. In addition to brick-and-mortar formats, brick-click and click-click formats are also becoming more visible in the Indian commercial landscape. He also revealed that when compared to countries like United Kingdom, United State, Australia, Canada and others, India is still in its initial stage of e-shopping. But the real growth that online retailers are betting on in India through an increase in buying pattern in smaller towns and cities that have no access to modern retail. It would be next to impossible for the small retailers and the KIRANAS to prove their existence in the battlefield of online retailing. This article studies developments in modern retailing and the growth

of online commerce in the country. The paper also discusses the challenges and opportunities available to retailers to succeed.

According to **(Das and Behura, 2012),** in the US, companies like pets.com and etoys.com were harbingers of the next great revolution in ecommerce and their valuation reaching astronomical heights only to quietly collapse and expire in a few years and also suggest some factor, who makes these easily familiar . The authors also said in their article that for the last two decades, Wal-Mart has been able to take advantage of the rise of information technology and the explosion of the global economy to change the balance of power in the business world. Wal-Mart took advantage of the humble bar code and caused a shift in the power balance between manufacturers and suppliers, and took a closer look at the retailer's plans to use RFID technology (RFID) for even more efficiency. Technologies that help manage inventory, capture sales data, predict demand, and generate automatic replenishment reduce time to market are likely to grow in importance. Inventory tracking technology, such as Radio Frequency Identification (RFID), which has been successful in developed countries, is expected to be adopted in India.

(Raizada, S. 2013), According to the author's study college youths mostly prefer to purchase fashion goods, books, mobiles or computing products through online medium. Flip kart is currently the most popular e-retailer. in this study, Researcher Proposed 9E model and has identified strategies that can be incorporated by retailers for their survival and growth. This paper reviewed all basic information about e-Commerce specific to e-Retailers and the challenges, advantages and disadvantages. The author suggested from the government point of view the government have to take effective steps to resolve all barriers or disadvantages for e-commerce growth and create opportunities for private and public participation in infrastructure development.

 Haq, Z.U. (2012) in his study reveals that consumers play an important role in online shopping. The growing use of the Internet by the younger generation in India is an emerging prospect for online retailers. The main objective of the study was to identify demographic profile of the customers and its impact of Indian online buyers. If online retailers are aware of the factors that influence the purchasing behaviour of Indian

consumers and the associations between these factors and the type of online shoppers, then they can develop their marketing strategies to turn potential customers into active customers. In this study, four key dimensions of online shopping as perceived by consumers in India are identified and different demographic factors are also studied, which is the main basis of market segmentation for retailers. The overall quality of the website, the engagement factor, customer service and security were found to be the top four factors influencing consumers' perceptions of online shopping. The study found that online shoppers' perceptions are independent of their age and gender, but not independent of their education and gender, income and gender

Dwivedi, Kumawat & Verma (2012) have revealed that for retailers in India, online shopping is gaining popularity as it has many benefits for them. Some of them include no real estate fees, improved customer service, mass customization, global reach, niche marketing and specialty stores. Over the next 5 years, online retail sales in India will grow even stronger. However long-term sustainability is directly dependent on factors such as market developments, innovations and the interactivity of market players. Due to the increased penetration of credit cards and easy access to computers facilities to a larger population, online retail sales in India have seen promising growth. In addition, consumers looking for bargains take this trend into account, as Internet retailers are known to offer products at discounted special prices compared to in-store retailers. Consumers across the country can now expect a streamlined, efficient and world-class shopping experience backed by the best. The world is rapidly shrinking in a global village due to the Internet and other means of communication do not fully reflect the Indian context. While developed and fast-developing countries have understood the power of the Internet, India still has a long way to go. The internet has brought almost all of us to one click. The Internet has been redesigned by the Internet and the rules of the game in retail are changing rapidly. Western culture has influenced every aspect of our Indian society. Life is fast, not only in subways, but also in normal cities. The number of nuclear families is increasing, and both husband and wife are working because they have less and less time to go to the market to buy something from time to time. Other reasons such as this say the lack of time,

congestion, late working hours, the versatility of plastic money and especially the approach of the Internet to the door of the one who wants it. Online retailers have improved their service and offer more comfort to their customers. Early payment options will be forwarded to payment upon delivery. From the fixed delivery times, they have been changed at the customer's option at suitable delivery times. India has opened the door to foreign direct investment in retail.

According to **Zhang, L.J. (Helen) 2011,** this research provides insight into the links between e-commerce and consumer decisions to shop online or not. This information can help online merchants and retailers to develop appropriate market strategies, make technological leaps and make the right marketing decisions to retain current customers and attract new customers. In addition, managerial implications and recommendations are also presented in this research. The results of this study identify seven important decision factors: Perceived risk, consumer resources, quality of service, subjective standards, variety of products, convenience and website factors. All above factors have an impact on Chinese consumers' decisions to adopt online shopping. The major contribution of this study is to provide a better understanding of the consumer decision-making process with respect to online and non-online purchasing decisions in China's e-commerce industry.

Wen, C. (2012) This dissertation claims to provide five key contributions to e-commerce, service quality, and decision-making literature: (1) Developing a Comprehensive Instrument for Measuring how online customers perceive the quality of the shopping channel, website, transaction, and recovery as a result of the customer's decision-making process; (2) the identification of the determinants of customer satisfaction and the main dimensions of customer behavioural intentions in e-commerce; (3) examining the relationships between perceived quality, customer satisfaction, and loyalty intent using empirical data; (4) the use of various statistical packages (LISREL and PLS graph) for data analysis and to compare the effects of these methods on the results; and (5) investigate the moderation effects of control variables. A survey was developed and distributed to a total of 1,126 students from a large university in the south western United States. Structural equation modelling with

LISREL and PLS-Graph is used to validate the complete instrument and to test the research hypotheses. The results provide theoretical data and normative guidelines for researchers and practitioners in the field of electronic commerce. The research will also help ecommerce platform vendors or online retailers to improve their business and marketing strategies by providing them with a better understanding of the key factors influencing customers' behavioural aspirations.

Taheri, A. (2012), has told in his research that Electronic commerce has been well adopted in industrialized countries and is considered as an important source of revenue in these countries. In the meantime, developing countries are lagging behind the developed world, with many barriers hindering the process of introducing and implementing e-commerce. This research aims at exploring the status of E-commerce in the Iranian oil industry. It will also search for the factors which influence E-commerce adoption. A study based on Elahi S.'s e-commerce adoption model with questionnaire (total 156 questions) was designed and sent to 50 companies. The analysis of Elahi model-based responses suggests that there is a strong positive relationship between the study Elahi conducted and the study performed by this study. In short, this proves that the model indicators presented by Elahi are valid factors for the introduction of e-commerce in the Iranian oil industry. The customer-based model responses presented by Richter Wei would highlight the status of e-commerce in the Iranian oil industry, the obstacles in its path, and ways to improve it.

Park, J.S. (2012)'s examined the role of consumer journals in the consumer decision-making process. This study aims to help researchers and practitioners to understand how consumers treat different types of information in online consumer journals. This research shows that revisions containing evaluator consensus counts produce more positive thoughts, better perceptions of the informational nature of revisions, and more favourable attitudes toward revisions than those containing critical information. Contrary to the predictions, there was no mitigating effect of individual differences in the chronic tendency to love thinking and thinking. Respondents' responses to the reviews showed positive relationships with their attitudes and behavioural intentions

towards the product being reviewed and the retailer. Further discussion of the results, implications and suggestions for future research was provided.

Brogan, M. (2006) in his thesis examines the transformation of companies on the Internet; in particular, the nature and significance of cyber-transformation theory and the market Space model as a framework for the introduction of e-commerce. E-commerce users have become a source of comparative national competitive advantages in the twenty-first century. The study examined the theory of cyber transformation by first examining the relationship between the results of e-transformation and the results of e-commerce value creation in a sample of firms' Retailing, and secondly, through a quasi-cyber-transformation experience with a group of companies. In addition, the study examined the nature and importance of various Critical Success Factors (CSFs).Acquisition of e-commerce, including the benefits of early adopters, product customization, and ease of use, discovery, interaction, Simulation and vivacity. All companies in the study comes from the Australian ecotourism industry. The quasi-experimental Cyber transformation component of the study consists of an advanced transformation portal that is built as a cooperative commerce website (C-commerce). A significant finding from the survey component of the study includes the finding that within this industry / sector there is a significant association between Cyber transformation and value creation of e-commerce. Thus, the study contributes to knowledge by providing important evidence of the value of the Cyber transformation theory and its logical place in the resource-based value (RBV) literature on the adoption of e-commerce. However, the analysis of the data showed that the phenomenon was mainly due to the transformation of the strategic activities, and that the transformation of the technological capacity and the user-friendliness did not contribute significantly to the observed effect. In addition, using regression analysis, the study found that the strategy was the best predictor of the e-commerce value creation results compared to other factors.

Ray, S. (2011) tried to present a snapshot of the evolution of e-commerce business indicating the chronological order, category of e-commerce business, description of organizations involved in e-businesses in India, key characteristics of the firms

engaged in e-commerce application, to examine the growth of e-commerce in both physical and financial terms, to evaluate the benefits obtained from e-business, to critically analyse the barriers and constraints involved in flourishing e-commerce businesses in India and finally to develop a framework for effective dissemination of e-commerce in India. Researcher also told that the role of government should be to provide a legal framework for e-commerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc. are all taken care of.

Kamarulzaman, Y. (2006), told that his study examines the introduction of online shopping by consumers in connection with travel services in the UK. The main goal was to identify the profile of Internet buyers and the track record of launching Internet shopping for travel services. Davis Technology Acceptance Model (DTAM) incorporating individual traits, perceived risk and confidence. This model identified the structural relationships between the eight concepts, namely perceived utility, perceived ease of use, innovation, participation, opinion leadership, perceived risk, trust, and adoption, explored by modelling structural equations with AMOS. The study uses a multi method approach that includes group discussions in the exploratory phase and a questionnaire survey in data collection. The latest survey included a sample of 500 respondents who bought online travel services. A total of 299 qualified respondents from across the UK participated in the online survey. The descriptive results show a profile of e-buyers in terms of demographics, geographic and purchasing behaviour. The SEM tested hypothetical relationships between constructs as postulated in the model. Nine of the hypothetical links were supported and six were rejected. Finally, a robust model with statistical and explanatory power has been confirmed. The results explicitly highlighted some important contributions to marketing theory and the travel and tourism industry.

Hooda & Aggarwal (2012), has examined the relationship between the main character of consumer behaviour and the perspective of e-commerce. Researchers had made an effort to examine the acceptance rate of e-marketing among Jaipur consumers and their impact on their purchase decision. The result shows that people surf the

internet regardless of age and gender. However, there is a significant difference between the age and attributes of online commerce, but no relation to gender. Most respondents are hesitant to buy articles on the Internet for security reasons. Most respondents, regardless of gender of different age groups (especially 18-30 year olds), find e-commerce more convenient and faster, and prefer a credit card as a convenient payment method. Web products and advertising services to achieve the goal of e-marketing and e-commerce in the long term. Major hypotheses includes: • Age group between 18-30 years surf internet most. • Gender does not play any role in internet surfing. • There is high degree of correlation between income of the respondents and their purchase decision. • Respondents find e-shopping more convenient because it is time saving, availability of alternatives to choose from & possibly less expensive products and services. • Most of the respondents are hesitant to purchase items over internet because of security concerns. • Usage of newer technology in online trading has made process more complicated, affect buying behaviour of respondents. Most of the respondents prefer traditional buying because they do not prefer changes. Exploring the impact of consumer behaviour on e-marketing is a descriptive search. Here the population represents the inhabitants of the city JAIPUR (Rajasthan, India). The sample selected consists exclusively of professionals, students and other educated persons from the urban area. The study uses stratified sampling, that is, the population is divided into three strata by age, income, and occupation. For each shift, 25 respondents were randomly selected in different regions. The size of the search pattern is arbitrarily taken as 75 for the convenience of search. The questions were generated using the nominal scale and the ordinal scale, since the attributes studied were non-parametric.

Ching Li, G. (2012) provides a broad overview of the history of the Internet. It also provides differentiation between the terms of e-commerce and e-tailing. The objectives of this study were stated as follows: 1. Analysing determinants of successful E-tailing website, 2. Understanding the needs of Malaysian online shoppers, 3. Presenting identified key success factors of E-tailing websites in Malaysia through the research methodologies. Primary data were collected from a

questionnaire survey and distributed to respondents residing in Malaysia. Secondary data were collected from, journals, articles, websites and books related to the E-tailing and the successful E-tailing websites. Data mining has matured as a field of basic and applied research in computer science. The objective of this dissertation was to evaluate, propose and improve the use of some of the recent approaches, architectures and Web mining techniques (collecting personal information from customers) are the means of utilizing data mining methods to induce and extract useful information from Web information and service where data mining has been applied in the fields of e-commerce and e-business (that means User's behavior). Researcher proposed algorithm based on sequence alignment to measure similarities between web sessions where sessions are chronologically ordered sequences of page accesses

Ndyali, L. (2013) said that many factors could explain the low use of e-commerce by SMEs in Tanzania. In order to identify the factors that favor the introduction of e-commerce, SMEs that have opted for the introduction and non-use of e-commerce have been invited to highlight the factors that hinder the introduction of e-commerce. The results show that technical barriers are the main legal and regulatory barriers, while the lack of cyber security is the biggest obstacle to the introduction of e-business in SMEs in Tanzania, followed by a limited use of services. Moreover, the results suggest that more efforts need to be made to support and encourage SMEs in Tanzania to accelerate the introduction of e-commerce, in particular more advanced applications. The main objective of this work is to study the barriers to the adoption of e-commerce in SMEs in Tanzania. To achieve and fulfil the objective, a framework for barriers to the adoption of e-commerce in SMEs was used and a questionnaire was designed to collect the required information.

Ramus &Nielsen (2005) researched the factors that influenced consumers to use E-Tailing in the United Kingdom and Denmark. Their focus was on consumer beliefs and concerns. The researcher found that some consumers appreciated online shopping because it was time efficient and non-restrictive. These consumers did not need to physically visit the stores and they could shop at any time they wanted. Researcher found that consumers proffered website to be simple in design and easy to navigate

and ensured that the customers repeat to the website. The biggest noted concern of shoppers online was privacy. Shoppers were skeptical of the safety to online transaction. Researcher conclude their study by explaining that there might always be consumers on the one side of the spectrum unwilling to take the risk of online shopping, while on the other side of the spectrum will be other willing to take a risk, as long as they can take heed of things like website authenticity.

Maghrabi & Dennis (2009) through the research analyzed the Saudi Arabian market. Researcher measured the differences in gender in regards to the "continuance of online shopping intention in Saudi Arabia." They found that perceived enjoyment, perceived usefulness, and subjective norms are the main determinants of continuance intention in Saudi Arabia. The author stated that "men are more influenced by evaluation of the utilitarian usefulness of technology, whereas women tend to accept technology based on their hedonic experiences and the opinion of others". Researcher knowing how gender differences factor affects who likes to do online shopping is important for business, so they can promote online shopping effectively to both men and women.

Rastogi (2010) focused on features related to the buying behavior of online shoppers. They found that online shopping is having very bright future in India. Perception towards online shopping is getting better in India. With the use of internet, consumer can shop anywhere, anything and anytime with easy and safe payment option. Consumers can do comparison shopping between products, as well as, online stores. Primary and secondary data collection methods were considered. The main conclusion of this study was that the 73% male consumers are doing online shopping. • All respondents have 100% knowledge of online shopping. 49% Respondents income falls well in the range of Rs. 10,001 to Rs. 20,000. 51% Employees of various businesses purchase more than others through online shopping. 38% respondents believe that online shopping has easy purchasing procedures; others think they can have a wide variety of products, lower product prices, different payment methods, and so on. • 54% respondents think the availability of online information on products and services is excellent products 2 to 5 times a year.some (23%) respondents experience

problems when buying online. Maximum number (89%) of respondents suggests non-online shoppers to be online shoppers. Most respondents search and buy online.

(Chandra & Sunitha) revealed through their research that e-commerce is part of an embryonic phase that precedes an era of rapid transformation, challenge and opportunity in the Indian retail market. It's not just the subways that power the online scene in India, the demand gap in the category 2 or 3 cities where brand awareness exists, but also the availability of products and services that contributes to growth. The penetration rate is quite low compared to other countries around the world. However, the number of users is significantly high. The research focused on drawing out, the driving factors for growth of the e-tailing and the strategic role of e-tailing in achieving the retail organization objectives. This research concluded that the transition from brick-and-mortar retail to the virtual world of e-commerce requires some important lessons to be learned. While skills such as speed, differentiation and branding are just as important or important in the digital world however the ability to transform basic operations and practices into this new medium can mean the difference between success and failure. , Retailers need to assess the feasibility of such a transition and consider the synergies associated with using the new E-Tail channel. On the other hand, online retailers need to review some basic retail features and develop new skills in merchandising and demand forecasting and then become a new buzzword for any retailer.

Ling, Chai & piew, 2010, in their research evaluated the impact of shopping directions, online trust and previous online shopping experience on the customer's online purchase intent. The target population includes all undergraduate students enrolled at the university and the sample included all full-time undergraduate information technology students and the university Students who had real online shopping experience was targeted. In total, 242 information technology students from a private university in Malaysia participated in this research. According to the survey, 52.07% of respondents were men, 47.93% women. In the age distribution, the majority of respondents were between 21 and 23 years old (76.86%). In terms of ethnic composition, respondents were mainly Chinese ethnic groups (91.74%). In the

current category most respondents study the third year (62.81%). Based on the survey, all respondents (100%) have experience buying products and services through the online mode. Film tickets (33.34%) and technology gadgets (21.43%) were the two most purchased items by respondents. At least half of respondents (53.72%) use the credit card as a form of payment in the online buying process. The conclusion of this study showed that buying concerns, quality orientation, brand orientation, online trust, and previous online shopping experiences were positively related to the customer's online purchase intent.

 (Mishra & Methew, 2013) revealed through their paper that Internet users exceeding the figure of 150 million in 2012, India is experiencing more mature growth among users. The market of large Internet users despite a low penetration rate also suggests that India's online market has huge commercial potential. This study examines online consumer behavior in India in terms of Internet usage, perceived risk, and website attributes influencing online users. In addition, they studied the influence of perceived risk on the intention to make online purchases in the future. The results show that Indian online users had a high level of perceived risk, with the greatest fear being the delivery of products purchased online. The quality of information, the range of products and after online sales service are the most favorite website attributes that influence Indian online users.

(Khandelwal, Bajpai, & Sharma, 2012).through their article discovered the components of the purchase intent towards the decision to purchase online travel, then to develop a simple and accurate model of intention to purchase online. It also aims to measures the impact of online shopping intent on consumer attitude and comparative study of the same understanding in metro and non-metro customers in India. The conclusion of this study was that Metro's customers and those who are not are different in their consumption behavior in many ways. The conceptual framework of factors affecting brand equity was developed by examining the theoretical underpinnings of intention to purchase online. Linear regression and z-test were used to measure the impact of these attributes on consumer attitudes and the difference in metropolitan and non-metropolitan customers respectively. Intention to purchase

94

towards the decision to purchase online trips was found high in the metro compared to non-metro consumers. The result of the regression analysis between consumer attitude and intention to buy online clearly explains that the higher level of intention to buy online provides a higher level of positive consumer attitude among metropolitan and non-metropolitan cities. Marketers must understand the different components of the purchase intent towards the decision to purchase online trips in order to take advantage of the substantial competitive and economic advantages.

(Singla, D. 2013) revealed in her article that online shopping is beneficial to both consumers and merchants. With fast-growing technology, online shopping in India is developing very fast. According to a new report, India experienced an increase in consumer interest of 128% in 2012 compared to 2011. This article studied the reason that describes people's attraction to online shopping and various factors that affect them. Data were collected from 250 respondents from Jaipur City. The result shows that 72% female and respondents aged 21 to 30 are more attracted to online shopping. Homeshope18 is the most visited site with 23.6% of users visit once a week to check for new updates, diets and trends.

(Li, Na & Zhang. P, 2005) study was based on the review and analysis of the IS (Information System) literature. In their article they identified ten factors in the field of online shopping and proposed the model describing and predicting the relationships between these factors. The main purpose of their paper was to synthesize the representative on existing online shopping approaches and behaviors based on the review of analytical literature. Their study provides a detailed picture of the situation of the online shopping era.

(Chung-Hoon Park & Young-Gul Kim, 2003) through this study explored the relationship between different characteristics of online shopping and consumer buying behavior. This study provides empirical validation of consumer behavior in the context of online shopping on the Internet. This study identifies and discusses various factors that influence consumers' buying behavior, as well as their perception and satisfaction. To collect the data of consumers' perceptions, the authors created an online survey website linked to every online bookstore. The target group were Korean

consumers with memberships in online bookstores. The result of this study was that a consumer's commitment to an online store was strongly linked to information satisfaction and relationship benefits. At the same time, information satisfaction and relational benefits are strongly influenced by the quality of the product and service information. These results imply that information from an online store is an important factor influencing customer loyalty and buying behavior.

(Kumar, V. & Raheja Gagandeep 2012), mentioned that the low cost of personal computers, a growing installed base for the Internet and an increasingly competitive Internet Service Provider (ISP) market will contribute to the growth of e-commerce.. The study analyzed demographic profiles of e-clients to analyze the impact of demographics on the Internet and Internet usage behavior of e-clients in different regional contexts. It also analyzed customers' online usage behavior to understand their acceptance patterns. Finally, the study looked at how the results for retailers could be useful in redesigning their strategies to better attract and retain e-customers with different origins and perceptions. The study concludes that customer demographics have different implications for their perception of e-commerce adoption. There is no significant difference in the perception of clients belonging to different demographic factors such as gender, marital status, age, family type and place of residence. In the skills, income, occupational and demographic regions, however, there is a significant difference in customer perceptions. The level of education has a significant impact on the use of the Internet, as highly skilled respondents are more prone to e-commerce. High-income customers are keen to buy online. People working in the private / independent sector are more involved in the use of the internet and the internet. Customers in Western and Southern India are very interested in the introduction of e-commerce**.**

(Sharma, Nidhi. 2017) in her thesis examined online consumer risk, particularly in three parts of Gujarat State. In the first part, various dimensions of the estimated risk were examined by the literary review. It has been found that there are six main types of perceived risks: financial risk, performance risk, social risk, psychological risk, time risk and privacy risk. In the second part, the effects of the six types of risk on

consumers' buying intentions were examined. The results analyzed that the estimated risk of online consumers has statistical implications for shopping destinations. Statistically, it has been shown that financial risks, social risks, time risks and psychological risks have a greater impact than performance and confidentiality risks on consumers' future intentions for online risks. The third part identified a number of factors that affect consumers' online risk. These factors included consumer innovation, consumer self-efficacy, hedonic purchasing value and the value of purchases. On this basis, an online estimated empirical risk model was developed. This model has been verified by a positive factor analysis. The impact of these identified factors on perceived risk was assessed using a simple regression analysis. Based on the statistical results, performance risks, social risks, time-related risks and psychological risks were strongly influenced by the acquisition values of Head nick. Useful acquisition costs have a great impact on psychological risk and financial risk, and the psychological risk of consumer self-efficacy has a significant impact. Consumer innovation has also impacted social risk, financial risk and time risk**.**

(Zhou, L., Dai, L., & Zhanf. D., 2007) conducted extensive surveys of current studies and synthesized their findings in the context of model OSAM (Online Shopping Approval Model) to explain consumer acceptance of online findings. Their literature survey shows many factors that have been examined in terms of online shopping and mixed results were obtained on those factors. The proposed model helps to resolve disputed findings, searches for recent trends in this line of research, and sheds light on future research directions. Researchers identified 9 types of consumer factors, including demographics, internet experience, standard beliefs, shopping orientation, shopping inspiration, personal traits, online experience, psychological perceptions, and online shopping experience. And also discussed that the study of consumer factors and their effects on online shopping intentions and behaviors has been studied from different perspectives, and related research findings have significantly improved online retail sales. As a relatively new research area, there are still many research questions that remain unresolved. They tried to identify some research issues and trends that are capable of further investigation. Apart from this,

researchers discuss many research design issues of the importance of empirical studies in the future. The research trends identified in this study also highlight some managerial issues that are appealing to online retailers. This study highlighted some future research issues. A better understanding of how to improve consumer integrity is needed. Learning about influential factors for maintaining consumers can be one of the best long-term strategies for online retailers. In addition, meta-analysis can be done in the future to handle the same and contradictory results of surveys. In addition, this paper requires testing and extension on proposed OSAM models.

(Delafrooz, Paim, Haron, Sidin & Khatibi 2009), examined the importance of attitudes to online shopping. The aim of the study was to determine the relationship between online shopping attitudes and perceived benefits, as well as the factors that influence people's attitudes toward online shopping. The regression analysis showed the determinants of consumer attitudes compared to online shopping. In addition, utilitarian orientation, convenience, price, and expanded choice have influenced consumer attitudes toward online shopping. The results of this study confirmed that buyers are goal-oriented and plan their last online purchase ahead of time. Commercial consumers tend to shop on the Internet to increase productivity. On the other hand, consumers' propensity to shop online is more utilitarian than hedonic. Therefore, e-merchants focusing on utility customers should focus on a more user-friendly function to provide business customers with a way to efficiently find what they need**.**

(Habul, G., and Trifts, V. 2000) disclosed two decisions AIDS that affect consumers' online purchase decisions. The first interactive tool that is a recommendation agent (RA) that allows consumers to screen potentially (potentially large) sets of options available in an online shopping environment more effectively. Thus, R produces a personalized list of recommended options, which provides information about a consumer's own utility function (specialty weight and minimum acceptable attribute level).Second decision aid a comparison matrix (CM) is designed to help consumers to compare in depth the options selected. The main objective of the researchers research paper was Interactive decision on making consumer decisions in online

shopping environments is to examine the nature of the effects of AIDS. At the same time, the paper focuses on the fact that the use of RA and CM affects the quality of consumers' product information, size and quality of their idea set and the quality of their purchase decisions in the online shopping environment. At last, researchers stated in the conclusion of their paper that both AIDS (R and CM) interactive decisions have a great impact on the idea of purchasing decisions of consumers. It was also mentioned that the use of RA increases the quality of ideas, which reduces the search efforts of consumers, reduces the size, and improves the quality of their purchase decisions. The use of CM also reduces the size of the consumer's idea that the quality of the set increases and it also has favorable effect on the quality of the decision.

 (Wen Chao, 2012) provides five major contributions to the e-commerce, quality of service, and decision-making literature by developing a comprehensive tool to measure purchasing channel quality, location, transaction, and online customer decision-making; determining the determinants of customer satisfaction and the key dimensions of customer behavioral intentions in e-commerce, examining the relationships between perceived quality, customer satisfaction and loyalty intentions using empirical data, applying various statistical packages (LISREL and PLS graph) for data analysis and comparing the effects of these methods on the results and investigating the moderation effects of control variables. The results provided the theoretical and normative guidelines for researchers and practitioners in the field of electronic commerce. It will also help ecommerce platform vendors or online retailers to improve their business and its strategies by better understanding of the key factors that influence customer behavioral needs.

According to **Nair, J. (2009)**, e-tailing is a huge concept. According to him to understand the different aspects of the e-tail, it was necessary to find a four-dimensional approach to solve many of its inactive symptoms. In first, Buyer-focused on e-commerce customers to validate the research model and secondly, subcontracting study included an assessment of "pure preparation" in retailers and electronic meters in Bangalore. The third study, in another buyer-focused study, involved a study by

retail visitors in Bangalore to better understand their inspiration for physical store visits and the ability to convert shoppers. Offline in online mode. The fourth technology-based study involved a comparative analysis of the fake website features of online shopping from around the world. The aim of this study was to identify the precursors of customer confidence in the e-tailing. To compete in this revolutionary and dynamic environment of new media. To study, analyze and evaluate key marketing topics Reference (external) features from E-Tail websites worldwide, including the world's best features. To capture and evaluate perceptions of physical buyers about "approach goals" and "rescue targets". .identify such types of consumers who move away from retail stores and online stores, or Measure the current willingness of Indian online businesses and retail units to operate and compete in a new Internet-based economy. Major finding of this study was that the e-tail acceptance model was developed primarily to identify the initial goal of identifying the predominance of customer trust in e-tailing, which resulted in a real online purchase. This new model has identified critical factors that build customer confidence and, ultimately, purchase in an Indian e-commerce environment, contributing to the growing body of knowledge. His main contribution is that he broadens the traditional technological acceptance model to fit Indian peculiarities such as sociability and credulity. None of the model extensions considered include technology or website features that have been adequately integrated into the search template. Contemporary terms have been used to replace earlier terms such as "perceived ease of use" and "perceived usefulness", which is another important feature of the research model. The results of this study provide at least two theoretical contributions to online adoption research. First, the study presents four new empirically tested, reliable and valid concepts that are considered important for predicting the use of the electronic tail, namely "credulity", "perceived value for money", "perceived quality of electronic tail ". Service Functions "and" Technological Comfort. "Second, the results support the fact that specific technology acceptance models must be developed for particular classes of technological applications: the general model, as advocated by Davis, may not be enough to explain the introduction

and use of different types of technologies in which the specific characteristics of the technology itself play an important role .

Hudson, Lowery & Kumar (2010), said in this article that the advent of the Internet has radically changed the retail landscape. Online purchases have been increasing from last decades, but online purchases account is only 6% of total purchases. Business processes of online companies are difficult to formulate, as their high failure rate shows. The purpose of this study is to audit Bellacor's online company, for operational efficiency, to reduce errors, and to work in conjunction with customer expectations. The applied design methodology was adopted for consisted of reviewing the Bellacor Service Blueprint, implementing the Six Sigma DMAIC cycle, developing cause-and-effect diagrams, and modify the blueprint of services to improve the business process. At the end of this study, review of survey values, shipping data, and service blueprint is clear as there are operational changes that can be applied to improve the overall process. One of the most prominent problems with the company is the lack of good information about shipping details. This document is expected by the customer to inform him of all details of his order during the process. If a product is not immediately available, you must inform it. There is a gap in the current process that prevents all accurate information from reaching the customer.2.

Barutcu, S. (2010) revealed that the internet usage rate has grown rapidly in business-to-business (B2B) and business-to-consumer (B2C) markets, and this rapid development of e-commerce has emerged in the e-tailing industry developed. According to State of Retailing Online's 2007 study E-Tail revenue in 2006 was $ 146.5 billion excluding travel expenses and is expected to increase 18 percent to 259 in the United States in 2007.The main objective of this study was to provide theoretical and empirical frameworks to identify the determinants of online customer satisfaction and to determine what is needed to increase electronic customer satisfaction in Turkey. First, the literature on customer satisfaction was examined to validate the factors of electronic customer satisfaction. Secondly, an empirical study was conducted to identify the satisfaction factors of electronic clients and measure the satisfaction of electronic customers with online stores. In summary, empirical results

from a survey of 552 respondents show that e-client satisfaction is positively influenced by online purchasing costs, quality of e-store design, quality of service electronic stores, the quality of electronic store information and the quality of the carrier service. E-clients are also very satisfied with the costs of online shopping, the quality of online store design, the quality of online store service and the quality of carrier service. On the other hand, apart from the choice of carriers, the online store delivery policy negatively affects the satisfaction of electronic customers. Electronic customers are very dissatisfied with the quality and shipping policies of online stores.3.

This research examined and explored the determinants of consumer attitudes that influence online retail shopping. In this study, the theoretical model was developed on the basis of the Technology Acceptance Model (TAM), including variables such as perceived utility, perceived ease of use, compatibility, confidentiality, security, capacity (self-efficacy), and trust. The data was collected from a sample of 374 e-tailing users. The data collection tool was a structured questionnaire. The reliability of the tool was confirmed by the Cronbach coefficient (α), which is higher than the threshold (0.7) for all variables. The data was analyzed by correlation and regression to determine the relationship between the dependent variables and the independent variables. The results show that perceived usefulness, usability, relationship building and trust have a positive impact on the use of the Internet for e-tailing. While privacy and security have a negative relationship with buying (e-tailing). However, the value of the impact varies slightly from one variable to another. As a result, retailers should develop and develop trusted strategies that reduce consumer uncertainty, and more and more consumers are attracted to online shopping (**dar and Bhat , 2016)** .

The **Collier and Bienstock (2006)** revealed that this article is based on a survey designed to evaluate customer ratings of their recent online retail experiences. The survey was conducted in a large city where respondents were recruited and screened. To be eligible for the survey, all respondents had already made an online transaction with an online retailer. Online auction sites such as eBay was not qualified as e-merchants online for this study. Respondents were reminded of their last online

transaction and answered questions in four areas. The first section focused on issues specifically related to customer interactivity with the online retailer's website. This section asked about usability, navigation, search engines, privacy, the Web Insurance seal, website design, graphics, and print quality. This section also asked about reliability: how often the website crashed, how exactly the information was published and whether the information was objective. Customers were also asked how they perceived the wait and how they affected the quality of the website and the online retailer. In the second part, customers were asked to rate online retailers based on the delivery of the purchased product. This section raised questions about the accuracy, timeliness, and status of orders from customers who have made an online transaction. The ability of an electronic retailer to accommodate flexible delivery dates and urgent orders has been addressed in this section. Customers were also asked about the care with which the items were packaged for shipping. In the third section, we asked customers for errors that occurred during online transactions of the 338 respondents, 189 had problems or errors during their last online transaction. Respondents were asked about different aspects of the interaction between the online retailer and the customer when these issues occurred. Questions were raised about the company's concerns and its ability to solve the problem. Similarly, we asked if the online retailer honestly told the customer about the service failure. This section focused on how quickly the online retailer was responding to the problem and how easily they could complain. Finally, clients were asked about the solution of the problem and whether or not they had received compensation and the outcome they felt they deserved. The fourth part of the survey focused on overall customer satisfaction and the intentions of the customer to support the e-merchant in the future. The four sections of the survey used the Likert scale questions in the following formats: 1 = strongly agree 5 = strongly disagree 52% of respondents were women of an age average of 25 years. The results of the survey were analyzed using structural equation models to determine the factors having the greatest impact on satisfaction and, subsequently, on the intention to promote the online retailers in the market. Website interactivity or service recovery efforts were important predictors of customer satisfaction, but the result (delivery) of

the online transaction had the greatest impact on online retailer satisfaction and future purchase intentions.5.

The **Yunus, A.M. (2014)** reveals that shopping on the Internet offers users' comfort and time savings. Online shopping is becoming increasingly popular for a variety of reasons such as rising gas prices, difficulties in obtaining traditional stores and the problems often associated with shopping in malls, other traditional companies can add to the growing interest aroused online Purchasing. But there are also many benefits that make online shopping a reality. Excellent choice for many busy buyers. Some of these benefits include Convenience, shopping in comparison and express shipping options. This article explains each of these benefits in more detail. The main purpose of this study is to highlight the various aspects of online shopping and revealed the merits and demerits of online shopping.

The **Arumugam, S. (2016)'s** study analyzes the factors that determine the buyback Intent of selected online shoppers in the city of Chennai. For this purpose 510 respondents were selected from different segments and parts of the City. in the sample were raised the opinions of respondents like type of online shopping, its reasons, its support, the nature of the products purchased online, used payment methods, strategies or features, problems and Barriers to online shopping, etc. . In addition, the factors online purchases were identified with the application of one Structural equation model. According to the study of the author, the opinions of respondents to the reasons for online shopping show that time savings, easier to buy, buy at any time, the availability of a wide range of products and discounts and offers are the top five reasons during the shortage The security of online financial transactions, confidentiality of private information and the lack of reliability of product quality are the factors that make them think about online shopping even though they shop online. The major objective of their study was to examine the factors influencing the repurchase intention of online consumers in Chennai city. In this study examined the intentions of selected online buyers residing in Chennai City. He pointed out that the structure of online shopping differs depending on respondents in terms of product range, the possibility and nature of the purchase, the type of payment and the level of

satisfaction with the purchases. Line, problems and obstacles. Among the sampled respondents, online phones, tablets, clothing and small household electronics such as iPads, cameras, iron boxes and more are the most popular online products. They mainly use their desktop / laptop and mobile phone to make online purchases, and more than half of them use the cash payment method to make payments. This highlights the fact that respondents in the sample are wary of not buying expensive products or providing their financial information online.7.

The **Patel, D.H. (2011)** has shown that consumer e-retailing awareness in the South Gujarat region is high from a consumer perspective. Retailers, however, believe that knowledge about e-retailing is lower among these consumers. BSNL is the largest Internet service provider in the South Gujarat region. The IT infrastructure in the South Gujarat region is good from a consumer perspective and they are satisfied with the coverage, quality of service and stability of the Internet signal in their region. From the point of view of the retailer, however, IT retail in the South Gujarat region is dependent on average on IT infrastructures. The main objectives of their study were to analyze consumer awareness of electronic retail in the South Gujarat region and the potential of electronic retail in the South Gujarat region. Achieving the Goal Seven major sites in the Southern Gujarat region, namely Ankleshwar, Bharuch, Vapi, Valsad, Vyara, Navsari and Surat, were selected as study units. The study period extends from 2009 to 2011.Finally, conclusion of their study were that respondents prefer to source articles over the Internet that require less physical orientation. Respondents prefer to buy event tickets and hotel bookings where there is less need for physical orientation compared to clothing or electronic goods. Respondents prefer to buy clothes and books online. The potential target market for e-retailing is higher educated business people and service providers aged between 26 and 40 with an income of 3 to 5 lakh and spending more than 6 hours per week on the Internet. The e-retail website-related aspect: system quality, content quality, trust, support and service. Systematic efforts aimed at improving these aspects can lead to a higher acceptance of e-retail formats among people, which will contribute to a higher e-retail potential. The majority of retailers are unconvinced of the e-retail format. In their

opinion, there are many barriers for consumers, such as a lack of knowledge and high costs for the Internet, which has created e-commerce as a boring undertaking. Their misperception of consumers and their preferences is one of the biggest threats to the potential of e-retailing.8.

Mukherjee & Nath, (2007) revealed in his study that trust and commitment are the central principles for establishing long-term successful relationships in the context of online retailing. In the absence of physical interaction between the buyer and seller, websites can win the trust of buyers and keep the promises made have become central issues in the management of online customer relationship. The purpose of this paper is to re-examine the commitment trust theory (CTT) of relationship marketing in the context of online retailing. It seeks to theorize the antecedents and consequences of engagement and trust in the online context and to identify ways to adapt CTT into a digitized business environment. Modified constructs and their measures are developed to understand the antecedents and results of commitment and trust. Survey data from UK online customers are used to test CTT assumptions with structural equation modeling. The study suggests a significant modification of the traditional CTT model in the online environment. The privacy and security features of the website, as well as the shared values, are the key antecedents of trust, which positively influence relational engagement. Behavioral intentions of customers are the result of trust and commitment. The cost of terminating the relationship has a negative impact on the customer's commitment. The study identifies interesting differences between Morgan and Hunt's original work and the results presented, but essentially concludes that the commitment-trust theory applies to online retail. The contributions of this study to re-examine the CTT model of relationship marketing in an online context are multiple. This paper proposes a modified model for understanding the role of consumer trust and engagement in a digitized environment. The constructions and modified measures truly reflect the dynamism of online activities. The extended CTT model can provide a better overview of customer relationship management in online retail.

In this study **Karn, A. (2016)** revealed that ICTs can have a significant impact on agriculture. Currently, the demand for agricultural advice is very strong and it is

possible to reduce the number of farmers and sellers of purchased inputs. Management practices have also changed as the adoption of more effective pesticides has increased and spending on less effective and less hazardous pesticides is decreasing. This is possible that farmers' buying behavior will change as they move towards precision farming and that change can lead to better management of agriculture. Another fact, in this study, is that the online retail market in India is growing rapidly and attracting more and more attention from foreign investors. Agriculture has increased in recent years and many retail and e-commerce giants are ready to invest heavily in this area. Improving Internet access through technologies such as smartphones, personal computers or kiosks has proven effective in promoting e-commerce. Some efforts can be used to integrate rural efforts because villagers are able to use these technologies. E-commerce, an interesting input in the agricultural sector and the idea of incorporating the agricultural input market with unexpected potential. Consumer revenues, quality seeds, chemistry and other input levels to increase the desire to create more production and priority create the ideal potential for e-marketing. There are obstacles in the country's rural population, namely the lack of awareness or the elimination of a large part of the deviations and mistrust, which must be overcome. Business positioning strategies have focused more on urban areas for obvious reasons, but increased competition has given them the assurance of reaching rural areas for new markets. As the infrastructure is limited, they may be willing to invest in development activities in government coordination. Prior to the successful integration of rural areas into the online retail markets, challenges and opportunities are discussed, changes in trends of major changes and requirements for the development of retail and development markets agricultural input infrastructure.

The **Sharma and Sitlani (2013)** discussed that Internet traits, attitude traits and convenience significantly affect the behavior of young students in online shopping, while Perceived Risk in terms of financial risk, privacy, security and product warranty prevents of young students from shopping online. The greatest discoveries of the modern era have also transformed and revolutionized the processes and procedures of the business world. The growing use of the Internet in India has created a solid

foundation for today's and tomorrow's marketers. Customers and consumers of modern times are tech-savvy and innovative in their attitude. The Internet will become the main channel for marketing and sales. It is therefore imperative that companies research and understand the factors that influence the decision to buy online. Drawing on a sample of 200 higher education students from Indore, this article has attempted to explore the different factors that may influence the decision to shop online.11

Choudhary and Dadhich (2015) have shown that many differences in online shopping have been revealed due to the different characteristics of consumers and the type of products and services offered. This study examined some key factors influencing the buying behavior of online customers and concluded that online businesses should take steps to eliminate risk factors and build confidence in this current form of retail. The results of this research provide insights into online client behavior by identifying the composite effects of various external behaviors, attitudes, intentions, perceived risks and social impacts. The purpose of this research paper was to examine the behavior of different types of online buyer's vis-à-vis online sales sites. The target of this study includes online shoppers in Jaipur district. Respondents were selected from different gender, age groups and occupations with e- shopping experience.12.

Gupta and Billewar (2015) revealed that online retailers alone can not take risks without government support. Online retail requires a huge infrastructure of hardware, software, networks and other IT solutions. Until the government takes the initiative to provide this huge infrastructure, online retailers and consumers in rural areas will not come forward to meet the challenge. Online retailers will increase their sales exponentially when they open this new online shopping page. There is no doubt that online retailers' must first focus on selling agricultural products and everyday needs to rural consumers. The only first step in the success of online retailers is to think of the needs of rural consumers instead of forcing them to buy the products they want to sell. With the innovation of an Internet, consumer behavior has also begun to change since the last decade. Online retail is a concept that has stimulated both information technology and the marketplace. By simple click, the consumer can buy any product

online. It can simultaneously review prices, quality, features and more. Online retail is a simplified way of doing business for both business and consumers. Over the past 10-15 years, an Indian government has also begun investing huge sums that allow investors to work in the online retail sector. But if we see the types of online retail customers, we find that most customers come from metropolises and other big cities. Nearly 70% of India's population lives in rural areas that are still far from online retail and even investors have no plans to make this population an integral part of this business. The author's study focused on the problems and suggests solutions.

Chaturvedi, Gupta and Hada (2016) revealed that social media, especially Facebook, significantly affected the online shopping behavior of clothing retailers in Rajasthan. The three main elements of online purchasing behavior, perceived risk, trust and information-seeking behavior have a significant influence on the behavior of online clothing buyers in the Rajasthan region. The research study suggests that trust plays the most crucial role in the behavior of online clothing buyers, followed by information-seeking behavior and perceived risk. In a developing region such as Rajasthan, where individuals are generally described as having a risk aversion, the level of trust is essential in determining an individual's attitude towards online clothing purchases. The main objectives of the study were to discover the growing awareness of promoting the sale of clothing through social media, to explore the relationship between demographic characteristics and clothing-related promotions via social media and also identify a significant relationship between information seeking, perceived risk and trust with online clothing buying behavior. Finally, the study concluded that the increasing use of social media is changing consumers' buying behavior, regardless of country or region. However, consumers in a developing region such as Rajasthan are generally described as having risk resistance. As a result, the impact of social media on consumer buying behavior online is a topic of interest to marketers and researchers. Evidence of empirical research in this area is very limited. This research study attempts to examine the purchasing behavior of consumers who buy clothing via the social media e-commerce system by examining a random sample of 404 consumers in Rajasthan. Among the factors that encourage consumers to buy

clothes online via e-commerce on social media are search for information, perceived risk and trust. Evidence from empirical research suggests that social media has a moderate to significant effect on online clothing purchasing behavior in Rajasthan, with trust being the most affected element, followed by perceived risk and information search behavior.14.

Khan and Kothari (2015) noted that online shopping or e- commerce is a form of electronic commerce that allows consumers to directly buy goods or services from a seller over the Internet using a web browser. The main purpose of their study was to improve the understanding of the Internet as a retail store and to better understand the person who made an online purchase. The study also examines awareness of online shopping among consumers in Udaipur district in southern Rajasthan. Demographic factor, Gender and age is used to study peoples' consciousness. It uses various tests to prove the hypothesis thus formed. It also examines how gender and age differ by location (city, country and semi-urban). The results show that the relationship between customer gender and awareness of online shopping is not statistically significant and the relationship between age of customers and awareness of online shopping is statistically significant.15.

Chouhan, Dalal and Rathore (2014) pointed out that with the commercialization of the Internet, customer e-commerce (b2c) has grown enormously. It has become a great medium to buy the products available in the markets because of the interactive possibilities of the internet. The user can search for product variants that are available together with the comparison chart in terms of price and product quality. Due to the huge increase in the number of organizations using online sources, it has become a platform on which to promote various products and services, information search and online shopping. The increase in B2C e-commerce has led the organization to develop various ideas to understand online shopping behavior. For the successful development of a B2C e-commerce organization the experience of the users is of great importance. There are several key factors that influence the customer's perspective in online shopping. Each organization's growth depends on the feedback from the users who use their services. Therefore, the experience of online users is very important for the

design of the website that deals with this task. The t-test performance of the data shows that users who prefer online activities are satisfied by the services of the various organizations that handle B2C e-commerce commerce. With this statistical evidence, the study concluded that the scale of e-commerce in India will lead to drastic growth

2.2 Research gap

Many eminent writers and researchers have done significant studies in the field of e-Tailing. Some of these studies have been reviewed by the research scholar. In India, studies have been undertaken by researchers to study the e–Tailing adoption process of the youth of metro cities like Delhi, Mumbai, Kolkata etc. but, very few studies have been done to know the e-Tailing adoption process of the youth of Rajasthan, despite it being the largest state of India. In Rajasthan, no prior research work has been done on the topic**"The study of customers' adoption process of e tailing: with reference to youth of Rajasthan ".** The proposed study would be able to bring forth important information which could be utilized by the e-Tailing companies rendering their services in the state of Rajasthan as well as the ones wanting to venture in the state.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction of Research Methodology

Research is an essential and powerful tool to help people progress in their respective field. Without systematic research, there would have been little progress. Scientific research leads to progress in certain areas of life. New products, new facts, new concepts and new ways of doing things multiply. Substantial research in the physical, biological, social and psychological fields. Research is no longer limited to today's scientific laboratory. Manufacturers, agricultural experts and archaeologists conduct research in their respective fields, together with sociologists, anthropologists, economists and educators.

The research methodology is the search for cognition through the objective and systematic method to find a solution to a problem is research. The intent of the research is to discover the answer to the questions by applying scientific procedure. The main objective of the investigation is to discover the truth, which is hidden and has not yet been discovered.

The reliability of discovery in a research study depends on the methodology used by the researcher. The methodology used in this study is as follows.

3.2 Statement of the problem

Many eminent writers and researchers have done significant studies in the field of e-Tailing. Some of these studies have been reviewed by the research scholar. In India, studies have been undertaken by researchers to study the e–Tailing adoption process of the youth of metro cities like Delhi, Mumbai, Kolkata etc. but, very few studies have been done to know the e-Tailing adoption process of the youth of Rajasthan, despite it being the largest state of India. In Rajasthan, no prior research work has been done on the topic **"The study of customers' adoption process of e tailing with reference to youths of Rajasthan ".** The study is able to bring forth important

information which could be utilized by the e-Tailing companies rendering their services in the state of Rajasthan as well as the ones wanting to venture in the state. The statement of the problem was "A study of Customers' Adoption Process of e-Tailing with Reference to Youths of Rajasthan".

3.3 Need of the study

Today countries like UK., U.S.A., Canada, Malaysia etc. are moving ahead in the IT sector at a rapid rate. If India also wants to progress and be counted amongst the leading nation of the world than it has to achieve greater success in Its sector and that too through e Commerce and e-Retailing as, it will enable India to penetrate the global market and reap the benefits which would ultimately contribute to the economic development of India.

Through this study the researcher wants to know about the adoption level of e retailing amongst the youth of Rajasthan. This study would be beneficial for e Retailers as well as customers as the retailers would be able to understand what exactly its major chunk of customers i.e. The youth want in term of services and benefits from them and the customers (the youth) would benefit as they would get more verity and better services from various competing e Retailers.

3.4 Research Objectives

The very idea to understand the Customers' Adoption Process of e-Tailing led the researcher to structure the plans since very beginning. Literature review has led to the change objectives so many times and after the rigorous efforts, researcher come out with set of objectives which are useful for the customers as well as online shopping companies and e-retailers.

The purpose of this study is to get a better understanding of present scenario of "customers' Adoption Process of e-Tailing with reference to youths of Rajasthan". The objectives of this thesis are as follows:-

3.4.1   To find out the differences between age groups 18-25 and 26-35 years, regarding e-Tailing adoption process.

3.4.2　To find out the differences between male and female youths regarding e-Tailing adoption process.

3.4.3　To find out difference in the level of preference towards online shopping in different major cities of Rajasthan.

3.4.4　To find out the usefulness of e-Tailing v/s Traditional retailing among the youths of Rajasthan.

3.4.5　To analyse the perceptions of youths in Rajasthan about e-Tailing.

3.4.6　To measure Customers' Adoption Process level for e-Tailing.

3.4.7　To analyse factors affecting Customers' Adoption Process level of e-Tailing.

3.4.8　To examine the barriers of Customers' Adoption Process of e-Tailing in Rajasthan.

3.5 Research Hypotheses

The main aim of this study to know the thinking of the Rajasthan's youth about e-Tailing and to know about the adoption process of e-Tailing. The following hypotheses have been formulated keeping in mind the above main objectives which will be tested during this study.

Relationship between inclination towards online shopping and demographic variables.

H01: There is no significant difference in the inclination of male and female online shoppers towards online shopping.

H02: there is no significant difference in the inclination of married and single online shoppers towards online shopping.

H03: There is no significant difference in the inclination of respondents of different age group online shoppers towards online shopping.

H04: There is no significant difference in the inclination of respondents of different Educational background online shoppers towards online shopping.

H05: There is no significant difference in the inclination of respondents of different occupational background online shoppers towards online shopping.

H06: There is no significant difference in the inclination of respondents of different income group online shoppers towards online shopping.

Relationship between level of difficulty / problems faced during online shopping and demographic variables.

H07: There is no significant difference in the level of difficulty faced during online purchase by respondents of different gender.

H08: There is no significant difference in the level of difficulty faced during online purchase by respondents of different age group.

H09: There is no significant difference in the level of difficulty faced during online purchase by respondents of different marital status.

H010: There is no significant difference in the level of difficulty faced during online purchase by respondents of different educational background.

H011: There is no significant difference in the level of difficulty faced during online purchase by respondents of different occupation.

H012: There is no significant difference in the level of difficulty faced during online purchase by respondents of different income group.

Relationship between inclinations towards online shopping of different cities of Rajasthan.

H013: There is no significant difference in the frequency of online shopping of online shoppers of different cities of Rajasthan taken for the study.

Satisfaction toward online shopping of different cities of Rajasthan.

H014: There is non-significant difference in the level of satisfaction towards online shopping between online shoppers of different cities of Rajasthan taken for the study.

Preference towards online or offline shopping and youths of Rajasthan.

H015: The youth of Rajasthan is more inclined towards online shopping as compared to traditional shopping or retailing.

3.6. Research Design and Methodology

Among the factors influencing Customers' Adoption Process of e-Tailing, this thesis adopted descriptive research design. Descriptive studies are well structured. It tends to be rigid and its approach can't be changed every now and then.it is, therefore essential to give sufficient opinion to framing questions and deciding the type of data to be collected and procedure to be used for this purpose.

Descriptive studies can be divided in to two major categories. First cross sectional and another is longitudinal.

Cross sectional studies are again of two types first studies and second surveys. Researcher is here concerned with survey research. A major intensity of survey research is its wide scope. Detailed information can be obtained from a sample of a large population.

3.6.1. Sample Design:

A sample design is a definite plan determined before any data are actually collected for obtaining a sample from a given universe or population.

In the present research work researcher used convenient non-probabilistic sampling method to collect data. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity. In all forms of research, it would be ideal to test the entire population, but in most cases, the population is just too large that it is impossible to include every individual. This is the reason why most researchers rely on sampling techniques like convenience sampling, the most common of all sampling techniques. Many researchers prefer this sampling technique because it is fast, inexpensive, easy and the subjects are readily available.

3.6.2. Area of Research:

The area of research was whole Rajasthan. Therefore six major cities of Rajasthan were taken to collect data.

3.6.3. Choice of Target Population:

The definition and the choice of the target population is an important aspect in this study. The collection of element or objects that possess information needed by the

researcher and about which influences are to be made (Malhotra and Peterson, 2006) this population must be precisely determined and should include those individual customers which are supposed to be represented in the study.

Target population of this research was internet users of 18-35 years of age from different cities of Rajasthan.

3.6.4. Sample Size:

In this research, sample of 1200 respondents were drawn to include respondents of different age, income, occupation, educational background and, marital status from 6 major cities of Rajasthan. These cities were Jaipur, Jodhpur, Ajmer, Kota, Bikaner and Udaipur.

City wise distribution of Respondents in Rajasthan

S.NO.	City	Selected Sample	Responded Sample
1	Jaipur	200	200
2	Jodhpur	200	200
3	Kota	200	200
4	Bikaner	200	200
5	Ajmer	200	200
6	Udaipur	200	200
	Total	**1200**	**1200**

3.6.5 Sampling Method:

Convenient Non-Probabilistic Sampling Method was used to collect data.

3.6.6 Research Data :-

In order to investigate into the research objectives and hypothesis stated above, both primary and secondary data have been collected and analysed.

3.6.6.1. Collection of Primary Data:-

The primary data is collected through survey method using a semi structured questionnaire.

3.6.6.2. Questionnaire:-

Designing a questionnaire is not a simple job as it looks at first sight. Researcher has to be extremely careful in deciding what information is to be collected? How many questions are to be formulated? What should be questions sequence? What should be the wordings of each question? And what should be the lay out of the questionnaire? Crips has very lucidly explained the different type of information which are generally sought survey research. The information could be one or more of the following types. (Beri, G.C., 2013).

- Facts
- Quasi facts
- Awareness or penetration of information
- Opinions
- Attitudes
- Future action plans and
- Reasons

In the present study a self-design semi- structured questionnaire was used to collect data. All the aspects of questionnaire design were taken care of while designing the questionnaire. The questionnaire contains dichotomous type a questions, multiple choice and likert type of questions.

Since the researcher is also concerned with analysing Customers' Adoption Process of e-Tailing. A self-designed semi structured questionnaire was framed to get the different types of information from online users about online shopping.

The structured questionnaire is a formal list of questions framed so as to get the facts. The interviewer asks the questions strictly in accordance with a pre-arranged order in which the respondents only answer in 'yes' or 'no'. Structured questionnaire that contain only closed ended questions. In semi structured questionnaire, there are set questions, but responses from participants are qualitative and may vary but everyone gets asked the same questions. In semi structured questionnaire includes both open ended and close ended questions .an unstructured questionnaire includes general open ended questions that are answered in different ways by respondents.

3.6.6.3. Pre-Testing the Questionnaire:-

Once the questionnaire is ready, it should be pre tested. Pre testing of the questionnaire implies that it is tried out on a few respondents and their reaction to the questionnaire is observed. Pre testing is in fact the replica and rehearsal of the main survey. It helps the researcher decide whether any changes in the question content on the wording of questions are called for. If so, specific changes that are desirable can also be ascertained and incorporated in the questionnaire.

The other benefit of pre-testing the questionnaire is that the researcher can know the suitability of the instructions given to the interviewers/respondents as also their capability. In case certain changes are required, the same can be introduced. This apart, pre-testing may indicate whether a particular sample design is feasible or some other sample design, which may be appropriate.

Pilot test

The researcher conducted a pilot test in Udaipur city. Before conducting a pilot test a first draft of questionnaire was given to few subject experts, who examined the priority, sequence, content and significance of the questions and on the basis of their opinion some fundamental changes were done in to questionnaire like few statements or questions were eliminated and some new questions were added. After changing the questionnaire the second draft of questionnaire was given to few probable respondent to see if questionnaire is smooth and does not show any type of discrepancy on the part of understanding for target respondents. After getting response from these respondents and asking them if they found any type of difficulty while filling the questionnaire some minor changes were done in the second draft of questionnaire and the third and final form of questionnaire appeared which was used for pilot survey. A pilot survey was conducted on 100 respondents. After getting response data from 100 respondents reliability testing of questionnaire was done using cronbach's Alpha test of reliability.

3.6.6.4. Reliability test

On the response received from 100 respondents in pilot survey reliability was calculated to check the reliability was calculated on the sub items of item number 4, & 10. The table is as follows.

Cronbach Alpha Value for (Q4) In-store shopping question

Cronbach's Alpha	N of Items
0.77	16

Cronbach Alpha Value for (Q10) Online shopping question

Cronbach's Alpha	N of Items
0.90	17

Normally a questionnaire will be called reliable if the Cronbach's Alpha is between "0.6 to 0.95".

Since both the reliability value of Cronbach's Alpha are more than 0.7 hence questionnaire is considered reliable. Finally this reliable questionnaire was used to collect sample of 1200 respondents for final study.

3.6.6.6. Collection of Secondary Data:-

The first stage of the research process was an extensive search of articles, reports and professional information concerning online shopping, customers' adoption process, level of online shopping in India and Rajasthan. Researcher accomplished the work in this field, using the internet and academic database. The analysis of secondary data provided the general context for initiating the collection, analysis and the interpretation of primary data.

The researcher reviewed various published sources to develop a conceptual framework. These included books journals, handbooks, electronic database, articles in newspapers and magazines, government publications, dissertations, thesis, research papers and reports of national and international bodies. Internet and electronic journals were the backbone in performing the literature review. COAI, FICCI, IAS, ASSOCHAM's reports and publication were indeed helpful.

All this type of material helped the researcher to understand the customers' adoption process of e-Tailing or online shopping.

3.7 Statistical Tools and Technique:

The following statistical tools and technique used to analyse data.

3.7.1. Scaling Technique (Likert Scale):-

Likert scale is develop by utilizing the item analysis approach where in a particular item is evaluated on the basis of how it discriminates between those persons whose total score is high and those whose score is low. Thus, likert scale consists a number of statements which express either a favourable attitude towards the given object to which the respondents is asked to react. Each response is given a numerical score, indicating its favourableness or unfavourableness and the scores are totalled to measure the respondents' attitude. Likert scales are survey questions that offer a range of response options from one extreme attitude to another, such as "very likely" or "not at all likely". Typically, they include a neutral or moderate midpoint.

The scales of Likert (named after their creator, American sociologist Rensis Likert) are very popular because they are one of the most reliable ways to measure opinions, perceptions and behaviors.

Compared to binary questions, which give only two answers, Likert-type questions get more specific information about whether the product is "good enough" or "excellent". "Very satisfied", "rather dissatisfied" or maybe just neutral.

This method allows to discover degrees of opinion that could make a real difference in the understanding of the comments we receive. And it can also identify areas where we might want to improve the service or product.

At last we can say that Likert's scales are widely used to measure attitudes and opinions in more nuance than a simple "yes / no" question. A good thing about Likert's scale is that it can help to avoid some of the common pitfalls of survey design, such as creating too big questions that respondents might find it hard to think about. This

could cause them to get frustrated and start responding too quickly, ruining the quality of the data.

Sometimes poll designers turn to broader types of questions, such as "yes / no", "select everything", "open questions", "ranking" or "matrix questions" as a kind of poll. Likert's scale will keep the respondent focused and happy with his simple and direct language.

3.7.2 Mean

The mean is refers to the common average. It is a basic statistical function which allows us to better understand population. It is identify by add the given numbers or data and divided by the number. Thus, the resulting data is known a mean or common average. The mean gives important information about collecting data or sample and it's provide insight in to the experiment and nature of the data. Thus, the mean is the average of all numbers and its interpreted statistical data. The symbol of the mean is '$\bar{X}$'.

Formula of mean

$$\bar{x} = \frac{\sum_{i=1}^{n} x_i}{n}$$

Where,

$\bar{X}$ = mean

$\sum$X = sum of element in set

n = number of element in set

3.7.3 Standard deviation

Standard deviation is the most important and widely used measure of dispersion. The concept of standard deviation was introduced by Karl Pearson in 1893. The standard deviation is also known as the square deviation of the root because it is the square root of the average and the square deviation of the arithmetic mean. Standard deviation is free from those defects which affected earlier methods and along with it is also satisfies most properties of a good measure of dispersion.

Its symbol is '**σ**' (Sigma).

The formula of standard deviation is

$$sd = \sqrt{\frac{\sum_{i=1}^{n}(x_i - \bar{x})^2}{n-1}}$$

Where,

σ = sign of standard deviation

$\sum$ = sum

X = individual observation

$\bar{X}$ = mean

n = number of observation

3.7.4 Chi-Square (X^2) Test

The Chi square (X^2) test is the most important and most used method in statistical tests. The purpose of the Chi Square test is known as the difference between an observed frequency and the expected frequency. This test is sometimes used to test the differences between the two or more observed data. Its value can be calculated using the observed frequency and the expected frequency. Chi-square test is used in taking decision about the variance, testing, and independence of attributes and in testing goodness of fit.

Formula of Chi-Square (X^2) Test

$$\chi^2 = \sum_{i=1}^{n} \frac{(O_i - E_i)^2}{E_i}$$

Where,

O = observed frequency

E = expected frequency

$\sum$ = Summation

n = no. of cells in contingency table

χ^2 = Chi-Square value

3.7.5 t-Test

t-test is often called Student's t test. It is usually performed on a small set of data, which is less than 30. The t-test is used to compare two different sets of values. The t- test is usually applied to the normal distribution which has a small set (<30) of values. This t- test compares the average of two samples. The t-test uses the means and standard deviations of two samples to make a comparison.

Formula of t-test

$$t = \frac{(\bar{x_1} - \bar{x_2})}{s\sqrt{\left(\frac{1}{n_1} - \frac{1}{n_2}\right)}}$$

$$s = \sqrt{\frac{(n_1-1)s_1^2 + (n_2-1)s_2^2}{(n_1+n_2-2)}}$$

$$df = (n_1 + n_2 - 2)$$

3.7.6 Z-test

Z Test is a statistical concept that compares the averages of two populations. The Z test assumes a normal distribution under null hypothesis. The Z test is performed on a large number of data (when n <30) or on population data. On the other hand, for a small data (when the data is less than 30) or sample data, the T-test is performed. The score determined by the Z test is called "Z score". The Z score can be approximated when the standard deviation of a large data population is given. The Z test uses an assumed value that is generally within the given data limits to calculate the Z score. This value is called a "standardized random variable".

Formula of Z-test:-

$$Z = \frac{(\bar{x}_1 - \bar{x}_2)}{\sqrt{\left(\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}\right)}}$$

3.7.7 Analysis of Variance (ANOVA)

The analysis of variance frequently referred to as the ANOVA is a statistical technique specially designed to test whether the means of more than two quantitative populations are equal. This technique was developed by, R. A. Fisher in 1920s and is capable of fruitful application to a diversity of practical problems. Basically, it consists of classifying and cross classifying statistical results and testing whether the means of a specified classification differ significantly. In this way it is determined whether the given classification is important in affecting the results.

Technique of Analysis of Variance

The ANOVA can one–way, two-way, three-way or N-way. In one-way classification the data are classified according to only one criterion. It is customary to summarize

calculations for sums of squares, together with their number of degrees of freedom and mean squares in a table called the analysis of variance table, generally abbreviated ANOVA. The specimen of ANOVA table is given below:

Analysis of variance (ANOVA) table: One–way classification model

Source of variation	SS (Sum of squares)	n (degrees of freedom)	MS (Mean square)	Variance Ratio of F
Between samples	SSC	K-1	MST	$F = \dfrac{MST}{MSE}$
Within samples	SSE	N-K	MSE	
Total	SST	N-1		

Where,

SST = Total sum of squares of variations.

SSC = Sum of squares between samples

SSE = Sum of squares within samples

MST = Mean sum of squares between samples

MSE = Mean sum of squares within samples

3.7.8 Factor Analysis

Factor analysis is a technique that is used to reduce a large number of variables into fewer numbers of factors. This technique extracts maximum common variance from all variables and puts them into a common score. As an index of all variables, we can use this score for further analysis. Factor analysis is part of general linear model (GLM) and this method also assumes several assumptions: there is linear relationship, there is no multi-collinearity, it includes relevant variables into analysis, and there is true correlation between variables and factors. Several methods are available, but principle component analysis is used most commonly.

Terminology

Principal component analysis: - This is the most common method used by researchers. PCA starts extracting the maximum variance and puts them into the first factor. After that, it removes that variance explained by the first factors and then starts extracting maximum variance for the second factor. This process goes to the last factor.

Factor loading: Factor loading is basically the correlation coefficient for the variable and factor. Factor loading shows the variance explained by the variable on that particular factor. In the SEM approach, as a rule of thumb, 0.7 or higher factor loading represents that the factor extracts sufficient variance from that variable.

Eigenvalues: Eigenvalues is also called characteristic roots. Eigenvalues shows variance explained by that particular factor out of the total variance. From the commonality column, we can know how much variance is explained by the first factor out of the total variance. For example, if our first factor explains 68% variance out of the total, this means that 32% variance will be explained by the other.

Factor score: The factor score is also called the component score. This score is of all row and columns, which can be used as an index of all variables and can be used for further analysis. We can standardize this score by multiplying a common term. With this factor score, whatever analysis we will do, we will assume that all variables will behave as factor scores and will move.

Criteria for determining the number of factors: According to the Kaiser Criterion, Eigenvalues is a good criteria for determining a factor. If Eigenvalues is greater than one, we should consider that a factor and if Eigenvalues is less than one, then we should not consider that a factor. According to the variance extraction rule, it should be more than 0.7. If variance is less than 0.7, then we should not consider that a factor.

Rotation method: Rotation method makes it more reliable to understand the output. Eigenvalues do not affect the rotation method, but the rotation method affects the Eigenvalues or percentage of variance extracted. There are a number of rotation methods available: (1) No rotation method, (2) Varimax rotation method, (3) Quartimax rotation method, (4) Direct oblimin rotation method, and (5) Promax

rotation method. Each of these can be easily selected in SPSS, and we can compare our variance explained by those particular methods.

3.8 Tools used for analysis of data

Analysis and interpretation of data has been done through MS Excel 2007 and SPSS (Statistical Package for Social Science), Version 19.0. Whenever data were presented with the help of Graphs and diagrams.

3.8 Limitation of Study

3.9.1　Random sample couldn't be included due to the research data being too big.

3.9.2　It is a very tedious task to collect data from each and every individual due to which sampling error can arise. Although researcher have done best efforts to take better results.

3.10 Delimitations of the study

3.10.1 Keeping in view time and resources the study would be delimited to the state of Rajasthan and also to Jaipur, Jodhpur and Kota (population 10 lakh and above) and Ajmer, Bikaner and Udaipur (population between 5 to 10 lakh).

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 Distribution of respondents according to gender.

Table 4.1 Distribution of respondent according to gender

Gender	N	%
Male	591	49.25
Female	608	50.67
No Response	1	0.08
Total	**1200**	**100.00**

Table 4.1 shows distribution of respondent according to gender. There were 49.25 % male respondents and 50.67 % female respondents and one person didn't reveal his / her gender identity. Hence the sample consists of almost equal proportion of male and female respondents.
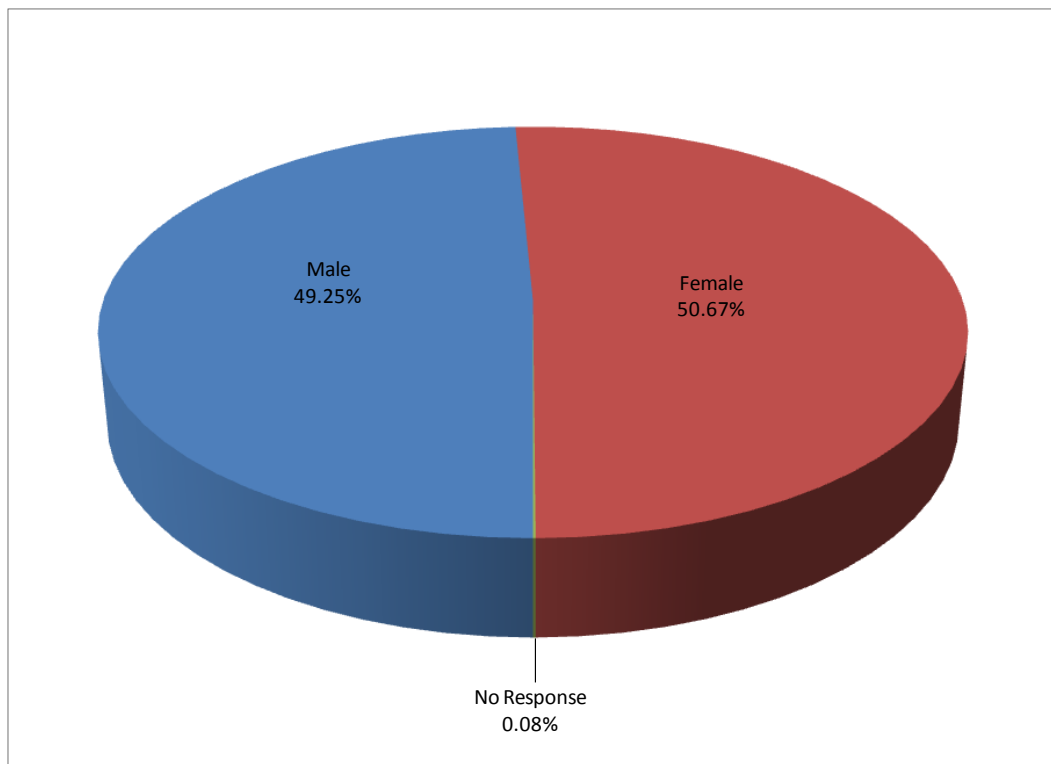
4.2 Distribution of respondents according to age group

Table 4. 2: Distribution of respondent according to age group

Age group	N	%
18-25 years	591	49.25
26-35 years	609	50.75
Total	**1200**	**100.00**

Table 4.2 shows distribution of respondnets according to age. There were 49.25 % respondents belonging to age group of 18-25 years and rest 50.75% belongs to age group of 26-35 years.
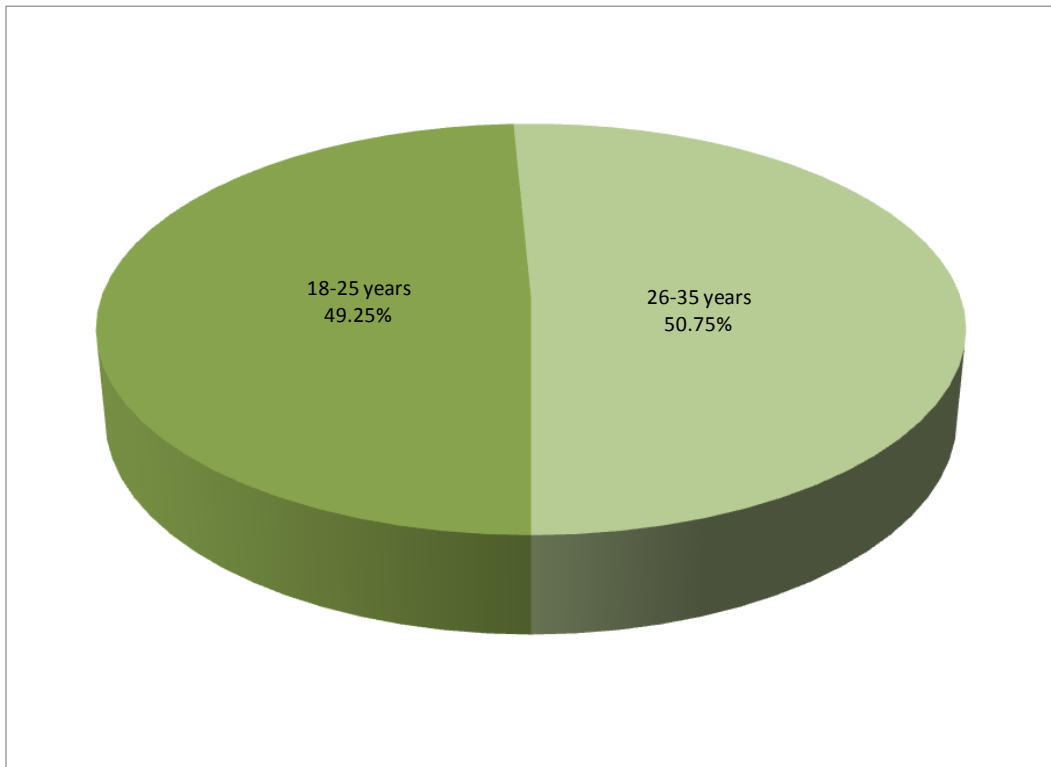
4.3 Distribution of respondents according to marital status

Table 4.3: Distribution of respondent according to marital status

Marital status	N	%
Single/ Unmarried	726	60.50
Married	441	36.75
No Response	33	2.75
Total	**1200**	**100.00**

The distribution of respondnets according to marital status shows that maximum 60.50% respondnets were single or unmarried and 36.75% respondnets were married. 2.75% respondents choose to remain silent about their marital status. Since age was restriction to be qualified for the sample selection hence maximum number of respondnets were single or unmarried.
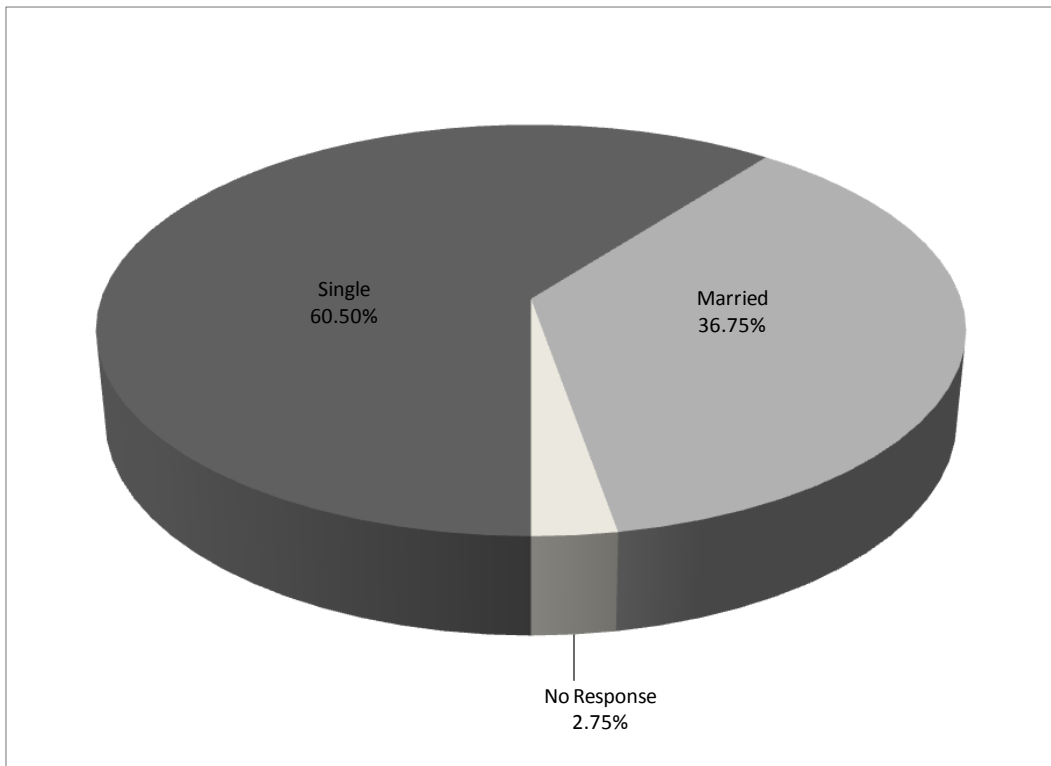
4.4 Distribution of respondents according to education

Table 4.4: Distribution of respondent according to education

Education	N	%
School level/ Diploma/ Certification	395	32.92
Graduate	372	31.00
PG & Higher	394	32.83
Illiterate/ others	30	2.50
No Response	9	0.75
Total	**1200**	**100.00**

Distribution of respondents according to education show that 32.92% respondents were either educated up to school level or they have done diploma or certifition. Out of remaining 31.00% were graduates and 32.83% were post graduate or have taken higher qualfication. Only 2.50% respondnets were uneducated or illiterate. Remaining 9 respondents (0.75%) didn't respond about their education.
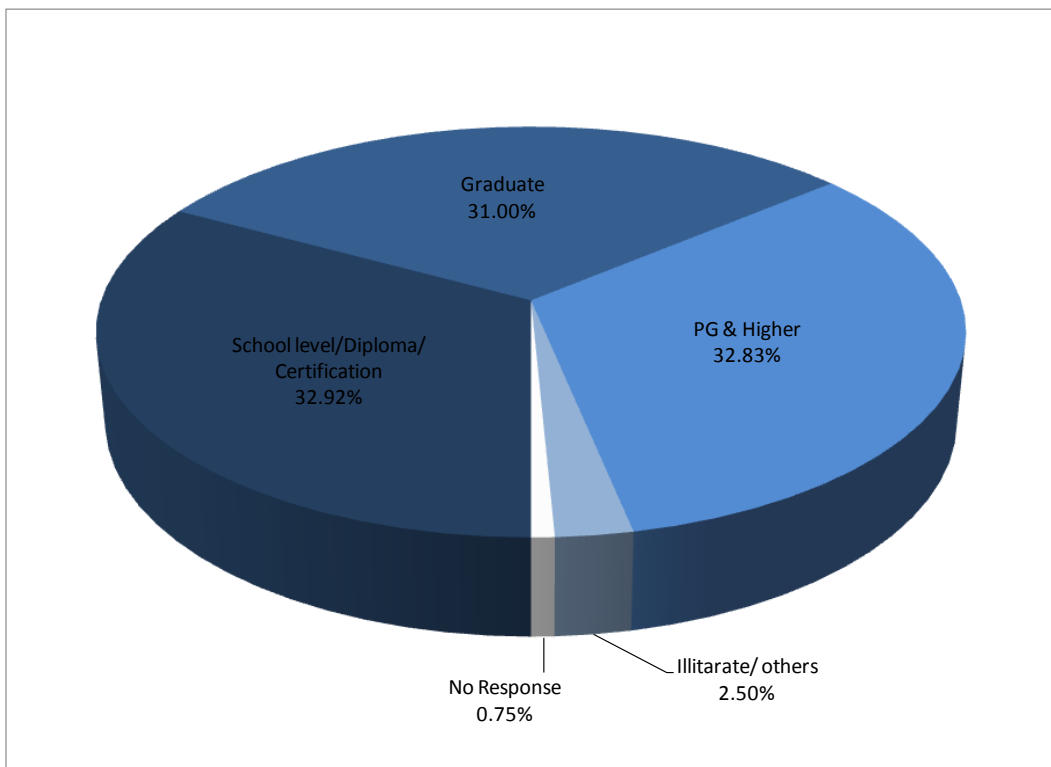
4.5 Distribution of respondents according to occupation

Table 4.5: Distribution of respondent according to occupation

Occupation	N	%
Professional	128	10.67
Service	296	24.67
Self-employee/ Business	112	9.33
Other	659	54.92
No Response	5	0.42
Total	**1200**	**100.00**

Distribution of respondents according to occupation reveals that out of 1200 respondents 10.67% were professionals like CA, doctors etc. 24.67% respondents were in service or jobs. 9.33% respondents were self-employeed or running Business. Maximum 54.92% respondents were in Other category wiche includs students, housewives etc. 0.42% respondents didn't respond about their occupation.
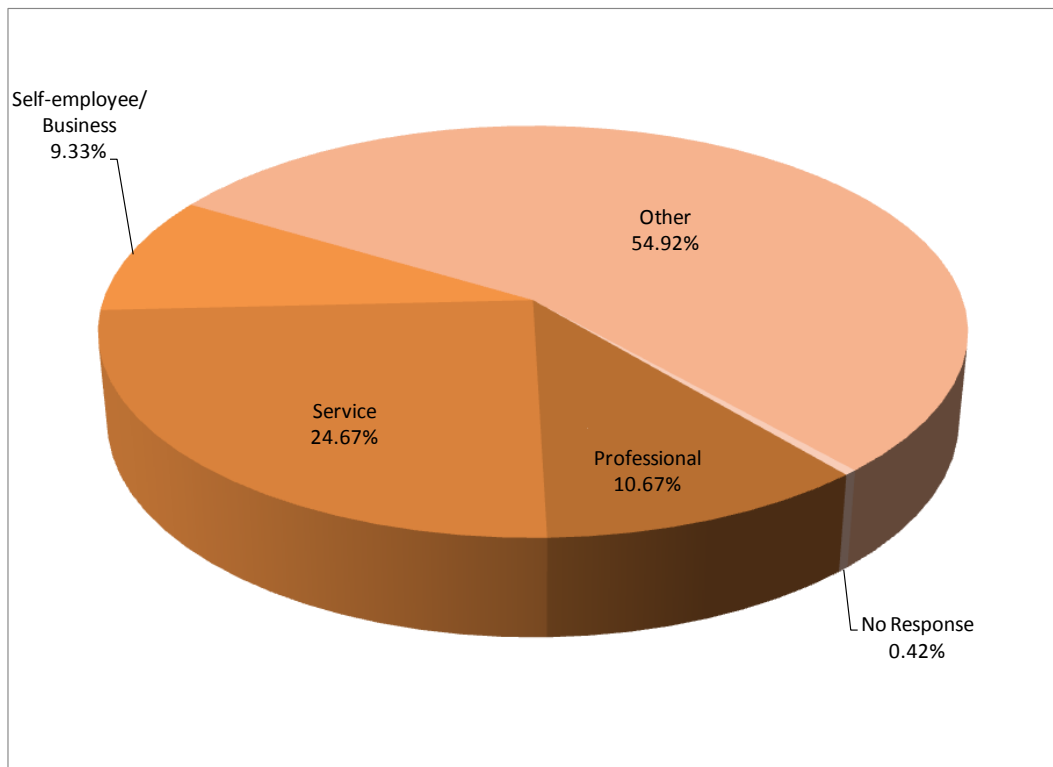
4.6 Distribution of respondents according to Monthly Income

Table 4.6: Distribution of respondent according to Monthly income

Income	N	%
Below 10000 Rs.	410	34.17
Rs. 10000 - Rs. 20000	142	11.83
Rs. 20000 - Rs. 30000	172	14.33
Rs. 30000 - Rs. 40000	117	9.75
Rs. 40000 - Rs. 50000	76	6.33
Above 50000 Rs.	62	5.17
No Response	221	18.42
Total	**1200**	**100.00**
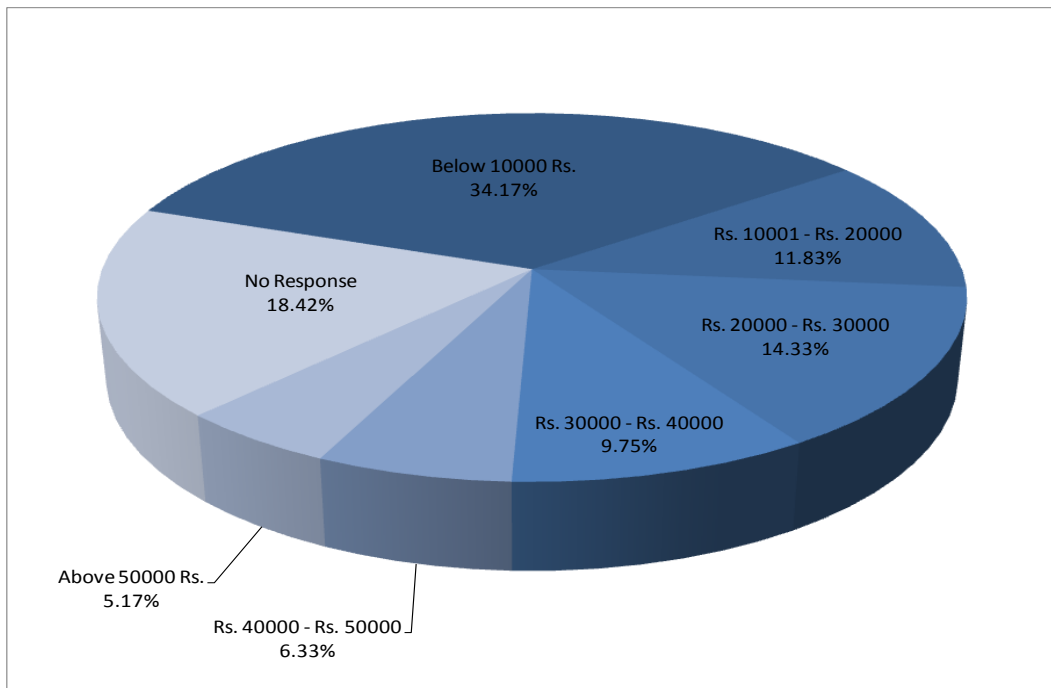
Table 4.6 shows Distribution of respondent according to monthly income. As our sample consist of maximum young generation respondents hence maximum 34.17% fall into below 10,000 Rs. Income group. 11.83% respondents belong to income group of Rs.10001- Rs.20000. 14.33% respondents having income between Rs.20000 – Rs. 30000. 9.75% were having income between Rs.30000-Rs.40000 and out of the rest 6.33% having income between Rs.40000 – Rs.50000 and 5.17% having income above Rs.50000 per month. 18.42% respondents didn't reveal their monthly income.

4.7 Distribution of respondents according to city they belongs to

Table 4.7: Distribution of respondents according to city

City	N	%
Jaipur	200	16.67
Jodhpur	200	16.67
Ajmer	200	16.67
Bikaner	200	16.67
Kota	200	16.67
Udaipur	200	16.67
Total	**1200**	**100.00**
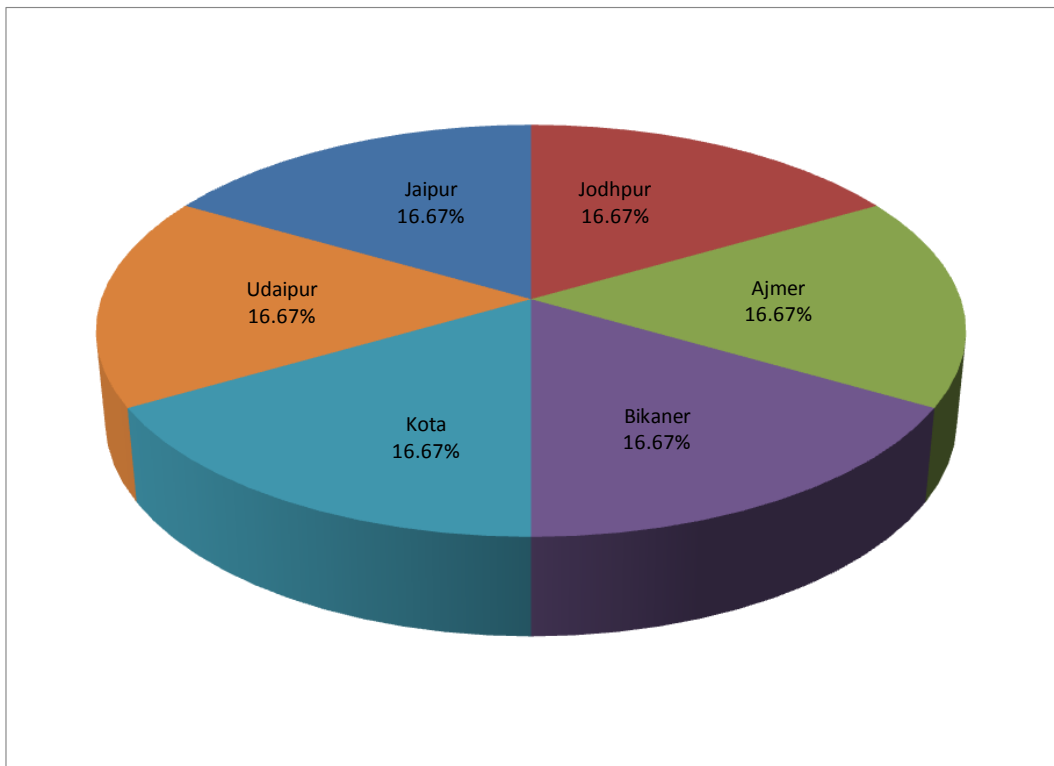
Table 4.7 shows distribution of respondents according to city they belongs to. Since area of the study for present research work was whole Rajasthan their for samples were taken from all the major cities of Rajasthan. The samples were selected in equal proportion that is 16.67% from each city viz. Jaipur,Jodhpur,Ajmer,Bikaner,Kota and Udaipur.

4.8 Distribution of respondents according to whether they do online shopping or not

Table 4.8: Do you shop online?

Internet familiarity	N	%
Yes	1073	89.42
No	127	10.58
Total	**1200**	**100.00**
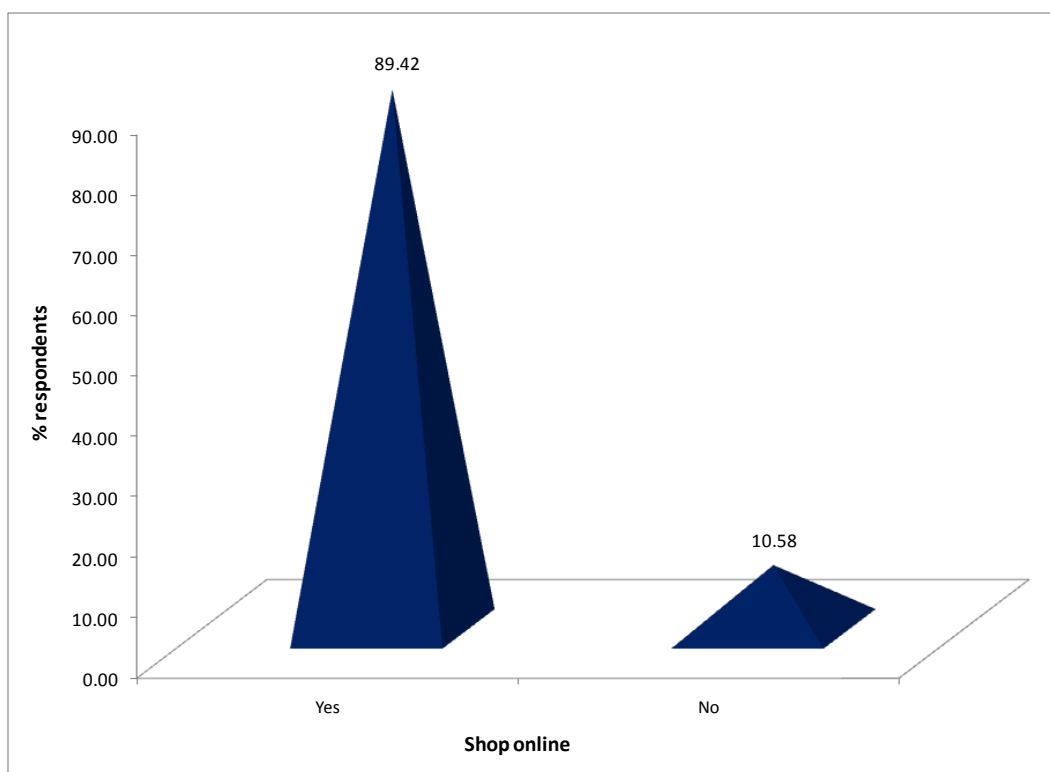
Table 4.8 shows distribution of respondents according to whether they do online shopping or not. Table data reveals that 89.42% of sample respondents do online shopping and only 10.58% respondents do not do online shopping. Thus proportion of respondents who do online shopping is significantly higher as compared to those who do not do online shopping. This phenomenon is tested statistically further whose results are given in hypothese testing section.

4.9 Availability of internet at home

Table 4.9: Availability of internet at home

Response	N	%
Yes	1012	84.33
No	188	15.67
Total	**1200**	**100.00**
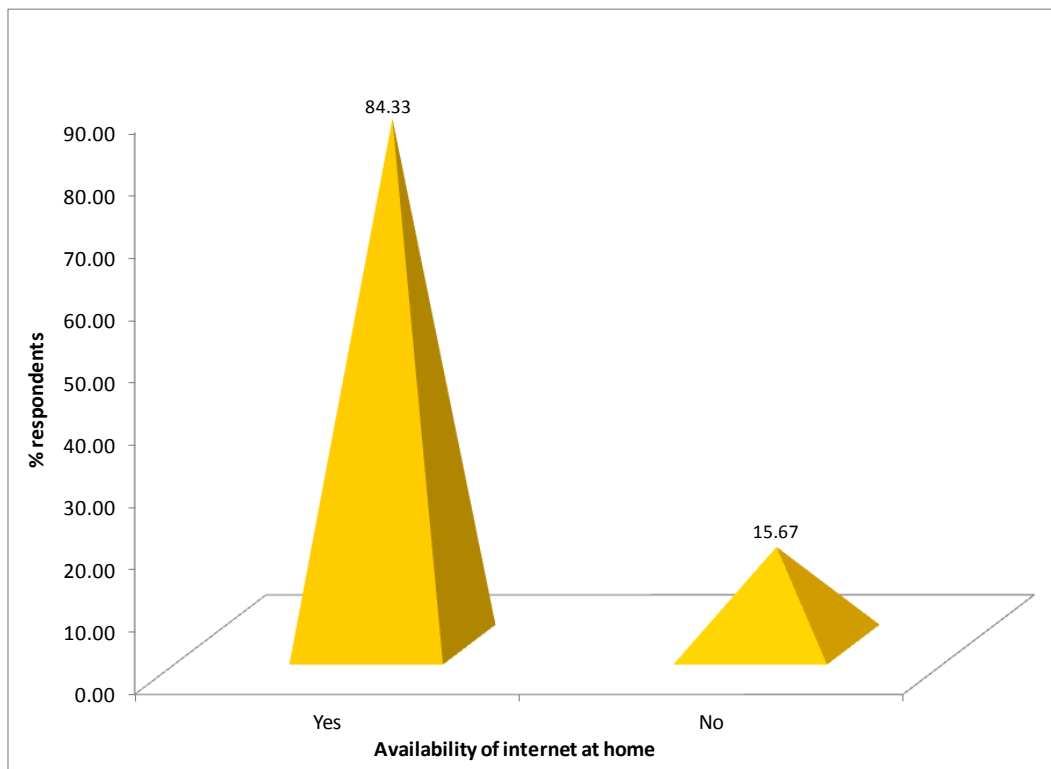
Table 4.9 shows availabilty of internet at home of selected respondnets. 84.33% respondents said that have internet facility at their home and remaining 15.67% respondents said that they did not have internet facility at their home.

4.10 Type of technology used to access internet

Table 4.10: Type of technology used to access internet

Technology /Device	N	%
Desktop Computer	228	21.25
Laptop	489	45.57
Smart phone	769	71.67
Tablet / iPad	180	16.78
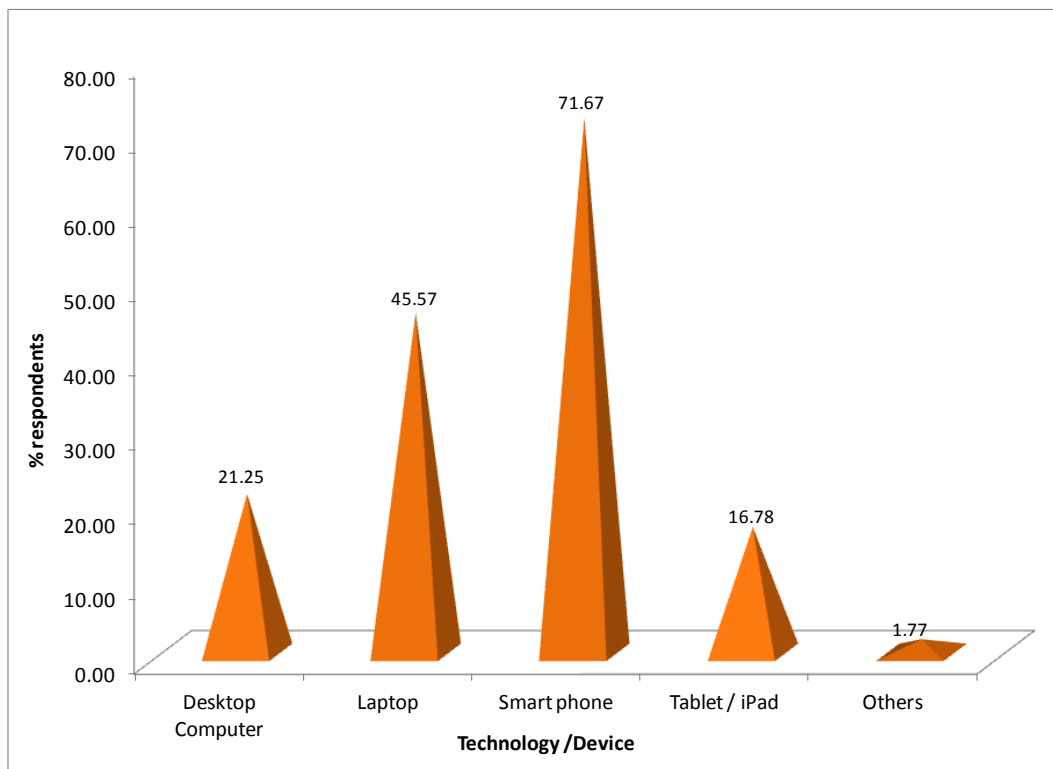
When it was asked that what type of technology they use to access internet, maximum 71.67% were using their smartphones to access internet. 45.57% users use Laptop to access internet. 21.25% use Desktop computers and 16.78% use tablet or ipad to access internet. One should keep in mind that multiple answers were given by the respondents for this question.

4.11 Monthly frequency of offline shopping

Table 4.11: Monthly frequency of shopping

Frequency (Times)	N	%
1	115	9.58
2	231	19.25
3	180	15.00
4	106	8.83
5	59	4.92
6	45	3.75
7	62	5.17
8	47	3.92
9	16	1.33
10	11	0.92
As per need / Not fixed	59	4.92
No Response	269	22.42
Total	**1200**	**100.00**
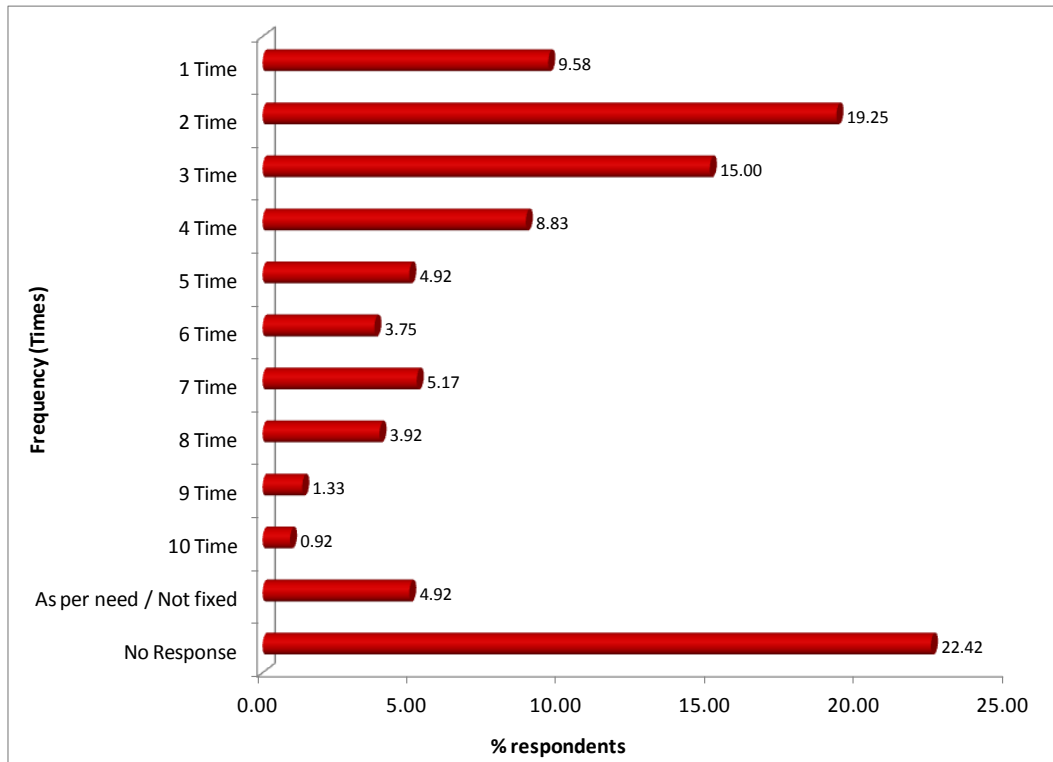
Respondents were asked to reveal their frequency of offline shopping that is with what frequency they go to shopping malls or other offline retail stores to purchase products. Maximum number of respondnets go to this retail stores between 1 to 3 times in a

138

month (9.58% go one time, 19.25% go two times and 15.00% three times). 17.50% respondents go to offline retail stores between 4 to 6 times. 11.34% respondents go to offline shopping stores with the frequency between 7 to 10 times in a month. 4.92% respondents said that their frequency of visiting offline shopping store is not fixed and they go to shop whenever need arise. 22.42% respondent didn't reveald their frequency of visiting offline retail store.

4.12 Reason for choosing store shopping

Table 4.12: Reason for choosing store shopping

Statement	Mean	Rank
1. **I like to go to shops**	**4.13**	**1**
2. **It is exciting**	**3.79**	**2**
3. It is the major place for socializing	3.67	5
4. I can negotiate with the seller	3.63	8
5. **Many choices for trial are there**	**3.74**	**3**
6. My Children/family insist on going shopping together	3.65	7
7. Saving time	3.39	15
8. Purchase goods any time	3.50	13
9. There is low risk in purchasing from shops	3.62	9
10. Comfortable to buy in store or shops	3.66	6
11. Cheaper prices and attractive offers by retailers	3.46	14
12. Detailed and clear information about what is being offered	3.60	10
13. Sales pressure by Retailers	2.95	16
14. **The quantity or equality of the products are exactly the same as a I order**	**3.68**	**4**
15. All type of products are available in shops	3.50	12
16. Product exchange available and possible	3.57	11

Respondents were asked to rate the reasons given to them for choosing store shopping on five point Likert scale. Table 4.12 shows mean score and ranking of reasons for choosing store shopping. From table it can be easily observed that the main reasons for choosing store shopping were – first they like to go to shop in these stores, second they found it exciting, third they found that many choices or varieties are available

there for trial. One more reason for going to store shopping was that they found that quantity and quality of products is exactly the same as they order. These were the top five reasons for choosing store shopping the other reasons are listed with their ranks in the table given above.

.
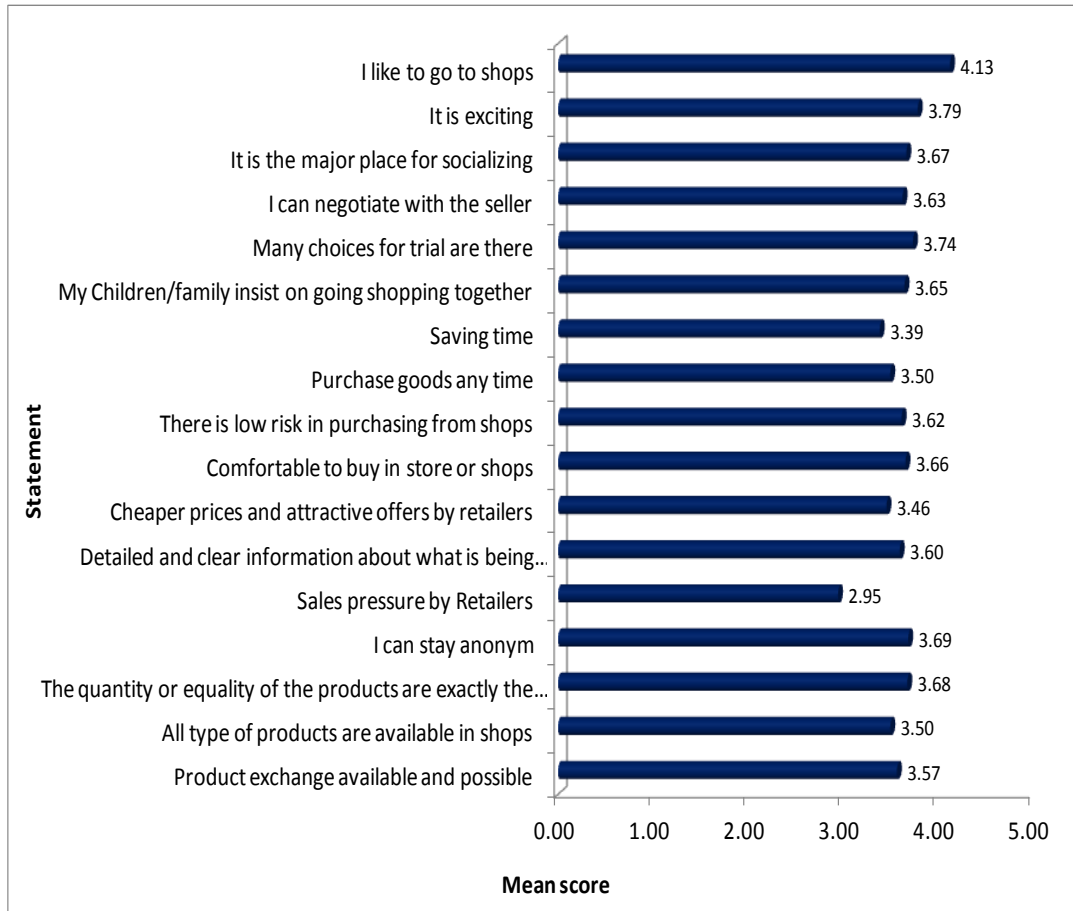
The reasons for choosing store shopping given to respondents to rate were further Factor analyzed using Principal Component method. The results of Factor analysis are given in the following tables

4.13 Factor Analysis: Store Shopping

Table 4.13.1: Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.475	27.972	27.972	3.067	19.166	19.166
2	1.660	10.374	38.346	2.200	13.751	32.917
3	1.312	8.198	46.544	1.819	11.370	44.286
4	1.100	6.874	53.418	1.461	9.132	53.418

Table 4.13.1 shows total variance explained and extracted factors having eigen values greater than one. Table reveals that the extracted four Components or factors explain 53.42% variance of the total variance. In Table 4.13.2 all the statements given to rate to respondents are categorized into four extracted factors are given. In this table, factor loading is also given along with statement.

The extracted four factors were named according to the properties they represent. The four factors were named as follows-

1. Comfortable shopping
2. Fun Purchasing
3. Purchase satisfaction
4. Stress Free Purchases

Table 4.13.2: Factor and Factor Loadings

Factor	Items	Factor Loading
Comfortable Shopping	There is low risk in purchasing from shops	0.739
	Purchase goods any time	0.681
	Comfortable to buy in store or shops	0.681
	Cheaper prices and attractive offers by retailers	0.583
	Detailed and clear information about what is being offered	0.582
	Many choices for trial are there	0.573
	Saving time	0.552
Fun Purchasing	I like to go to shops	0.805
	It is exciting	0.799
	It is the major place for socializing	0.516
	I can negotiate with the seller	0.507
	My Children/family insist on going shopping together	0.385
Purchase Satisfaction	All type of products are available in shops	0.785
	Product exchange available and possible	0.697
	The quantity or equality of the products are exactly the same as a I order	0.642
Stress free Purchase	No Sales pressure by retailers	0.783

Table 4.13.2 gives statement categorized in to factors and their factor loadings. In total there are four factors which in combination describe people's intention towards offline shopping.

Table 4.13.3: Reason for choosing store shopping – Factor wise Analysis

Factor	Mean	SD	Rank	Test Statistics (Chi Sqr)
Comfortable Shopping	3.57	0.66	3	370.743 (p <0.001)
Fun Purchasing	3.78	0.59	1	
Purchase Satisfaction	3.59	0.72	2	
Stress free Purchase	3.05	1.09	4	

In Table 4.13.3 mean score and standard deviation of each factor is given. This table shows the preference of factor for in-store shopping. According to this table mainly people goes for in-store shopping because they find fun in it like they feel it exciting, or it is a place for socializing or their family / children like to go to in-store shopping. Second reason for going to in-store shopping is that they got purchase satisfaction e.g. they find all the products available, exchange of products is possible easily. The quality and quantity of the product is exactly same as they intended to purchase. Third reason being that, in-store shopper fined shopping in store comfortable i.e. there is low risk in purchasing from shops; they feel it comfortable to buy in store or shops; cheaper prices and attractive offers by retailers are available, detailed and clear information about what is being offered, many choices for trial are there and it saves time. The fourth reason is they find it stress free purchase because there is no sales pressure by retailers and no unnecessary ads come in front of them. The test statistics given with the table shows that these preferences differ significantly (χ^2= 370.74, p<0.001) and the order or rank given in the table shows that why they prefer in-store shopping in the order of preferred reason respectively.

4.14 Products or items purchased in offline stores

Table 4.14: Products /Items purchased in –store

Item	N	%	Rank
Newspaper / Magazine	248	20.67	12
Books	485	40.42	2
Groceries	283	23.58	10
Electronics	351	29.25	4
Clothing	698	58.17	1
Cars & Vehicles	240	20.00	13
Furniture	261	21.75	11
Health and Special Needs	324	27.00	7
Jewelry, Watches	364	30.33	3
Cosmetics	341	28.42	5
Toys and Games	295	24.58	9
Movies	339	28.25	6
Gifts & Flowers	318	26.50	8
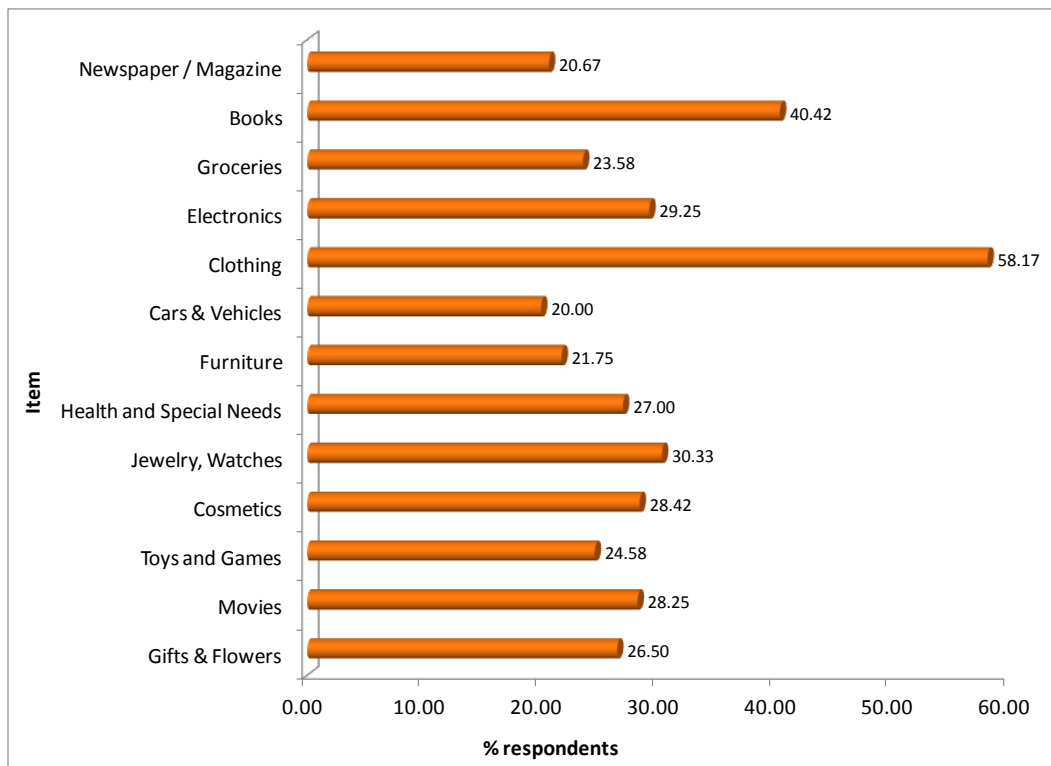
Table 4.14 shows list of items purchased in offline stores. Data of table reveals that the maximum purchase item is clothing (58.17%), next they purchased books

(40.42%) after that they purchase jewelry and watches (30.33%), next comes electronic items which is purchased by 29.25% respondents and cosmetics comes on fifth position (28.42%). The least purchased items in store are cars and vehicles (20.00%), newspapers / magazines (20.67%) then furniture (21.75%) and groceries (23.58%). Since all of the respondents were young hence their choice of purchase in store are clothing, books and jewelry watches and electronic items.

4.15 Searching internet for product before going to store

Table 4.15: Searching internet for product before going to store

Response	N	%
Yes	597	49.75
No	332	27.67
Sometimes	271	22.58
Total	**1200**	**100.00**
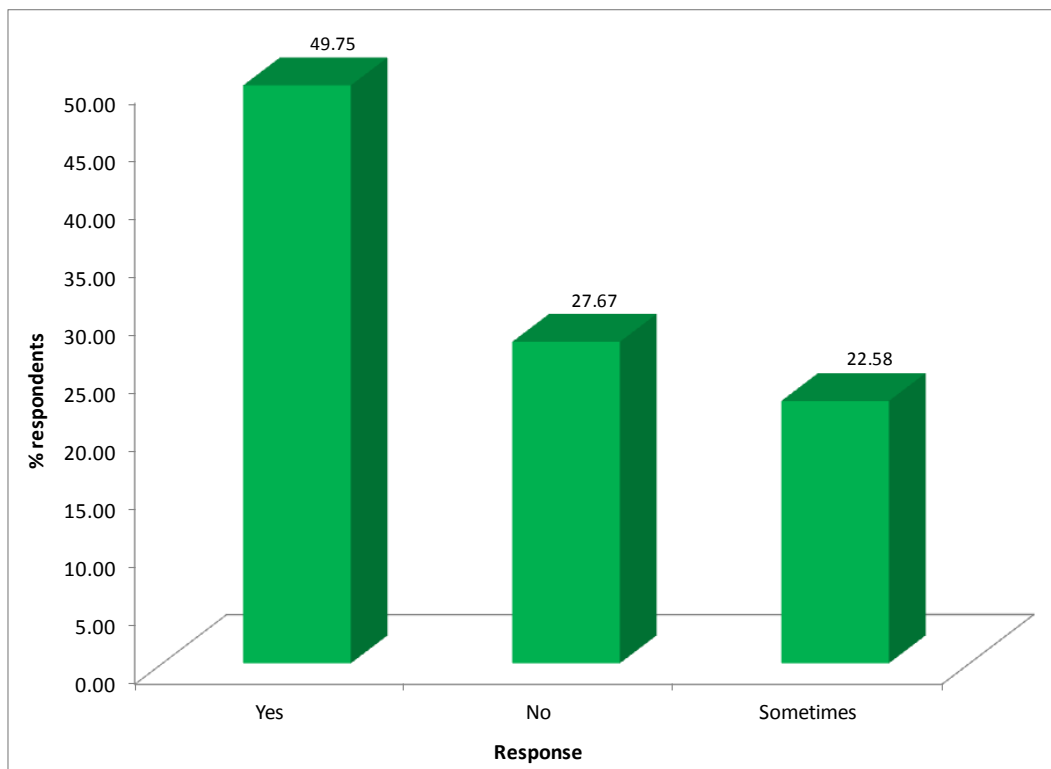
When it was asked "Do you search internet for your product before going to store?" maximum 49.75% respondents said that they search internet for products before going to store. 27.67% said they never search internet for products before going to store and 22.58% said that they sometimes search internet for product before going to store.

4.16 Base of searching internet before going to offline stores

Table 4.16: Characteristics for which searching for

Attribute	N	%
Price	483	55.65
Product	352	40.55
Category	259	29.84
Brand	401	46.20
Others	68	7.83
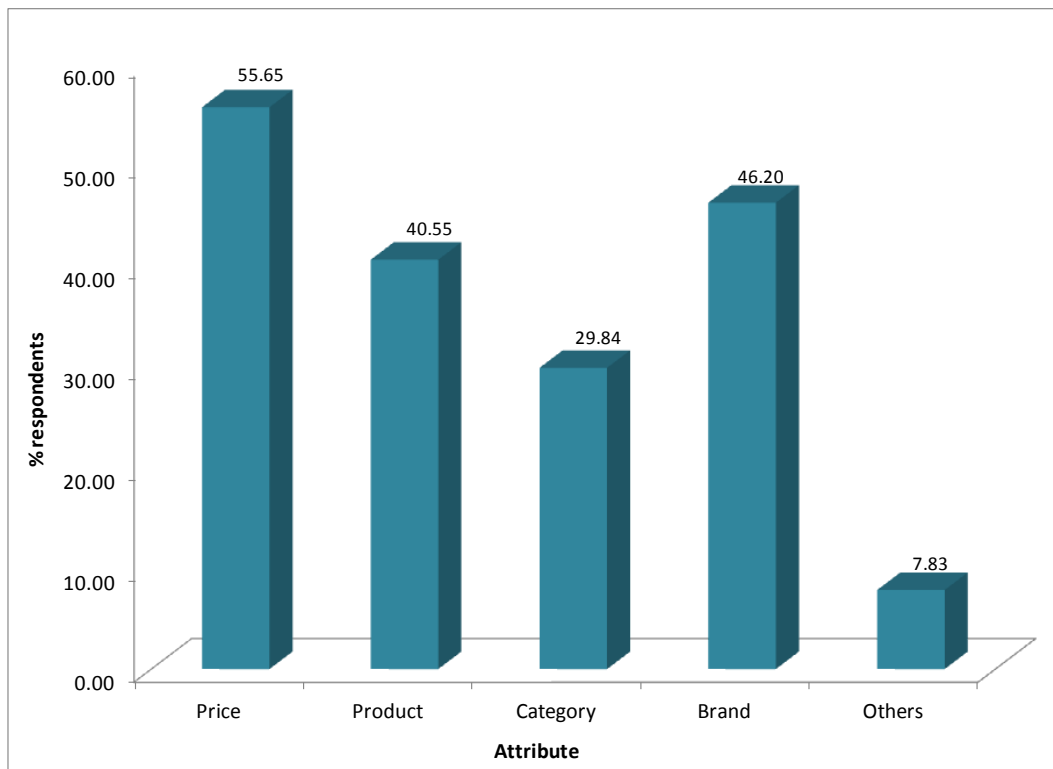
Next respondents were asked from those who search internet before going to offline stores, what they search for? In response to this question 55.65% respondents said that they inquiry about price of the product 40.55% said that they search for product it self that is its varity quality etc. 29.84% respondents said that they search for category of product. 46.20% respondents said that they search for brand of the product and 7.83% said that they search for other thinks like availablity, prices of same product in other brands etc.

4.17 Monthly frequency of online purchase

Table 4.17: Monthly frequency of online purchase

Frequency	N	%
One Time	223	18.58
Two Times	541	45.08
Three Times	267	22.25
Four Times	108	9.00
Five Times	44	3.67
No Response	17	1.42
Total	**1200**	**100.00**
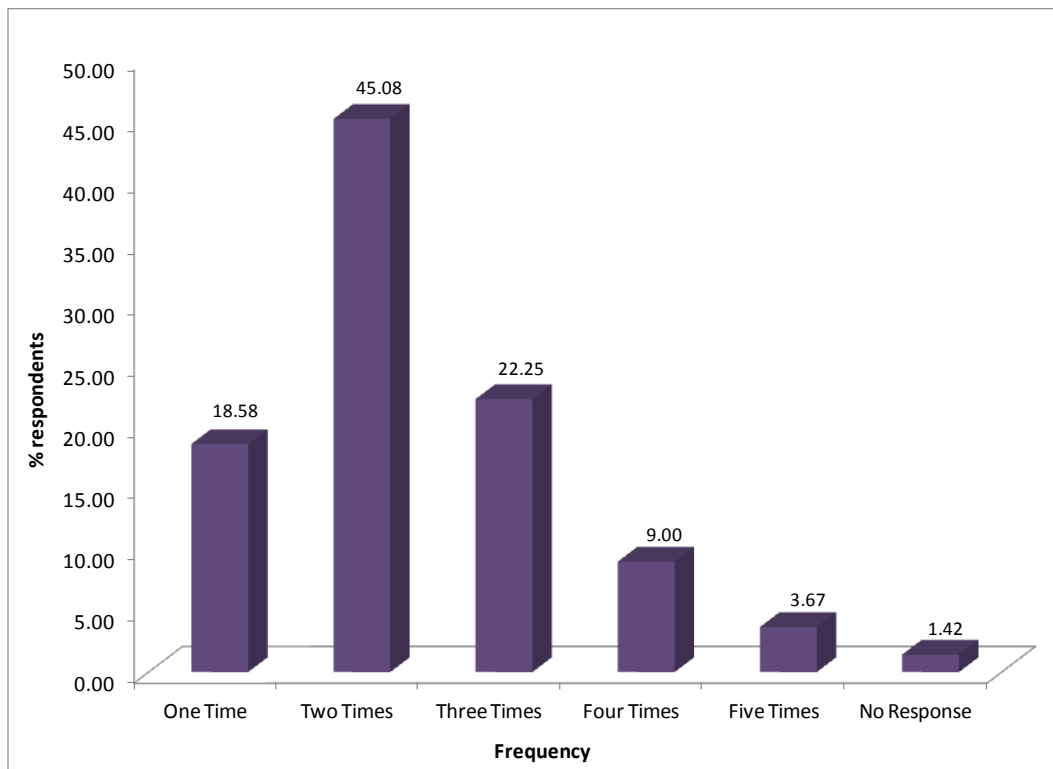
From those who purchase online every month it is asked that with what frequency they purchase online every month? In response to this question maximum 45.08% said that they purchase two times in a month, 18.58% said that they purchase one time every month, 22.25% said that they purchase three times every month, 9.00% said four times and 3.67% said that five times they shop online every month. 1.42% didn't respond to this question. Hence on an average every online shopper make purchase two times in a month.

4.18 Reasons for online purchase

Table 4.18: Reasons for online purchase

Item	Mean Score	Rank
Unambiguous and Transparent Purchasing	4.16	1
Wider choice	3.97	4
Time saving	3.98	3
Order any time	3.99	2
I can buy goods that are not available in my area	3.86	8
Comfortable to buy online	3.86	7
Cheaper prices	3.62	14
Detailed and clear information about what is being offered	3.94	5
No sales pressure	3.87	6
I can stay anonym	3.66	11
I can buy things which personally, I can't buy in shops comfortably	3.75	10
I feel secure about providing my bank cards details to a payment plat form	3.57	16
I am confident that my personal details are protected by online company	3.65	12
The quantity and quality are exactly same as I order	3.50	17
Timely delivery	3.63	13
Attractive offers are more in online shopping	3.77	9
I can pay later also on product delivery or pay by EMIs.	3.59	15

From online young users it was attempted to find out what attracts them to make purchase online, the respondents were given seventeen items to rate on five point Likert scale from strongly agree to strongly disagree. The ratings were them they used to measure their liking or disliking for particular item. Later on Factor analysis using Principal Component method was applied to extract Factors or reasons for which young users make purchase online. The detailed analysis of this Factor analysis is given in the coming pages.

Table (table 4.18) given above shows mean score of each item or reason for purchase online. According to this table the main reasons for young generation to purchase online are first Unambiguous and Transparent Purchasing i.e. they think that whenever they make online purchase it is unambiguous i.e. nothing is hidden and purchase is transparent. The Second reason for purchasing online is time independence i.e. they can purchase any time within 24 hours means there is no boundation on time of purchase. Third by making online purchase their time is saved by not going to market. The fourth reason for making online purchase is availability of wider variety of choice. The fifth main reason for making online purchase is that detailed and clear information about what is being offered is available.

While making online purchase they least bothered about the quality and quantity of the product secondly they are confident enough to share their card information online and hence they least bothered about it. Also they least bothered about whether they are paying price of the product through EMI or COD (Cash on Delivery). Young online shoppers also care less about cheaper prices of the product and timely delivery therefore it can be said that young online shoppers are confident enough that they will get product at reasonable prices and on time.

4.19 Factor Analysis: Online Shopping

Table 4.19.1: Factor Extraction for online shopping

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.795	39.968	39.968	4.260	25.057	25.057
2	1.440	8.470	48.438	3.348	19.695	44.752
3	1.220	7.177	55.615	1.847	10.863	55.615

Table 4.19.2: Factors and Factor Loadings

Factor	Item	Factor Loading
F1	I am confident that my personal details are protected by online company	0.732
	I feel secure about providing my bank cards details to a payment plat form	0.726
	Timely delivery	0.667
	The quantity and quality are exactly same as I order	0.649
	I can buy things which personally, I can't buy in shops comfortably	0.613
	I can pay later also on product delivery or pay by EMIs.	0.610
	I can stay anonym	0.552
	Attractive offers are more in online shopping	0.544
	No sales pressure	0.536
F2	I can buy goods that are not available in my area	0.784
	Order any time	0.775
	Time saving	0.728
	Wider choice	0.658
	Comfortable to buy online	0.533
	Cheaper prices	0.504
F3	Unambiguous and Transparent Purchasing	0.848
	Detailed and clear information about what is being offered	0.727

Table 4.19.1 shows individual reason for doing online purchasing. These statements are further factor analyzed and three factors were extracted. These three factors cumulatively explain 55.62% variation of total variation. Items grouped in to three factors along with their factor loadings are given in the table 4.19.2. The three extracted factors were named as follows –

F1: Safe and Secure Purchase

F2: Time Independence & Purchase Comfortability

F3: Unambiguity and Transparency

Table 4.19.3: Mean Score and Raking of Factors

Factors	Mean	Rank
Safe & Secure Purchase (F1)	3.67	3
Time Independence & Purchase Comfortability (F2)	3.88	2
Unambiguity & Transparency (F3)	4.05	1

Table 4.19.3 gives mean score and ranking of factors. According to this people who do online shopping the main reason for online shopping is Unambiguity and Transparency i.e. they feel that online shopping process is unambiguous and transparent Second reason for which they do online shopping is because online shopping is independent of time and people feel extremely comfortable while doing online purchasing. The third reason among the three reason it is the last reason for which people do online shopping and that reason is safe and secure purchase.

4.20 Products bought online by younger generation

Table 4.20: What type of products would you like to buy online?

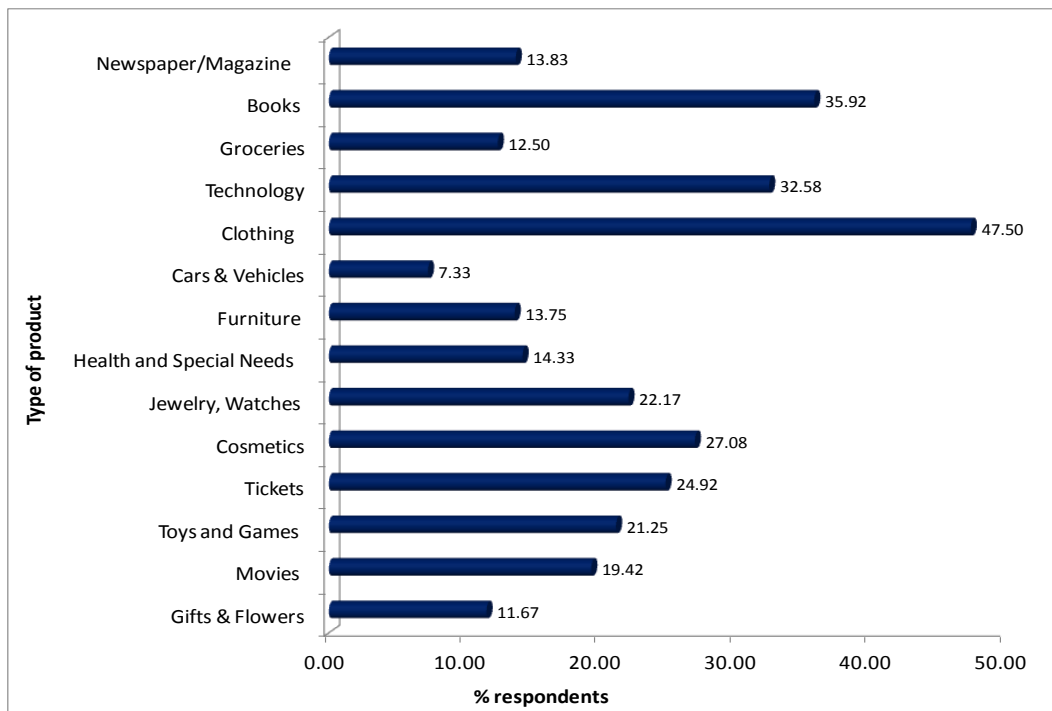| Type of product	N	%	Rank
Newspaper/Magazine	166	13.83	10
Books	431	35.92	2
Groceries	150	12.50	12
Technology	391	32.58	3
Clothing	570	47.50	1
Cars & Vehicles	88	7.33	14
Furniture	165	13.75	11
Health and Special Needs	172	14.33	9
Jewelry, Watches	266	22.17	6
Cosmetics	325	27.08	4
Tickets	299	24.92	5
Toys and Games	255	21.25	7
Movies	233	19.42	8
Gifts & Flowers	140	11.67	13

Table 4.20 shows list of products bought online by younger generation along with their preference. The top five products which younger generation purchase online in the order of preference are clothing (47.50%), Books (35.92%), Technology means electronic items (32.58%), cosmetic products (27.08%) and tickets which may include

travel tickets, movie tickets etc. (24.92%) respectively on first, second, third, fourth and fifth positions. The younger generation least prefers to buy online cars and vehicles (7.33%), Gifts & flowers (11.67%), Groceries (12.50%) and Furniture (13.75%).

4.21 Level of satisfaction with online shopping

Table 4.21: Generally how satisfied you are, with online shopping?

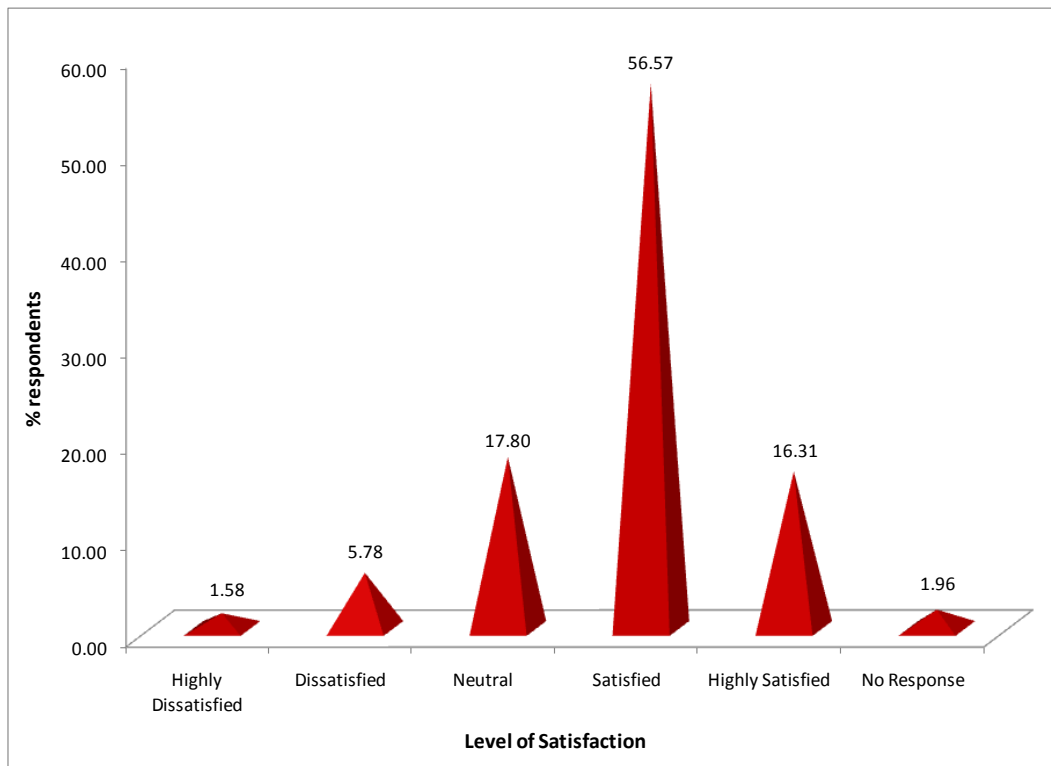| Level of Satisfaction	N	%
Highly Dissatisfied	17	1.58
Dissatisfied	62	5.78
Neutral	191	17.80
Satisfied	607	56.57
Highly Satisfied	175	16.31
No Response	21	1.96
Total	**1073**	**100**

Table 4.21 shows level of satisfaction from online shopping who do online shopping. Table reveals that maximum online shoppers are satisfied with online shopping at high level. 16.31% were highly satisfied and 56.57% were satisfied. 17.80% were neutral

or undecided about it and only 7.36% respondents were unsatisfied with online shopping at general level.

4.22 Response of respondents regarding products the never buy online

Table 4.22: What type of products would you NEVER buy online?

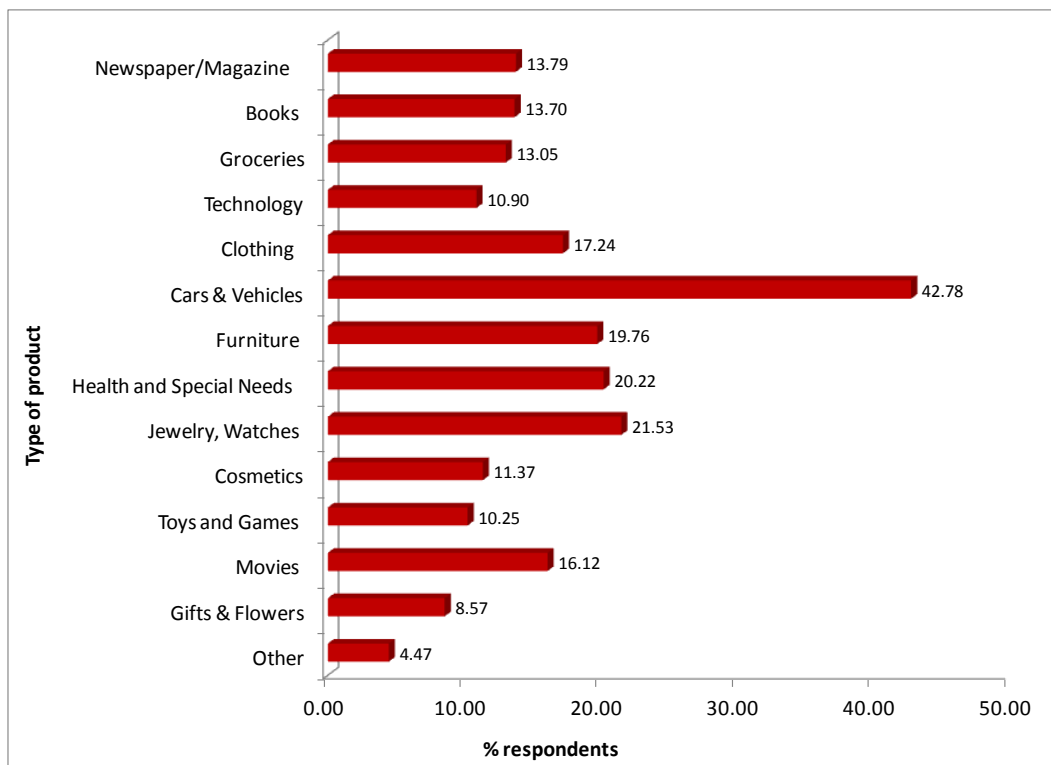| Type of product	N	%	Rank
Newspaper/Magazine	148	13.79	7
Books	147	13.70	8
Groceries	140	13.05	9
Technology	117	10.90	11
Clothing	185	17.24	5
Cars & Vehicles	459	42.78	1
Furniture	212	19.76	4
Health and Special Needs	217	20.22	3
Jewelry, Watches	231	21.53	2
Cosmetics	122	11.37	10
Toys and Games	110	10.25	12
Movies	173	16.12	6
Gifts & Flowers	92	8.57	13
Other	48	4.47	14

Table 4.22 shows response of respondents regarding products they never buy online. Younger generation never wants to purchase online – cars & vehicles, jewelry & watches, Health & special needs products, furniture, whereas they are more interested in purchasing technology, Toys and games, Cosmetics etc. online.

4.23 Problem faced during online purchasing by online users
Table 4.23: Problems faced during online purchase

Reasons	N	%	Rank
Websites not update with new product	354	29.50	7
Weak design and terrible colors	288	24.00	13
I can't experience the product before buying	482	40.17	2
Provided information are unclear	282	23.50	14
Lack of Quality and freshness of purchases products	371	30.92	5
I don't buy online, when I can get the product in my neighborhood shops	338	28.17	8
I have developed a personal relationship over the years with the shop owner	294	24.50	12
Small range of available products	222	18.50	17
Worried about anonymity	301	25.08	10
Expensive	368	30.67	6
Long delivery time	555	46.25	1
Electronic transactions is too complicated	297	24.75	11
Don't trust electronic payment methods	320	26.67	9
I don't know how to use the internet	180	15.00	19
I need somebody to explain me the shopping website	228	19.00	16
It takes long time to complete the purchase order online.	252	21.00	15
I miss the social experience of shopping	412	34.33	3
I can't verify trusted websites from fraud pages	396	33.00	4
Other	207	17.25	18

Table 4.23 given above list out problems or lacking faced by online users while making purchase online or their reluctance to purchase products online on the first position younger generation feel that it took long to deliver product online because when they go to offline retail stores they get products immediately whereas in online shopping it took 4-5 or more days to deliver any product.

Second thing they fear while making purchase online is that they can't feel or experience product online whereas in offline shopping they can check and feel the product.
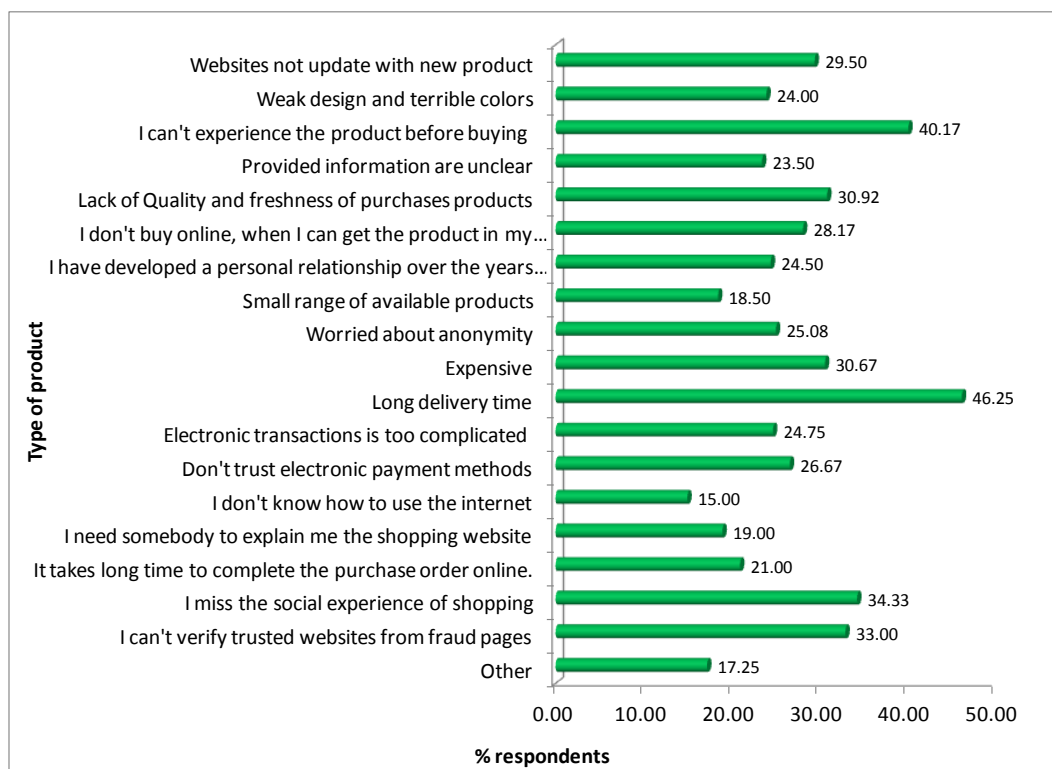
In the earlier analysis we have seen that people prefer offline shopping because it give them chance to socialized and they enjoy socializing but in online shopping this experience is completely ruled out hence this one is also the reason people do not make online purchases.

Because of the prevalence of online frauds people fear to make online transactions because they think that either their money will be lost, or someone will cheat them or something bad will happen to them that's why they fear to make online purchase.

One more reason for not purchasing online is that they will not get quality product or they will get some old or expired date products hence this stops them to make purchase online.

Sometimes online users find products expensive. Many online shoppers complaint that websites are not updated with new products.

Some people also do not buy online because these products they find in nearby shops. Few online shoppers reported that they fear online electronic payment method and find it too complicated.

4.24 Level of satisfaction with user friendliness of websites

Table 4.24: Satisfaction with user friendliness of websites

Response	N	%
Strongly Dissatisfied	22	2.05
Dissatisfied	42	3.91
Neutral	193	17.99
Satisfied	610	56.85
Strongly Satisfied	184	17.15
No Response	22	2.05
Total	**1073**	**100**

Table 4.24 shows level of satisfaction of online shoppers with user friendliness of online shopping websites. Maximum online shoppers were satisfied and few people are highly satisfied with user friendliness of websites. Almost nearly only 6.00% online shoppers were dissatisfied with user friendliness of online shopping websites.
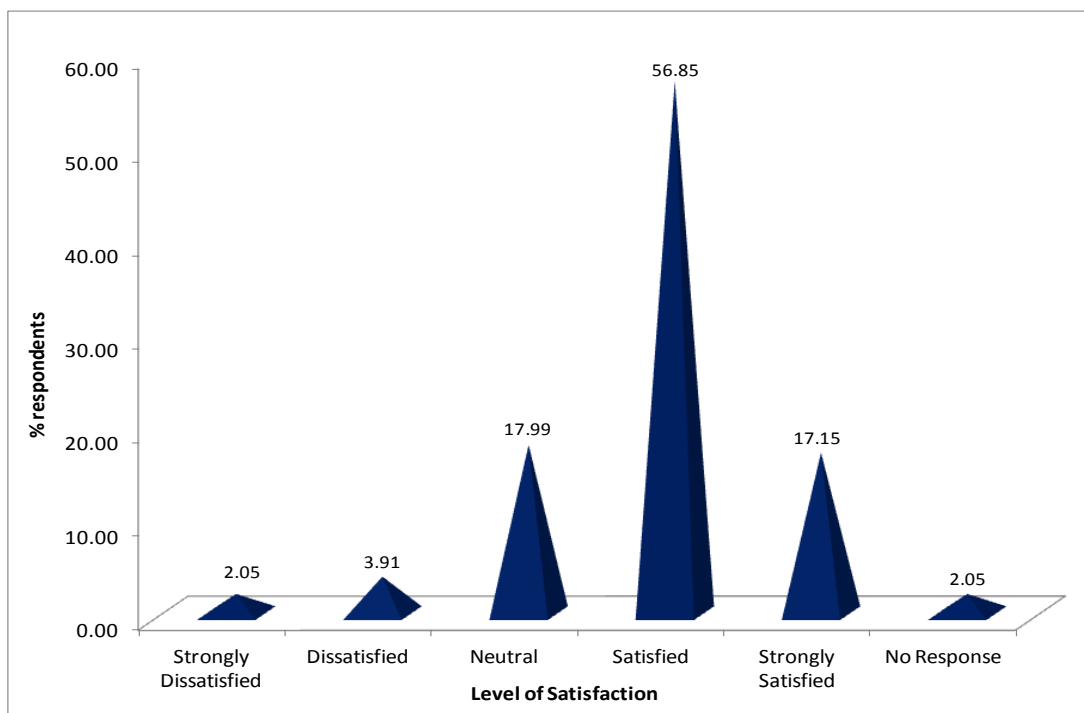
4.25 Online shopping v/s Store shopping

Table 4.25: Online shopping vs. Store shopping

Response	N	%
Strongly Disagree	32	2.98
Disagree	98	9.13
Neutral	238	22.18
Agree	485	45.20
Strongly Agree	206	19.20
No Response	14	1.31
Total	**1073**	**100**

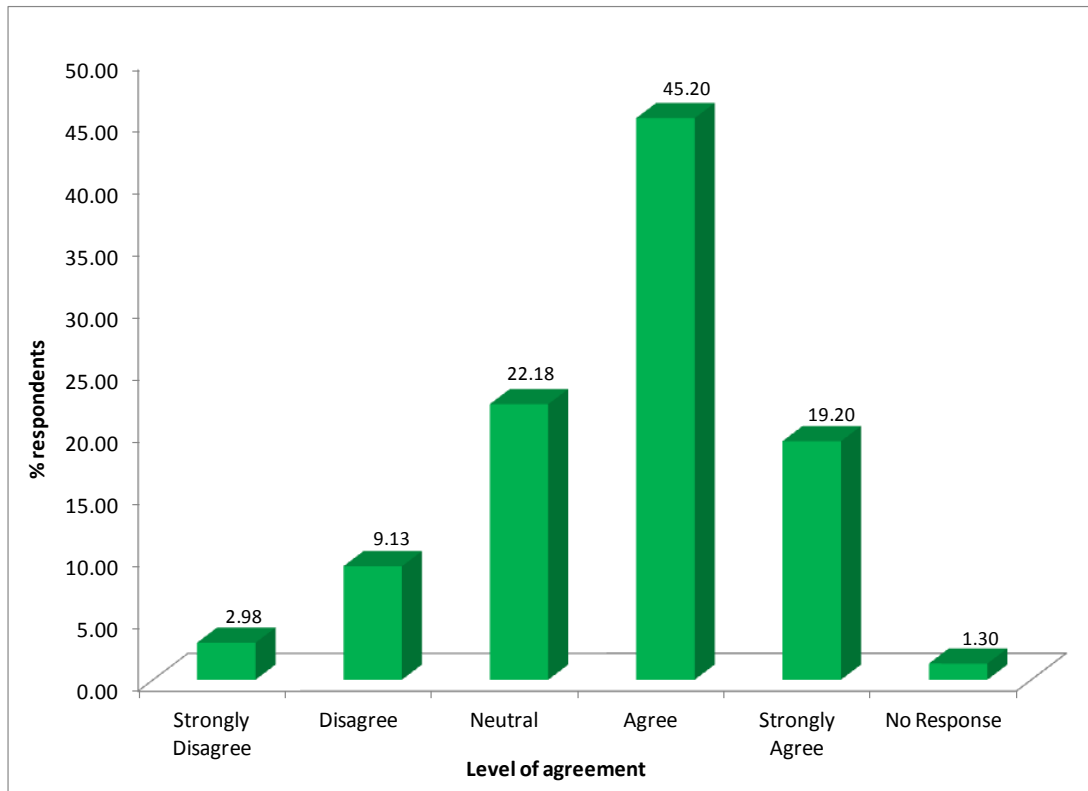Table 4.25 shows response of online shoppers regarding question "Is online shopping better than store shopping?" in response to this question 64.40% respondents were in agreement with this question. 22.18% were neutral about it and only nearly 12.00% respondents disagreeing with said question. Hence in conclusion it can be said that those who are online shoppers consider online shopping better than store shopping.
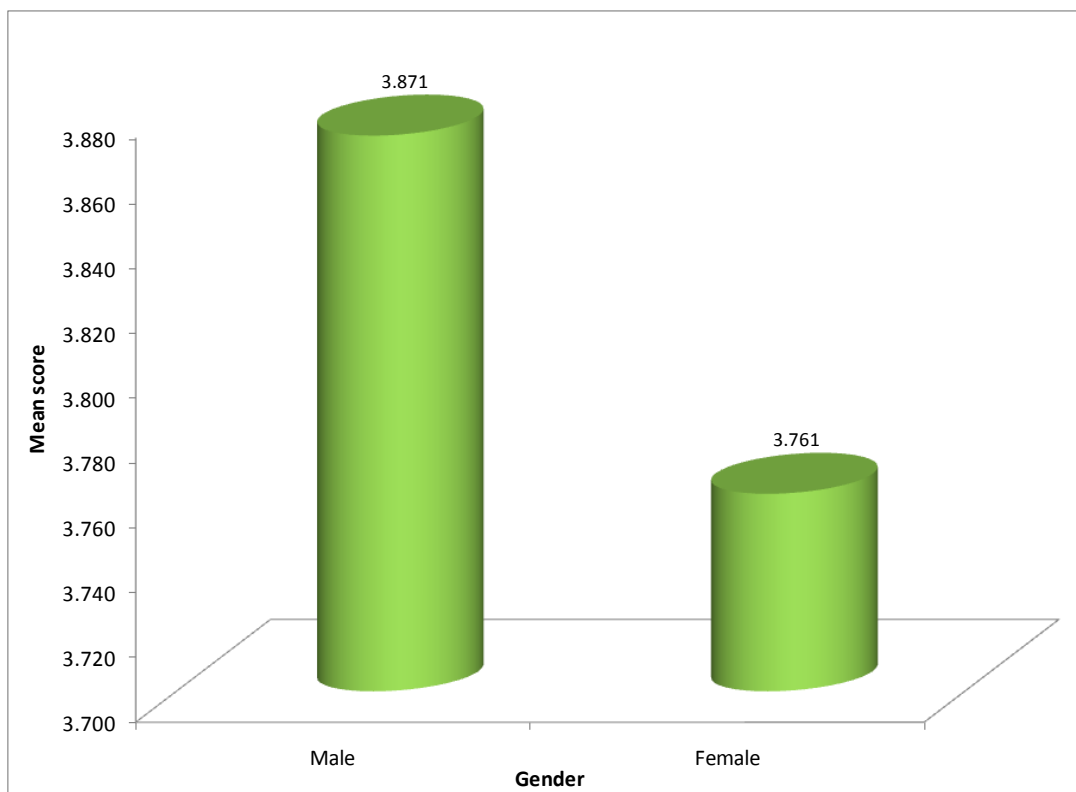
4.26 Hypotheses Testing

Demographic Variables and inclination towards online shopping – Hypothesis Testing

H_{01}: **There is no significant difference in the inclination of male and female online shoppers towards online shopping**

Table 4.26.1: Gender and online shopping

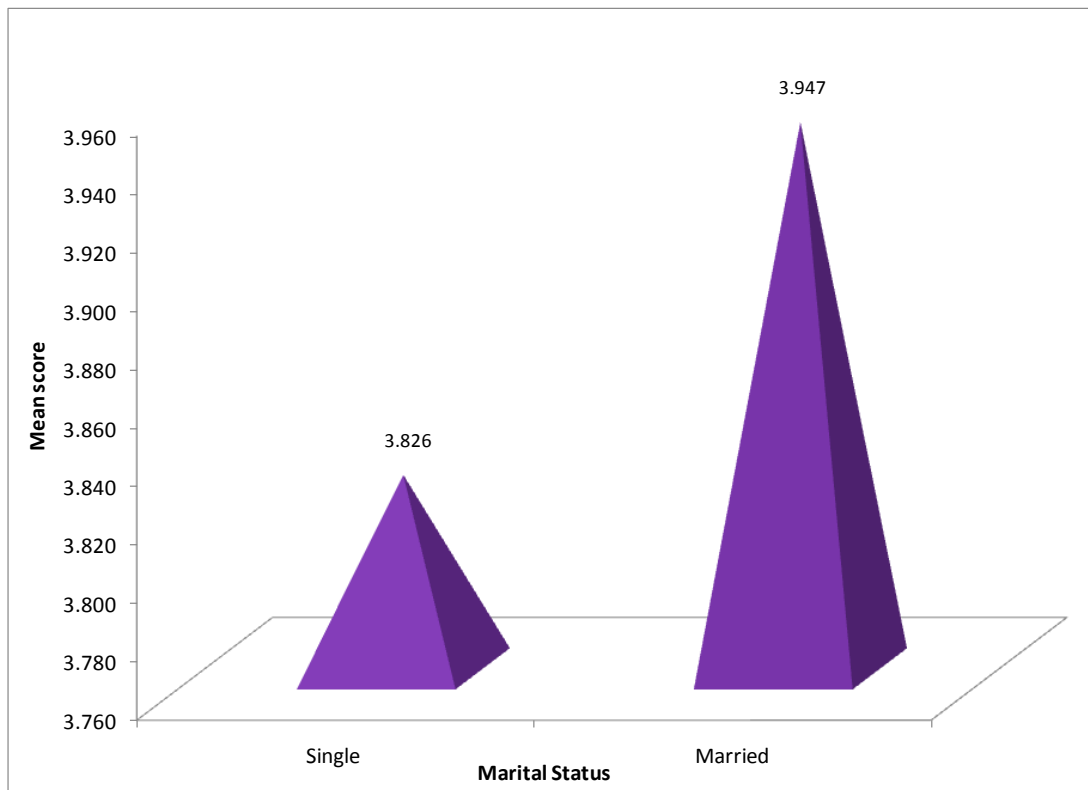| Gender	N	Mean	SD	t	df	Result
Male	533	3.871	0.535	3.065	1070	P<0.01
Female	539	3.761	0.639			

Test results give above shows that significant difference in the inclination towards online shopping was found among respondents of different gender (t =3.065, p<0.01). Men were found to be more inclined towards online shopping as compared to female. Hence hypothesis "There is no significant difference in the inclination of male and female online shopping" is rejected.

H$_{02}$: There is no significant difference in the inclination of married and single online shoppers towards online shopping

Table 4.26.2: Marital Status and online shopping

Marital Status	N	Mean	SD	t	df	Result
Single	579	3.826	0.606	1.035	606	NS
Married	29	3.947	0.729			

Test results give above shows that there is non-significant difference in the inclination towards online shopping among single and married respondents (t =-1.035, p>0.05). Statistically there is non-significant difference in the inclination towards online shopping among married and single online shoppers. Thus "There is no significant difference in the inclination of married and single online shopping" is accepted.

H$_{03}$: There is no significant difference in the inclination of respondents of different age group online shoppers towards online shopping

Table 4.26.3: Age and online shopping

Age Group	N	Mean	SD	T	df	Result
18-25 years	522	3.787	0.605	1.579	1071	NS
26-35 years	551	3.844	0.579			

Test results give above shows that there is non-significant difference in the inclination towards online shopping among single and married respondents (t =-1.579, p>0.05). Statistically there is non-significant difference in the inclination towards online shopping among online shoppers of different age group taken for study. Thus hypothesis "There is no significant difference in the inclination of online shoppers of different age group" is accepted.
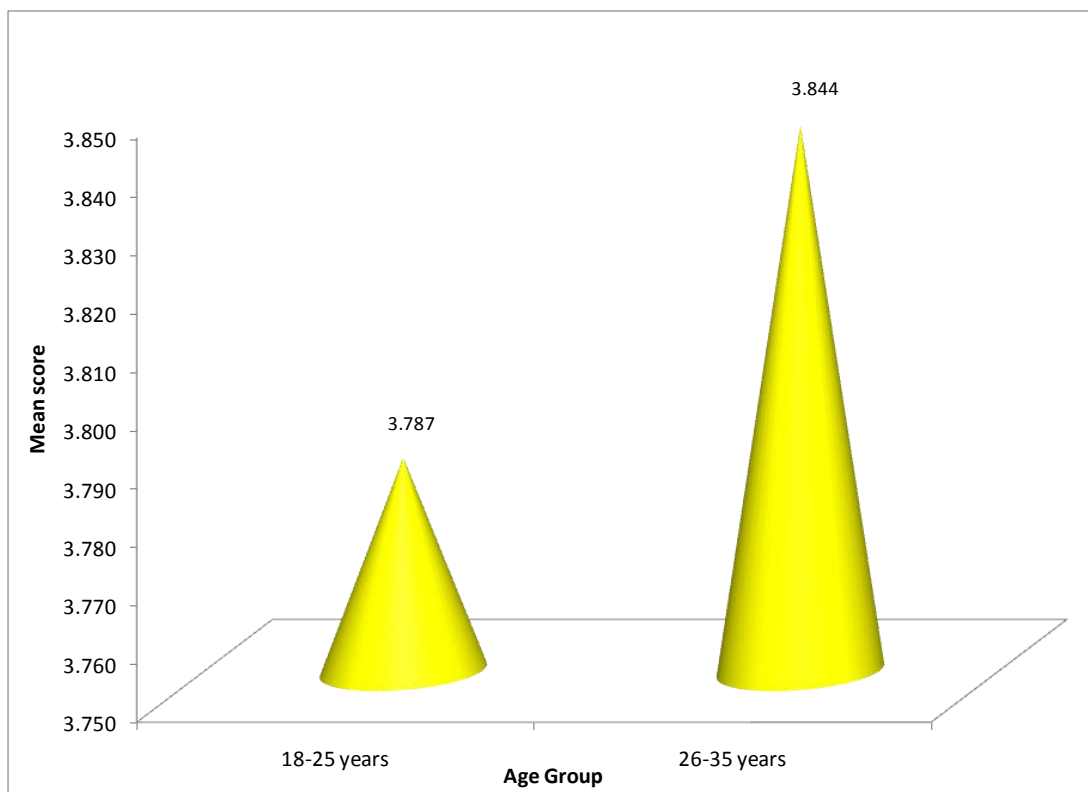
H₀₄: There is no significant difference in the inclination of respondents of different educational background online shoppers towards online shopping

Table 4.26.4: Education and online shopping

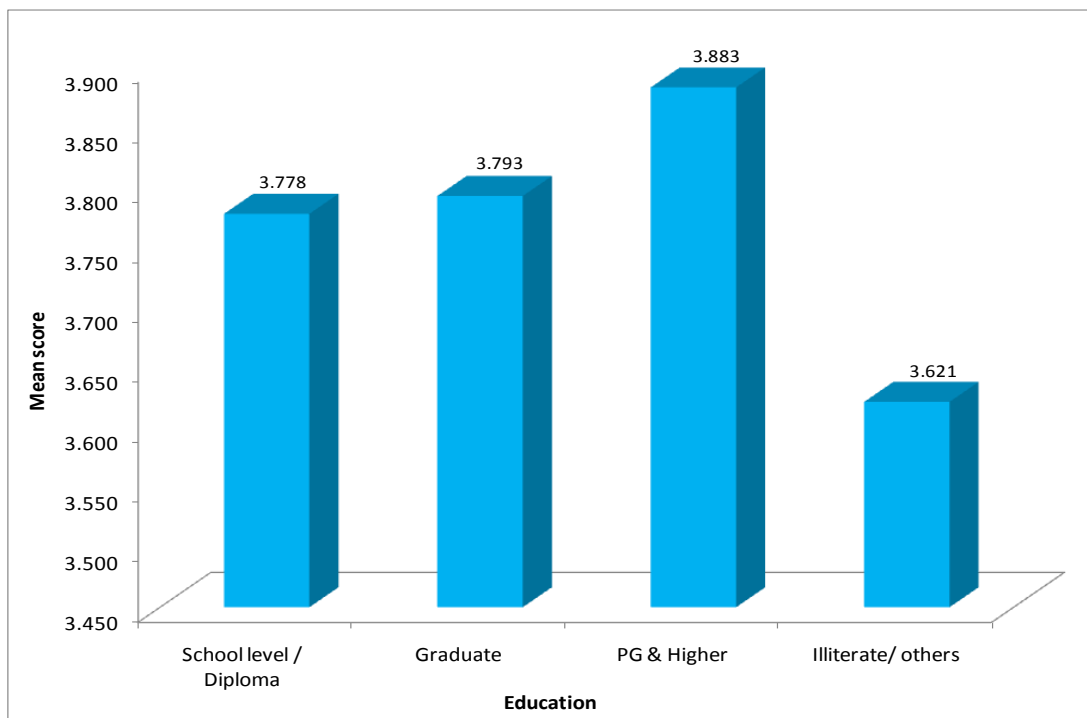| Education	N	Mean	SD	F	df	Result
School level / Diploma/ Certification	347	3.778	0.598			
Graduate	331	3.793	0.615	3.124	3, 1062	P<0.05
PG & Higher	363	3.883	0.570			
Illiterate/ others	25	3.621	0.453			

Test results give above shows that there is significant difference in the inclination towards online shopping of respondents of different educational background (F = 3.124, p<0.05). The table data reveals that inclination towards online shopping increases with level of education. Illiterates were found to have least inclination towards online shopping among the four groups of different education background and those who are post graduate or more than that were found to have maximum inclination among four groups. Thus hypothesis "There is no significant difference in the inclination of respondents of different educational background online shoppers towards online shopping" is rejected.

H$_{05}$: There is no significant difference in the inclination of respondents of different occupation background online shoppers towards online shopping

Table 4.26.5: Occupation and online shopping

Occupation	N	Mean	SD	F	df	Result
Professional	124	3.820	0.525			
Service	263	3.880	0.620			
Self-employee/ Business	93	3.737	0.599	2.204	4, 1063	NS
Student	457	3.822	0.600			
Other	131	3.713	0.549			
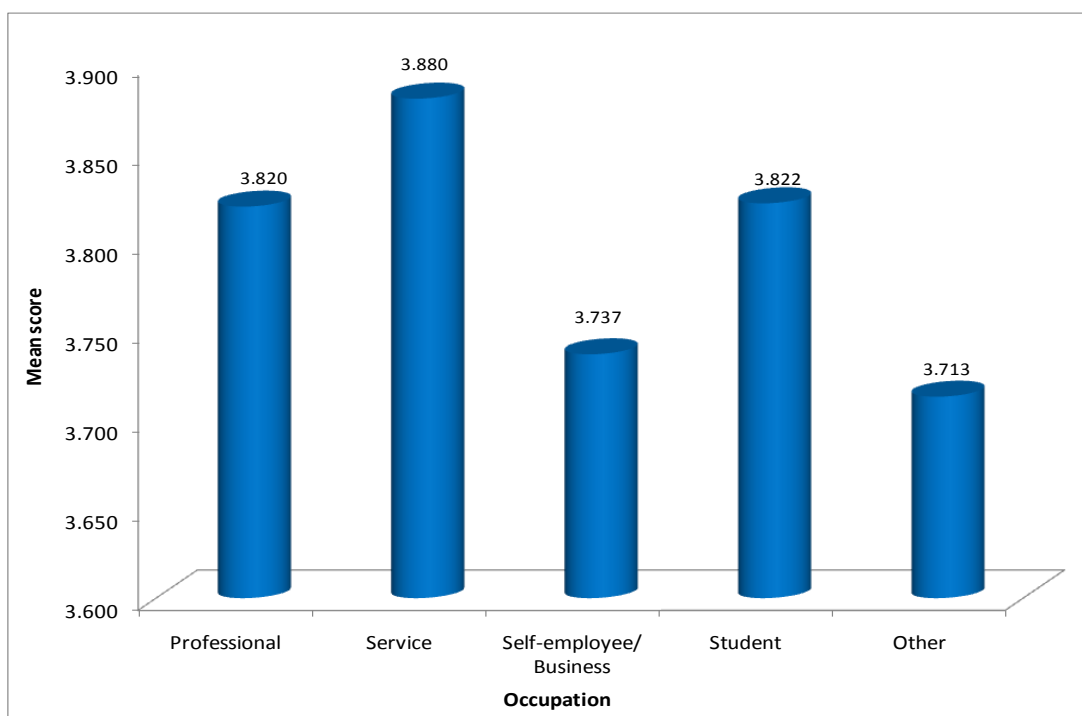
Test result given above shows that occupation does not affect inclination towards online shopping. A non-significant difference in the inclination 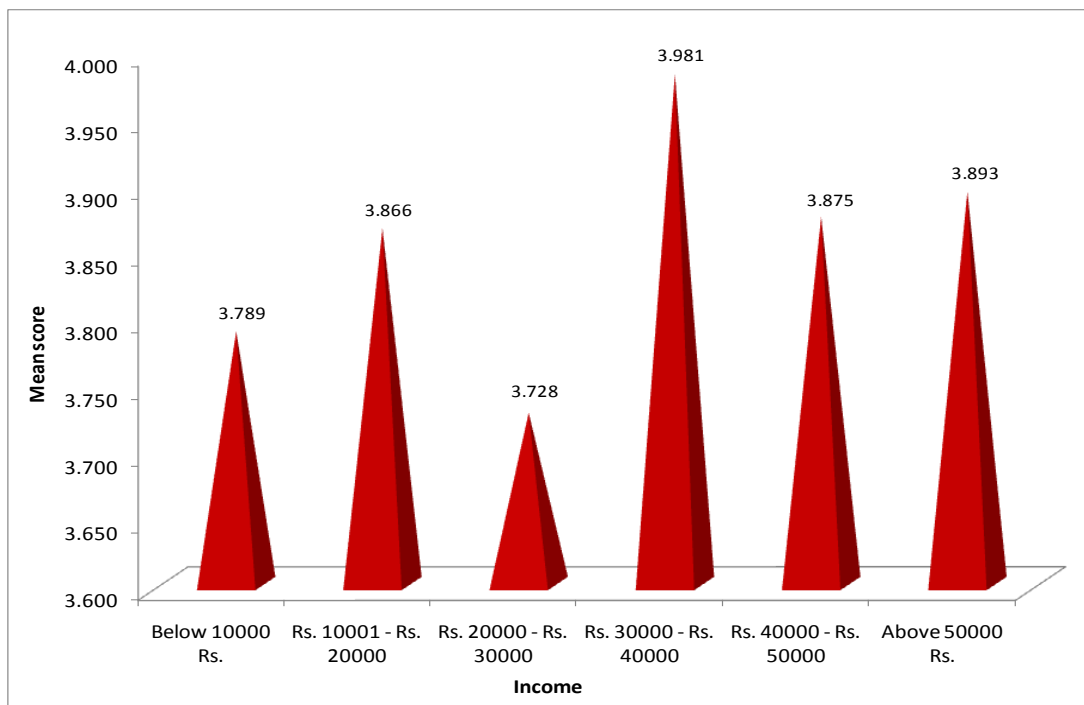towards online shopping was found among online shoppers of different occupation (F = 2.204, p>0.05). Thus hypothesis "There is no significant difference in the inclination of respondents of different occupation background online shoppers towards online shopping" is accepted.

163

H$_{06}$: There is no significant difference in the inclination of respondents of different income group online shoppers towards online shopping

Table 4.26.6: Income Group and online shopping

Income	N	Mean	SD	F	df	Result
Below 10000 Rs.	356	3.789	0.627			
Rs. 10001 - Rs. 20000	130	3.866	0.617			
Rs. 20000 - Rs. 30000	160	3.728	0.534	3.003	5, 869	P<0.05
Rs. 30000 - Rs. 40000	107	3.981	0.538			
Rs. 40000 - Rs. 50000	69	3.875	0.494			
Above 50000 Rs.	53	3.893	0.640			

Test results give above shows that there is significant difference in the inclination towards online shopping of respondents of different income group (F = 3.003, p<0.05). The table data reveals that people falling in the income group of Rs. 30000 – Rs. 40000 are maximally inclined towards online shopping as compared to other group. Also it is found that on an average people in high income group are more inclined towards online shopping as compared to those who are in comparatively low income group. Thus hypothesis "There is no significant difference in the inclination of respondents of different income group online shoppers towards online shopping" is rejected.

Frequency of Online shopping and city

H07: There is non-significant difference in the frequency of online shopping, of online shoppers of different cities of Rajasthan taken for the study.

Table 4.26.7: City wise Frequency of Online Purchasing

City	N	Mean	SD	F	df	Result
Jaipur	187	2.22	1.07			
Jodhpur	167	2.15	0.88			
Ajmer	178	2.25	1.09	7.46	5, 1053	*** ($p < 0.001$)
Bikaner	184	2.60	0.96			
Kota	173	2.10	0.90			
Udaipur	170	2.50	0.89			
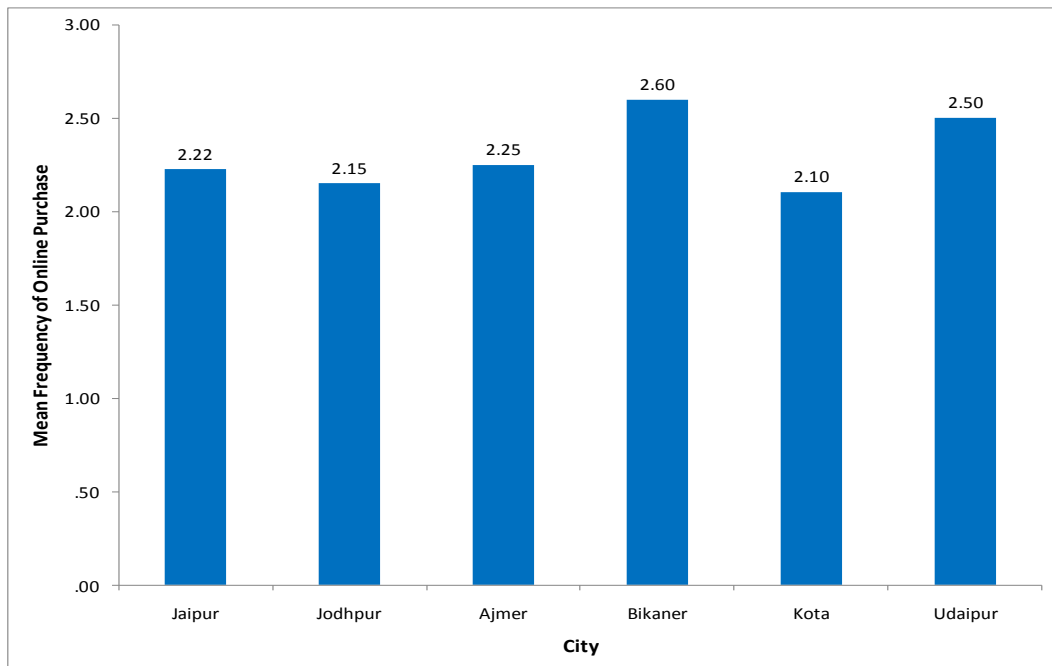
Test results given above shows that frequency of online purchasing differ significantly among online shoppers of different cities (F = 7.46, p<0.001). Online shoppers of Bikaner and Udaipur purchase with more frequency as compared to other cities. Online shoppers of Udaipur and Bikaner do online shopping on and average three times in a month whereas online shoppers of other cites with average frequency of two times in a month. Hence hypothesis "There is non-significant difference in the frequency of online shopping of online shoppers of different cities of Rajasthan taken for the study" is rejected.

Satisfaction with Online shopping and city

H08: There is non-significant difference in the level of satisfaction towards online shopping between online shoppers of different cities of Rajasthan taken for the study.

Table 4.26.8: City wise level of satisfaction with online purchase

City	N	Mean	SD	F	df	Result
Jaipur	188	7.76	1.39			
Jodhpur	169	7.91	1.32			
Ajmer	181	7.56	1.31	4.63	5, 1067	*** (p < 0.001)
Bikaner	186	7.38	1.47			
Kota	175	7.81	1.39			
Udaipur	174	7.41	1.26			
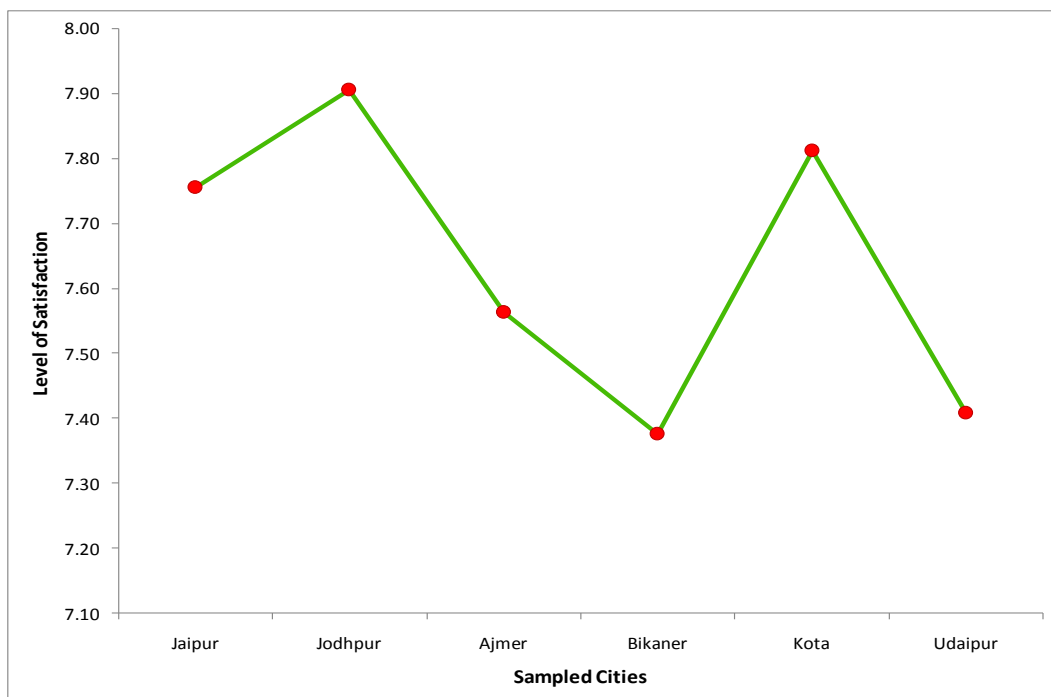
Taking different aspects of online shopping like general level of satisfaction with online shopping, user friendliness of online shopping web sites and other aspects of online shopping, level of satisfaction of respondents towards online shopping was derived. ANOVA results given above shows that there is highly significant difference in the satisfaction with online shopping among shoppers of different cities of Rajasthan (F =4.3, p<0.001). Online shoppers of Jodhpur, Kota and Jaipur were more satisfied with online shopping as compared to shoppers of Bikaner and Udaipur.

166

Surprisingly it was found that frequency of online shopping of shopper of Udaipur and Bikaner cities is more as compared to other cities (previous hypothesis), but their level of satisfaction was found to be low as compared to other cities. The reason for this may be that – as they are more frequent purchaser they focus on more little bit of things of online shopping as compared to shoppers of other cities who purchase online with less frequency.

Preference towards online shopping and offline shopping

H$_{09}$: Youth of Rajasthan accepted e-Tailing to be more useful than traditional shopping.

Table 4.26.9: Test Result - Proportion online and in-store shoppers

Proportion of respondents who do online shopping	SE	Z	Result
89.42%	0.009	44.386	***

Test results given in the table shows highly significant difference in the proportion of sampled youth who is doing online shopping (89.42%) as compared to who do not do online shopping (10.58%), [Z =44.39, p<0.001]. Hence this result confirms that proportion of youth in Rajasthan who is doing online shopping is significantly higher than those who do not do online shopping and our hypothesis – "Youth of Rajasthan accepted e-tailing to be more useful than traditional shopping" is proved.

During data collecting it was found that though people know benefits of online shopping but some people are not in ease with using internet and some fear from online transaction hence they are reluctant in using it. Hence, it can be said that familiarity with internet play significant role in doing online purchasing.

Demographic Variables and level of difficulty faced during online purchase – Hypothesis Testing

H010: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different gender

Table 4.26.10: Gender and level of difficulty

Gender	N	Mean	SD	t	df	Result
Male	533	4.56	2.78	-3.920	1070	*** (p < 0.001)
Female	539	5.32	3.55			
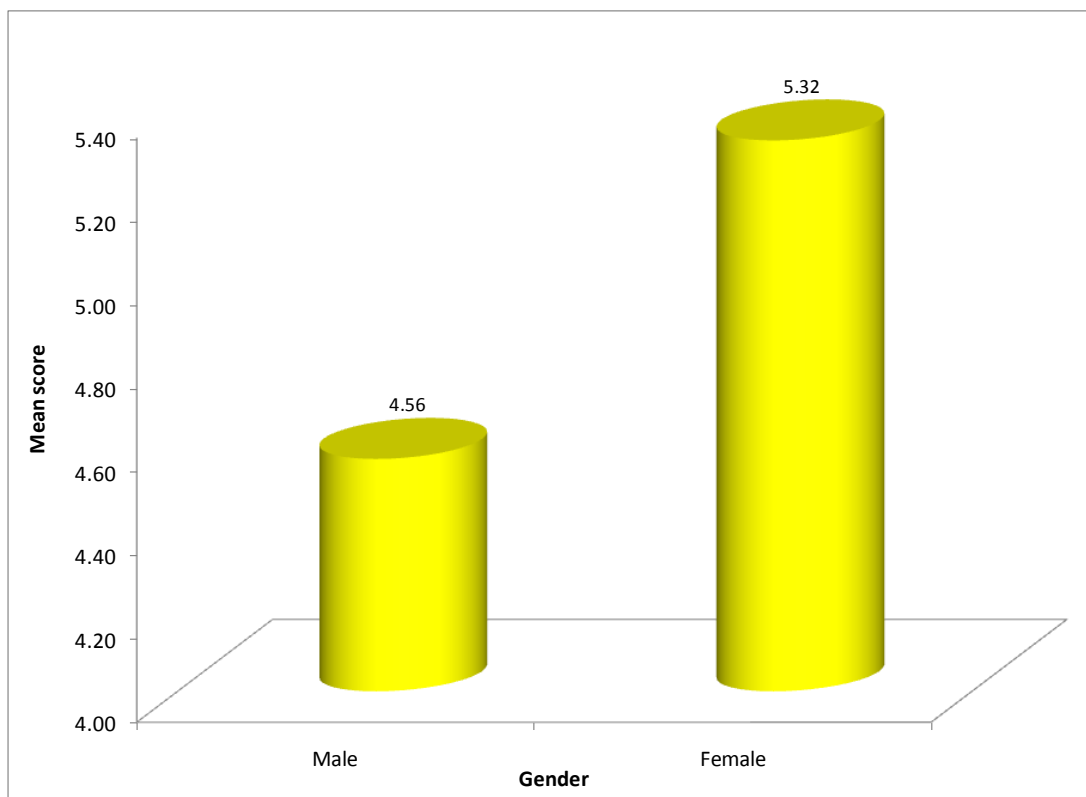
Test results given above shows that there is significant difference in the level of difficulty or problems faced during online purchasing between respondents of different gender (t = -3.92, p<0.001). Female are found to be facing more difficulty during online purchasing as compared to male online purchasers. Thus null hypothesis that **"There is non-significant difference in the level of difficulty faced during online purchase by respondents of different gender"** is rejected.

H₀₁₁: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different age group"

<p align="center">Table 4.26.11: Age and level of difficulty</p>

Age	N	Mean	SD	t	df	Result
18-25 years	522	4.89	3.29	-0.539	1071	NS (p > 0.05)
26-35 years	551	4.99	3.13			

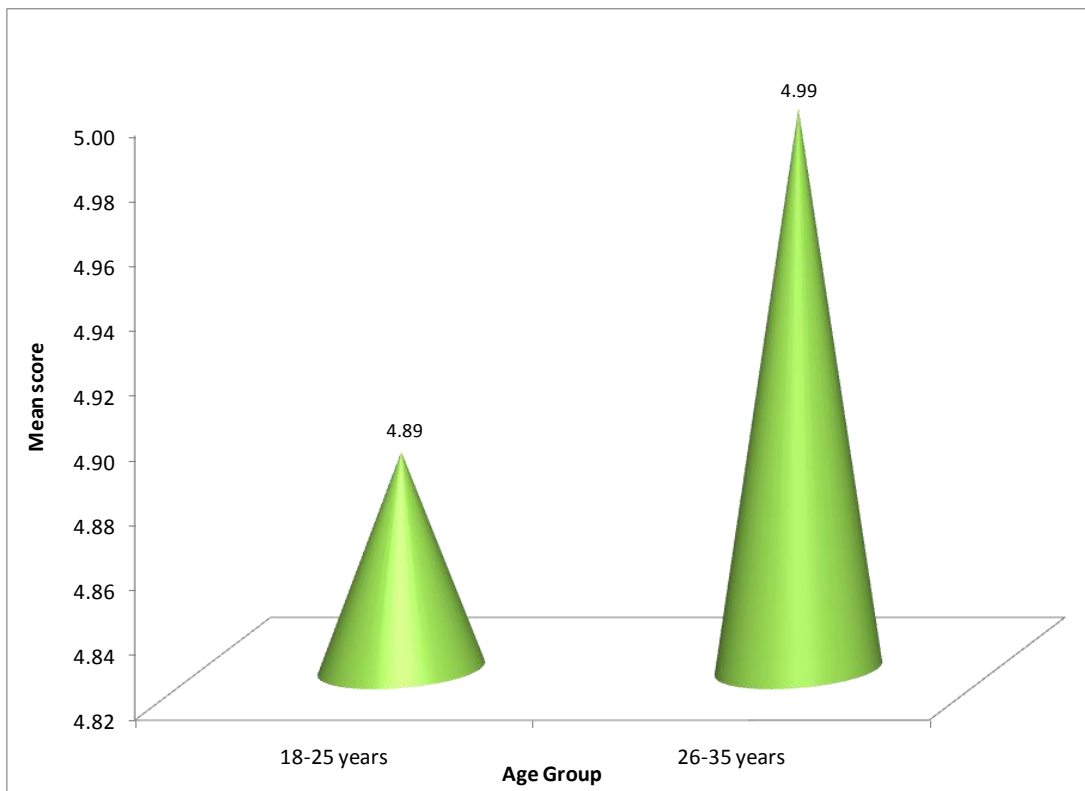Test results given above shows that there is non-significant difference in the level of difficulty or problems faced during online purchasing by respondent of different age group (t = -0.539, p>0.05). Respondents of both the age group are facing same level of difficulty or same level of ease during online purchasing. Thus null hypothesis that **"There is non-significant difference in the level of difficulty faced during online purchase by respondents of different age group"** is accepted.

H$_{012}$: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different marital status"

Table 4.26.12: Marital Status and level of difficulty

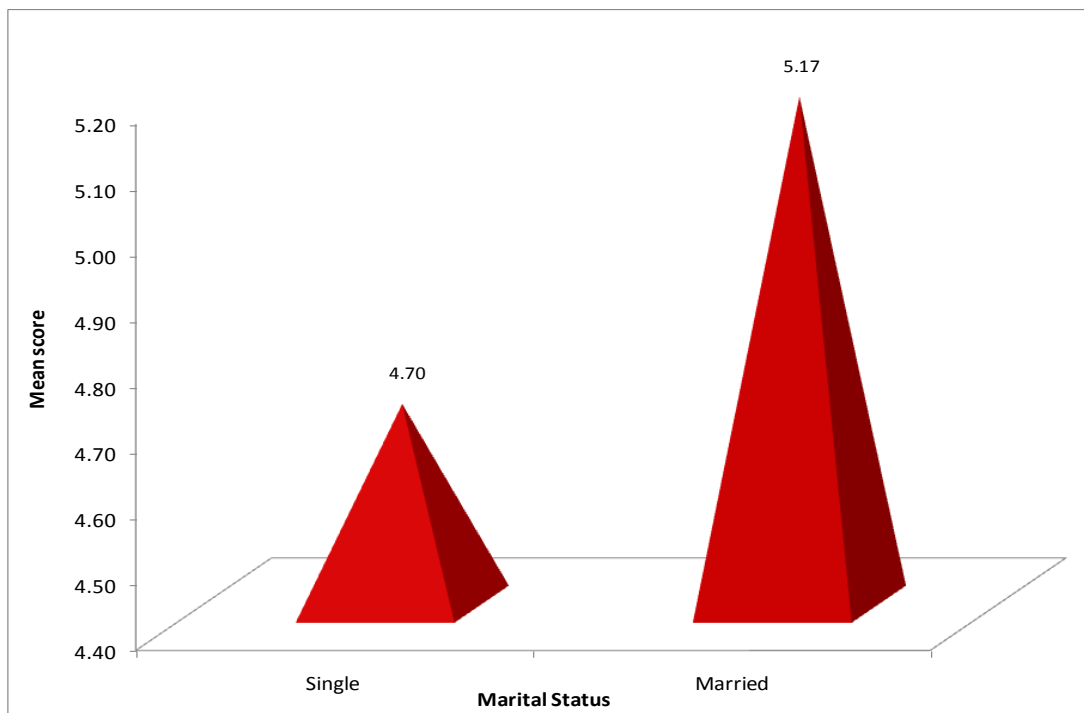| Marital Status	N	Mean	SD	t	df	Result
Single	579	4.70	3.28	-0.760	606	NS (p > 0.05)
Married	29	5.17	2.22			

Test results given above shows that there is non-significant difference in the level of difficulty or problems faced during online purchasing by respondent of different marital status (t = -0.760, p>0.05). Respondents whether he/she is single or married facing same level of difficulty or same level of ease during online purchasing. Thus null hypothesis that "**There is non-significant difference in the level of difficulty faced during online purchase by respondents of different marital status**" is accepted.

H₀₁₃: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different educational background"

Table 4.26.13: Educational background and level of difficulty

Education	N	Mean	SD	F	df	Result
School level / Diploma	347	4.77	3.11			
Graduate	331	5.00	3.23	2.109	3, 1062	NS
PG & Higher	363	5.16	3.35			
Illiterate/ others	25	3.72	1.84			
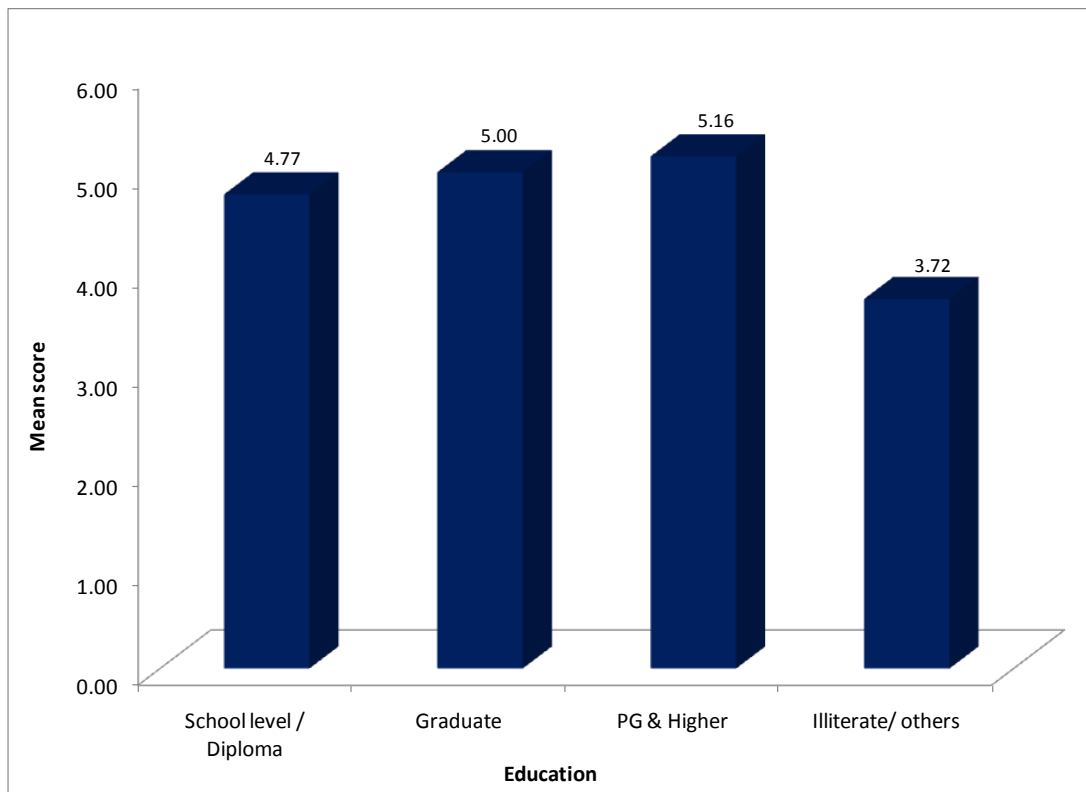
When comparing level of difficulty faced during online purchase by respondents of different educational background, non-significant difference in the level of difficulty was found (F =2.11, p>0.05). Which means that level of difficulty faced during online purchase is independent of educational back ground. Thus null hypothesis that "**There is non-significant difference in the level of difficulty faced during online purchase by respondents of different educational background**" is accepted.

H$_{014}$: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different occupation"

Table 4.26.14: Occupation and level of difficulty

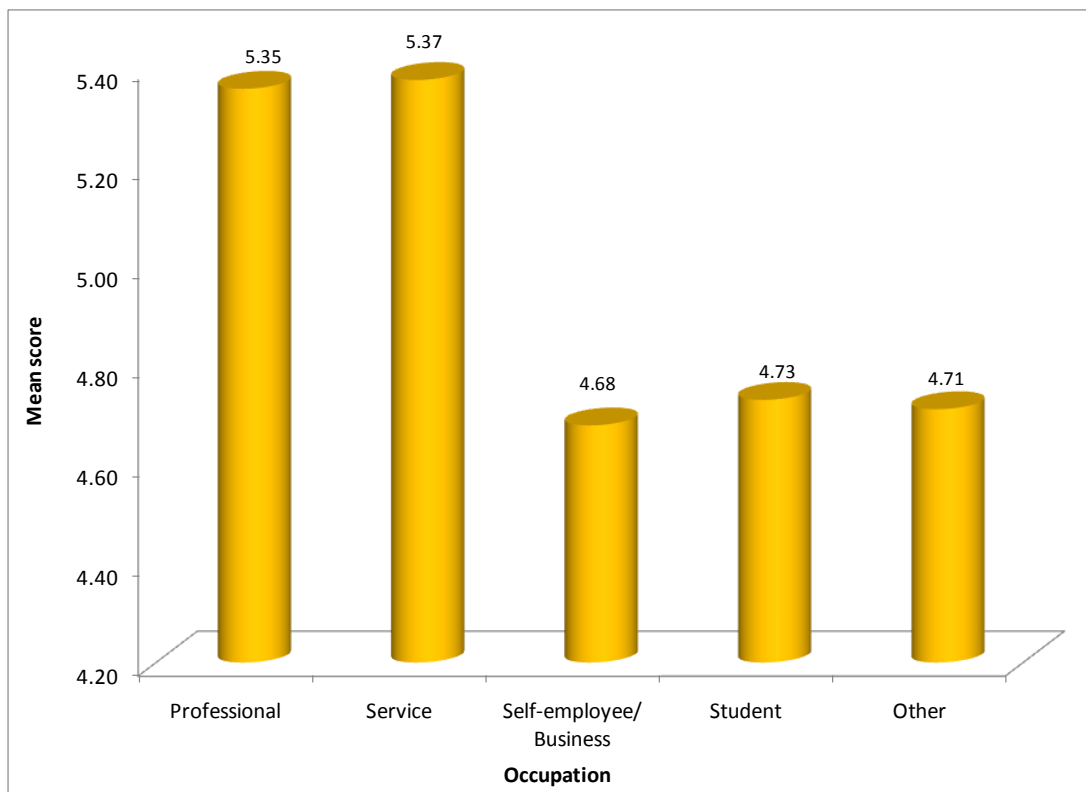| Occupation	N	Mean	SD	F	df	Result
Professional	124	5.35	3.20			
Service	263	5.37	3.09			
Self-employee/ Business	93	4.68	2.59	2.547	4,1063	* (p < 0.05)
Student	457	4.73	3.38			
Other	131	4.71	3.15			

When comparing level of difficulty faced during online purchase by respondents of different occupation, significant difference in the level of difficulty was found (F = 2.55, p<0.05). Table data reveals that level of difficulty faced by students; self-employed etc. was less as compared to those who are professional and in service. Thus null hypothesis that "**There is non-significant difference in the level of difficulty faced during online purchase by respondents of different occupation**" is rejected.

H₀15: There is non-significant difference in the level of difficulty faced during online purchase by respondents of different income group"

H_{015}: **There is non-significant difference in the level of difficulty faced during online purchase by respondents of different income group"**

Table 4.26.15: Income and level of difficulty

Income	N	Mean	SD	F	df	Result
Below 10000 Rs.	356	4.30	2.97			
Rs. 10001 - Rs. 20000	130	4.95	2.82			
Rs. 20000 - Rs. 30000	160	5.37	2.61	9.550	5, 869	*** (p < 0.001)
Rs. 30000 - Rs. 40000	107	5.07	2.95			
Rs. 40000 - Rs. 50000	69	6.81	4.22			
Above 50000 Rs.	53	5.58	3.48			
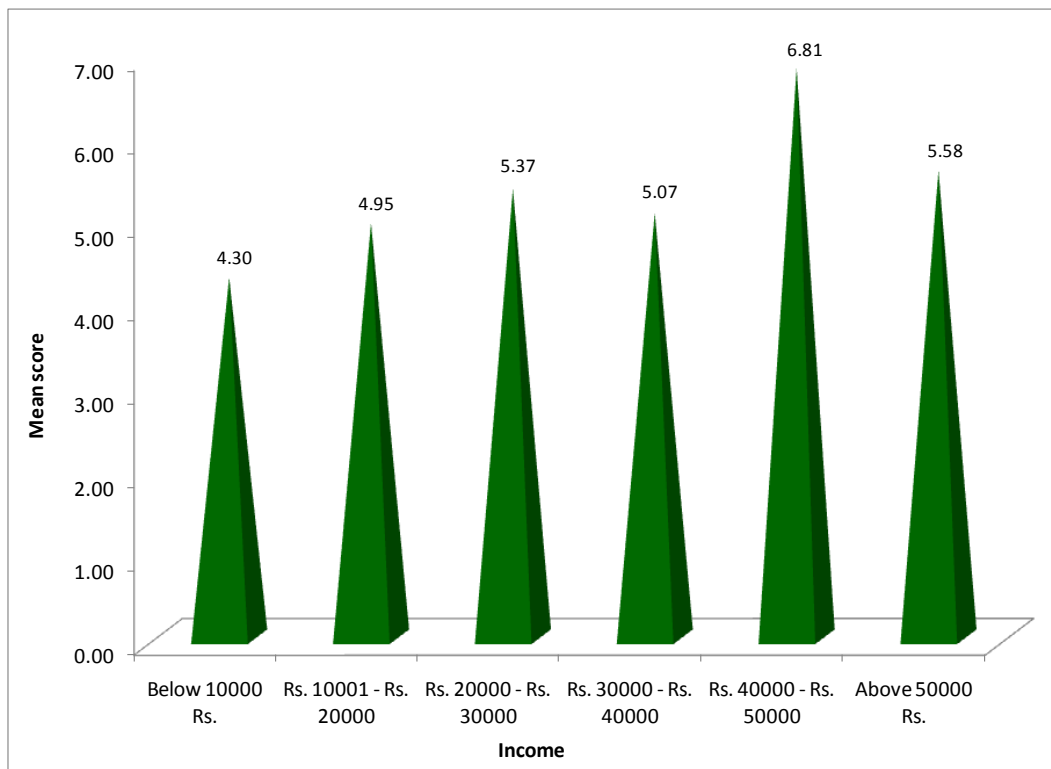
Highly significant difference in the level of difficulty faced during online purchase by respondents of different income level was found (F = 9.55, p<0.001). Table data reveals that level of difficulty faced by lower income group was less as compared to those who are in higher income group. As a lower income group respondent consists of students and students are more tech savvy hence they face less difficulty. Thus null hypothesis that "**There is non-significant difference in the level of difficulty faced during online purchase by respondents of different income level**" is rejected.

CHAPTER 5

SUMMARY, CONCLUSION & SUGGESTIONS

5.1 Introduction

Online shopping provides all type of goods to be available in the virtual world. It is just like a shop in the neighborhood, selling all type of goods but with some prominent differences. Here one can access these shops any time without stepping out of their home. It can be accessed any time when you are on the move, relaxing in your home or having a time out at your office. Here all the products are displayed with the price and detailed mention of the features. Potential customers can have a look at them, analyze it on all the parameters like features, price and availability and at the same time compare them with what other similar online shopping outlets are offering and can get the best deal out of it.

Hence, we can say that e-Tailing the present trend in any country. The present study was conducted to know about the e-Tailing trend among youth of Rajasthan and to know how behavior of theirs changes with age, gender, occupation, income etc. What problems they are facing while shopping online and many other things. The major finding of present study is given below –

5.2 Major Findings of the Study

- To study consumers' adoption process of e-Tailing in Rajasthan a sample of 1200 respondents from six different cities of Rajasthan viz. Jaipur, Jodhpur, Ajmer, Kota, Bikaner and Udaipur was taken. The sample was selected using convenience sampling technique.

- The main emphasis was given to younger generation to know their opinion regarding online shopping. Hence, the upper limit of age group was 35 years and the minimum was 18 years.

- A questionnaire was design to collect responses from intended respondents. Self-designed questionnaire consists of questions of various types like dichotomous, Likert scale, rating etc.

- Collected responses then were coded and feed in to computer to analyze it. SPSS 19.0 and Microsoft Excel software were used to analyze data.

- Findings from primary analysis of data –

- Collected sample of data consists of almost equal proportion of male and female respondents in the sample.

- As far as distribution of data regarding age is concerned almost equal proportion of respondents belonging to age group 18-25 years and 26-35 years were there in the sample.

- The proportion of single and married respondents was of 60:40. Since age limit was there for respondents and since maximum respondents were below age of 35 years hence proportion of unmarried or single persons was higher.

- Distribution of respondents according to education shows that minimum percentage was of illiterates and of remaining almost equal proportion of school level educated, graduates and post graduates or higher.

- As far as profession is concerned only 11 per cent were professionals, almost 25 per cent were service class and 9.33 per cent were self-employed and remaining 55 per cent were mix of students, house wives, retired persons etc.

- Distribution according to income of respondents shows that

- According to income 45% respondents were below Rs. 20,000 per month income group. 24% between 20,000 to 40,000 income group and rest were above 40,000 Rs. Per month income group.

- Six cities of Rajasthan were taken to collect data hence equal number of respondents 16.67% from each city were taken to give their response.

- The prevalence of users and non-users of internet was almost 9:1 i.e. 90% respondents among 1200 respondents using internet and were using online shopping, 10% respondents not familiar with internet do not do online shopping. Those who were using internet, maximum are doing it on their smart phones.

- Factor analysis was applied to detect main reasons for choosing in store shopping. These four factors or reasons for choosing in store shopping were (a) Fun or

excitement (b) purchase satisfaction (c) comfortable shopping and (d) Stress free shopping.

- The main reasons for those who do store shopping are doing so because of fun or excitement in doing store shopping as they get chance of socialization there and their children enjoy going to stores.

- The second reason for going to store shopping was that they get satisfaction in purchasing there means all types of products are available there; facility of exchange is there etc.

- Third reason for going for store shopping is comfortable shopping which means that the consumer think that there is low risk in purchasing from shops, they can purchase goods any time, they feel comfortable to buy in store or shops, cheaper prices and attractive offers by retailers, detailed and clear information about what is being offered and many choices for trial are there.

- The fourth reason for store purchase was that customer feel that stress free shopping is there that is consumer feel that there is no sales pressure about making purchase.

- The top five items that are purchased in store are – clothing, books, jewllery and watches, electronic items and cosmetics. The least purchased product in store are furniture, newspaper / magazines, groceries etc. It is important to remember here that all respondents belong to age group of less than thirty years. Hence, purchase items are according to them.

- Around 50% customers search internet for various characteristics of product like price, variety etc. before going for in-store shopping. While searching for product they look for price, brand, product and category.

- In response to question about frequency of online shopping is a month, maximum youngster make purchase two times in a month. On an average two time online purchase are made in a month.

- Respondents were given reasons to rate the reasons for online purchase. Factor analysis was done and three factors were come out as reasons for making purchase online. These reasons or factors were named as – (a) Safe and Secure

Purchase (b) Time Independence & purchase comfortability (c) unambiguity and transparency.

- These cause of online purchase were ranked on the basis of ratings given by the respondents. There rank were are follows – (1) Un ambiguity and transparency (2) time independence and purchase comfortability and (3) safe and secure purchase.

- The top five products that are purchased online by young purchaser are – clothing, books, technology i.e. electronic gadgets etc., cosmetics and tickets (online travel tickets). They least purchase online are – cars and vehicles, gifts and flowers, groceries and furniture.

- When it was asked – to what extent they are satisfied with online purchase? In response to this question maximum respondents were found to be satisfied to a great extent and very few were dissatisfied with online purchase.

- Respondents were asked to give their opinion regarding problems faced by them while purchasing products online. The top five problems they complained about were (a) long delivery time (b) they feel that they can't feel the product before buying it (c) third they miss the social experience of buying in store (d) fourth they fear that the page they are seeing might be fraud and (e) fifth they suspect that the product they are buying may be old or not fresh. These were the major fear for online shoppers.

- In response to question about user friendliness of shopping website most of the online shoppers were satisfied or highly satisfied with user friendliness of shopping web sites.

- In response to question which type of shopping is better online or offline most of the users were in favour of online shopping. Very few were in favour of in-store shopping.

Findings from Hypotheses Testing

5.2.1 Inclination toward online purchase and demographic characteristics

- Inclination of respondents towards online shopping was analyzed demographically.

- Gender wise analysis show that male are more inclined towards online shopping as compared to female and highly significant difference in the inclination between male and female was found.

- According to marital status no significant difference in the single and married person towards online shopping was found.

- According to age also there was no significant difference towards online shopping between respondents of age group 18-25 and 26-35 years of age group of respondents.

- As far as education is concerned the level of inclination towards online shopping increases with increase in level of education. Among four group of education least inclination towards online shopping was of illiterates and maximum was for Post graduates and above educated.

- According to occupation there was non-significant difference in the inclination towards online shopping of respondents of different educational background.

- In case of income it was found that on an average high income group respondents were more inclined towards online shopping as compared to low income group respondents.

5.2.2 Inclination toward online purchase and city

- When it was compared city wise people of Udaipur and Bikaner do more online shopping as compared to other cities.

5.2.3 Satisfaction with online shopping and city

- Surprisingly, satisfaction towards online shopping was less of Udaipur and Bikaner people as compared to other cities. The reason for this may be that – as

they are more frequent purchaser they focus on more little bit of things of online shopping as compared to shoppers of other cities who purchase online with less frequency.

5.2.4 Relationship between familiarity with internet and online shopping

- It was found that there was significant relationship between familiarity with internet and online shopping. Those who are familiar with internet were found to be more inclined towards online shopping as compared to those who are not much familiar with internet.

5.2.5 Level of difficulty faced during online purchase and demographic characteristics

- Level of difficulty or problems faced during online purchasing for respondents from different demographical characteristics was tested statistically.

- Test results shows that there is significant difference in the level of difficulty faced by male and female respondents. Female face more difficulty as compared to male during online purchasing.

- Non-significant difference in the level of difficulty faced by respondents of different age group was found.

- Non-significant difference in the level of difficulty faced by respondents of different marital status was found.

- As far as education is concerned a non-significant difference in the level of difficulty among respondents of different educational background was found.

- Significant difference in the level of difficulty faced during online purchase was found for respondents of different occupation. Students and self –employed face less difficulty as compared to those who are professionals and in service.

- According to income level also there was highly significant difference in the level of difficulty was found. Respondents who belongs to lower income group face less difficulty as compared to those who belongs to high income group. The reason for this phenomenon being that since students or self-employed belongs to low income and they are more tech savvy hence they face less difficulty.

5.3 Conclusion

Online shopping has come up as a boon for all type of consumers and it has something to offer for everyone. Despite of this fact that it is highly convenient and time saving and to certain extent it is also cost cutting exercise as one need not to step out of his or her home for doing shopping.

The trend of online shopping is increasing day by day. Shortage of time and attractive offers are the two main factors boosting the online shopping stores these days. Books, electronic items, accessories, apparels, movie tickets, insurance policies and booking air and rail tickets almost all the products that are available in the market can be purchased from online stores. Online shopping is getting very popular among young generation.

The main features of online shopping are − (a) It is based on the concept of flexible timing (b) you can do purchase from anywhere and anytime (c). You can compared and visit and evaluate multiple online shopping stores at the same time (d) While visiting stores are buying products comparison of price, quality etc can be made in real time. (e) There is provision of replacement of product if it is not as per the aspiration of the customer (f) You can do casual shopping (g) Cash-on-delivery facility is also there so that you can pay for the product later when it reaches you, meanwhile if your mood changes you can cancel your order also.

Online shopping is still not very popular in India but the rate is increasing from last 2 to 3 years. Big players like Flipkart, Jabong, Myntra, Homeshop, eBay are some popular online stores offering products with high discount.

After watching the advertisements of online stores on television consumers visit web sites but they don't do shopping. According to a survey conducted most people avoid doing transactions due to fear of online theft and some thinks that online stores are not reliable.

In the present study was conducted in six major cities of Rajasthan among youth of age ranging between 18 years to 35 years. A sample of total 1200 respondents was selected from six cities viz. Jaipur, Jodhpur, Ajmer, Bikaner, Kota and Udaipur. Sample was collected from youth who are using internet in their daily life. The male

female ratio of respondents was 60:40. As far as education is concerned the education level of respondents range from illiterate to post graduate and higher and professional education also.

Selected respondents were from different education background like professionals, self-employed, house wives, students etc. and income of respondents maximally range from Rs. 10000 to Rs. 50000 per month.

The ratio of respondents who are using online shopping and those who are not using online shopping is 90:10, which means 90% of sampled respondents were using online shopping as well as offline shopping whereas only 10% were not using online shopping.

Factor analysis of reason for offline shopping reveled that mainly there are three reasons for which people do offline shopping are fun and excitement is offline shopping as they get chance of socialization there and their children enjoy going to stores, second purchase satisfaction means all types of products are available there; facility of exchange is there etc., third they find comfort in offline shopping which means that the consumer think that there is low risk in purchasing from shops, they can purchase goods any time, they feel comfortable to buy in store or shops, cheaper prices and attractive offers by retailers, detailed and clear information about what is being offered and many choices for trial are there and they find offline shopping free from stress of retailers pressure.

In response to find out the main reasons for online shopping factor analysis of data revealed that there are three main reasons due to which youngsters go for online shopping, and these reasons are - (a) Safe and Secure Purchase (b) Time Independence & purchase comfortability (c) unambiguity and transparency. These cause of online purchase were ranked on the basis of ratings given by the respondents. There rank were are follows – (1) Un ambiguity and transparency (2) time independence and purchase comfortability and (3) safe and secure purchase.

The top five items that are purchased in store are – clothing, books, jewllery and watches, electronic items and cosmetics. The least purchased product in store are furniture, newspaper / magazines, groceries etc.

The top five products that are purchased online by young purchaser are – clothing, books, technology i.e. electronic gadgets etc., cosmetics and tickets (online travel tickets). They least purchase online are – cars and vehicles, gifts and flowers, groceries and furniture. It is important to remember here that all respondents belong to age group of less or equal to thirty five years. Hence, purchase items are according to their age group.

These youngsters do online purchase with an average frequency of twice a month. Around 50% customers search internet for various characteristics of product like price, variety etc. before going for in-store shopping. While searching for product they look for price, brand, product and category.

When it was asked what shortcomings or problems they face while doing online shopping, respondents revealed that it take long to deliver the product, second they said that they can't feel the product before buying it. Also they are missing the opportunity of socializing while they do online shopping. Some respondents said that probability of fraud or cheating is there in online shopping also they feel that quality of product may not be good as they can't feel or touch the product.

As far as technical aspect of online shopping is concern like comfort while transacting while doing online shopping on merchant's web site etc. respondents were highly satisfied.

On analyzing the impact of various demographic variables on online purchasing it was found that male are more inclined towards online shopping as compared to female. Non-significant difference in the inclination towards online shopping was found with respect to marital status, age and occupation.

In case of education, as the level of education is increased inclination towards online shopping is increased. Illiterates with no formal education are found to be least inclined towards online shopping on one end and post-graduate or with higher education were found to be more inclined towards online shopping on other end. Also inclination towards online shopping increases with increase in the level of income. Problems faced during online purchasing were also analyzed demographically and it was found that female face more difficulty in doing online transaction as compared to male.

According to age, marital status and education, non-significant difference in the level of difficulty faced during online purchasing was found but self-employed and students were found to be facing fewer problems as compared to those who are in service or are professionals. As far as income level is concerned respondents who belongs to lower income group were found to be facing less difficulty as compared to those who are in higher income group. The reason for this phenomenon being that since students or self-employed belongs to low income and they are more tech savvy hence they face less difficulty.

Hence, from the above discussion it can be said that though online shopping is still not very popular in India among all masses but the rate is increasing from last 2 to 3 years. According to a survey conducted most people avoid doing online transactions due to fear of online theft. Few people think that online stores are not reliable. This is a common thinking but slowly people will accustom to it. Online shopping is getting very popular among young folks.

The e-commerce landscape is shifting dramatically across the world, with an increased adoption of smart phones giving rise to a new level of consumer experience. E-commerce companies are now modifying their business models to incorporate different approaches to meet targets. Companies are widening their approach by incorporating technological disruptors such as augmented reality, virtual reality, artificial intelligence, analytics and many more to keep up with the changing consumer pattern and to better position themselves amongst their competitors.

While globally, ecommerce is creating huge momentum, India's e-commerce market is also witnessing a fast track growth curve. According to a recent report by financial services firm Morgan Stanley e-commerce is estimated to grow over 1,200% to $200 billion (Rs13,30,550 crore) by 2026, up from $15 billion in 2016. By 2026, Morgan Stanley expects India to have 475 million online shoppers, up from 60 million in 2016.

5.4 Suggestions

- From analysis it is observed that towards online shopping youngsters are more inclined as compared to other age groups. The reasons for reluctance of these customers are some fears and lack of technology awareness therefore is the responsibility to e-marketers to develop faith and build confidence among target customers of all age groups.

- E-Marketers are suggested to develop and apply technology so that people can get feel of real product.

- Web sites should be more users friendly so that people of all age groups irrespective gender, education and income group can operate them.

- The main area of concern is the limited internet usage and language problem. A lot of stress need to be given on these two parameters so that this IT revolution can be of use to everyone in India and then only it can be a success in true sense of terms otherwise it will lose its applicability in the real world

5.5 Scope for further studies

1.   The present study is conducted for young age groups from 18 to 35 years. A more extensive study could be conducted to cover respondents of all age groups. This study is limited in term of its outcomes applicable to only young age group. The behavior of online consumers in this study reflects mind set of only youngsters. Therefore by conducting an extensive study covering all folks of life will be more beneficial.

2.   The factors extracted for reasons of online and offline shopping using exploratory factor analysis method (EFA) can be confirmed in further or separate study by using confirmatory factor analysis (CFA).

3.   Everyday a new technology is emerging and applied in real life. By conducting a survey it can be ascertained that to what extent our people are welcoming these new trends and are they ready to adopt these changes.