

CONSUMER BEHAVIOUR TOWARDS E-MARKETING: A STUDY OF JAIPUR CONSUMERS

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ABSTRACT

This paper examine the key consumer behaviour attribute and relation among them in E-marketing perspective. Attempt has been made to study the acceptance rate of e-marketing among the Jaipur consumers and its impact on their purchase decision. Result shows that people irrespective of age and gender surf internet. However significant difference exists between the age and attributes of online trading but it do not have any relation with the gender. Most of the respondents are hesitant to purchase items over internet because of security concerns. Most of the respondents irrespective of gender of different age group (especially age group of 18-30 years) find e-shopping more convenient & time saving and prefer credit card as the convenient mode of the payment. Paper give direction to improving delivery and advertising web-products & services to achieve objective of E-marketing and E-commerce in long run.

Keywords: Consumer, Behaviour, E-Marketing, E-commerce, Online, Internet.

1. INTRODUCTION:

E-marketing can be defined as marketing of products and services on electronic media. E-marketing is one of the latest and emerging tools in the marketing world. It includes the creative use of internet technology including use of various multimedia, graphics, text etc with different languages to create catchy advertisements, forms, e-shop where product can be viewed, promoted and sold. E-marketing does not simply entail building or promoting a website, nor does it mean placing a banner ad on another website. It includes advertisement (flash, text, graphics, audio or video), product display, product navigation, 3-D products view, basket selection, checkout and payment. E-marketing & internet marketing terms are used in the same sense. This form of marketing is equally applicable in most of the business models:

- E-commerce — Direct sales of goods to the mass customer/consumer or the business customers.
- Publishing Services — where advertisement are sold
- Lead-based websites — like policy bazaar, sulekha where sales leads are generated are sold to either third party or used in-house to convert them into sales through appropriate channel.
- Affiliate marketing — a referral marketing strategy where reward is given for referring product, company, or website to other friends, relative or in nutshell other potential customer or target segment.

Think of a situation where each time marketer has to do media planning and repeated telecast of same advertisement to reach the different customer as and when they can be targeted and very less option of customization per segment is available but E-marketing is a very cost effective tool where customization is very easy and affordable along with very less criticality of managing the marketing efforts. As respondent hit can be stored easily with the monitoring and statistical software's it becomes inexpensive, fast, reliable to perform data analytics and majorly all the aspects of an e-campaign can be traced, stored, analysed, and tested. The advertisers can use a variety of methods: pay per impression, pay per click, pay per play, or pay per action. Therefore, marketers can determine which messages or offerings are more appealing to the audience. E-marketing is convenient than the traditional marketing for both customer and the marketer. It offers large number of variety for the particular product relatively with lower prices and in less time.

But use of E-commerce requires customers familiarity with the latest innovation both in digital technology as well financial and legal domain. In this way its appeal is limited due to requirement of High speed Internet connections, overly-complicated websites, from the buyer's perspective, the inability of customer to touch, taste or to smell or to have the trail before making them purchase online, and among them biggest is the concern of security with online payments etc.

2. LITERATURE REVIEW:

The Internet is an open worldwide communication network, linking countless number of computer networks throughout the world, through an intensive network of telephone lines. The increased availability of Internet is influencing the growth of Internet users around the world. The popularity of e-marketing has been increased tremendously in last 15 years. Companies are investing heavily in promotion of their products & services via internet based marketing. But its growth rate is relatively slower as compared to other emerging technologies. The prominent reason of slower growth than expected may be due a large proportion of population in India as well as other developing & under developed countries that people are still not aware of computers & internet technology also security concern regarding personal information on websites. Companies need to create buying behavior of the consumers.

Studying buying behaviour, motives and intention along with the attitude of the online buyers is within the theoretical constructs of the Theory of Reasoned Action. The Theory of Reasoned Action (Fishbein, 1980) examines the relationship between attitudes and future intention to participate in these buying behaviors. The behaviors include: when they click on banner ads (with which site and age group), response to e-mail advertisements, way in which product information is searched using search engines and within the site, use of comparison engines, attention and time to customer review and reaction toward them, product basket, online support services, use of e-mail service, feedback form, checkout.

According to Cheung et al (Online Consumer Behavior: A Review and Agenda for Future Research, 2003), a base model called Model of Intention, Adoption, and Continuance (MIAC) for the development of an online consumer behavior framework. This model predicts that behavior is governed by intention. Satisfied consumers are most likely to continue hence adoption and continuance are connected to each other through several mediating and moderating factors such as trust and satisfaction. There are Individual/Consumer characteristics, Environmental Influences, Product/Service Characteristics, Medium Characteristics, and Online Merchants and

Intermediaries Characteristics which affect the consumer behaviour.

Culture can also be considered as one of the critical factors in both adopting and the success of E-marketing. The first element in the adoption of E-marketing is the availability of a supportive atmosphere and environment. In order for the E-marketing tools (i.e. the Internet) to serve as an effective marketing tool, all parties in the relationship or the transaction must be familiar with PCs and appreciate the benefits and the potential applications of the Internet and WWW. Without a supportive culture, technology may not be able to replace fully the enterprise-customer relationships. If the culture place more value on strong relationships in business and people prefer informal and personal relationship based communication there will be either no or low implementation for E-marketing. This strong human orientation can make the self service mode of many E-marketing based activities somewhat unattractive. On the other hand, there are a lot of cultural aspects that can affect E-marketing adoption enterprises. These aspects include: people attitude towards E-marketing activities, trust, security, lack of social acceptance for electronic economic activity and customer acceptance and participation in the E-marketing transaction.

3. OBJECTIVES & HYPOTHESIS OF RESEARCH:

Our research to study consumer behavior on e-marketing is based on certain objectives:

- To study awareness of e-marketing among the people in Jaipur city.
- To study the acceptance of e-marketing among consumers.
- To study the impact of e-marketing on purchase decision of consumers.
- To study the impact of frequency of web adds on purchase decisions of consumers.

MAJOR HYPOTHESIS INCLUDES:

- Age group between 18-30 years surf internet most.
- Gender does not play any role in internet surfing.
- There is high degree 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 behavior of respondents. Most of the respondents prefer traditional buying because they do not prefer changes.

4. RESEARCH METHOD:

Research on the effect of consumer behaviour towards e-marketing is a descriptive research. Here population represents residents of JAIPUR (Rajasthan, India) city. Sample selected comprises of business professionals, students & other educated people of urban area only. Study undertaken use stratified sampling i.e. population is divided into a 3 strata according to age, income & occupation. For each stratum, 25 respondents were picked by random means from different areas. Sample size of research is arbitrarily taken as 75 for the convenience of research. Questions were prepared using Nominal scale & Ordinal scale as attributes studied were non parametric. After checking the validity & reliability of the questionnaire primary data was collected from respondents in city malls(City Pulse, Vishal Mega Mart, Inox) , cyber cafes including Reliance Web World, Sify internet cafe. Since scale used in the questionnaire was non- parametric in nature therefore data was coded in order to analyze data. SPSS (Statistics Packages of Social Software) 17.0 was used as analysis tool. To determine the causal-effect relationship between different variables, CHI Square test was used.

5. DATA ANALYSIS & FINDINGS:

Since data collected is nonparametric in nature therefore data analysis is done using CHI SQUARE test at 5% significance level ($\alpha=0.05$). Null hypothesis is rejected where $\alpha \leq 0.05$ & it is accepted when $\alpha > 0.05$.

SPSS software is used to analyze data. Distribution of study samples according to three strata of the research is as follows:

Variable		Percentage
Gender	Male	52
	Female	48
Age	less than 18 years	5
	18-30 years	58

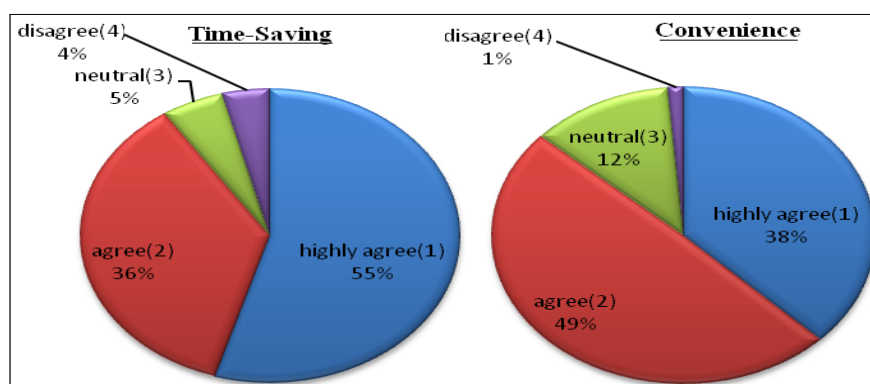
Monthly Income	30-45 years	28
	45-60 years	5
	More than 60 years	4
	less than Rs.10,000	7
	Rs.10,000-Rs. 20,000	9
	Rs. 20,000-Rs. 30,000	21
	Rs. 30,000-Rs. 50,000	11
	More than Rs. 50,000	12
	Not Applicable	40

Hypothesis 1: Age group between 18-30 years surf internet most. In order to prove above hypothesis CHI SQUARE test is conducted. H₀: There is no significant difference between age & internet surfing or there is no relation between age of the respondents & internet surfing. H_A: There is significant difference between age of the respondents & internet surfing, in other words there is relation between age of the respondents & internet surfing. Test statistics showed that Chi-Square calculated at 12 degree of freedom is 111.373 at 0.00% significance level (Table-1). Hence null hypothesis is rejected at $\alpha=0.00$ & alternate hypothesis (i.e. there is strong relation between age of the respondents & internet surfing) is accepted. However Test statistics shows that there is significant relationship between occupation and internet surfing frequency of the respondents (Table-2)

Hypothesis-2: Gender does not play any role in internet surfing. Chi-square test between gender of the respondent & internet surfing data is done. Test statistics shows that Chi-square calculated at 72.9% significance level is 31.093 (Table-3). It means that null hypothesis is accepted i.e. there is no relation between gender and internet surfing of the respondents.

Hypothesis-3: There is high degree correlation between income of the respondents and their purchase decision. Chi-square test is conducted between income of the respondents & their purchase decision affected by e-marketing. Chi-square statistic shows that at 0.0% of significance level calculated value comes out to be 57.653 at 15 degree of freedom (Table-4a). Hence it can be concluded that null hypothesis is rejected & alternate hypothesis is accepted that there is significant difference of a strong relation between income of the respondents & purchase decision. Also a significant difference is found between age, occupation of the respondents and their purchase decision (Table-4b, 4c).

Hypothesis-4: Respondents find e-shopping more convenient because it is time saving, availability of alternatives to choose from & possibly less expensive products and services. In study likert scale (five point agreement-disagreement scale) was used to determine respondents' response. It was found that 65% were highly agreed on easy accessibility of online products. Further, most of the respondents found online shopping more convenient & time saving than brick & mortar system. Pie chart depicting the same is shown below.

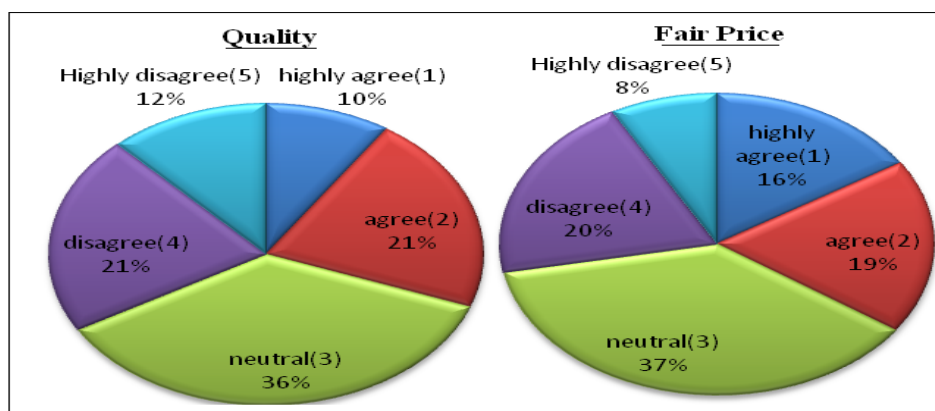


Chi-Square test is conducted to determine significant difference between easy accessibility, convenience & time saving attributes of online trading and age of the respondents. Statistics showed that null hypothesis is rejected at $\alpha=0.00\%$ (Table-5a). Hence alternate hypothesis is accepted; it implies that there is a significant difference or relation exists between age and attributes of online trading. Also a significant difference is found between income, occupation and above attributes (Table-5b, 5c). Furthermore it was found that there is no significant

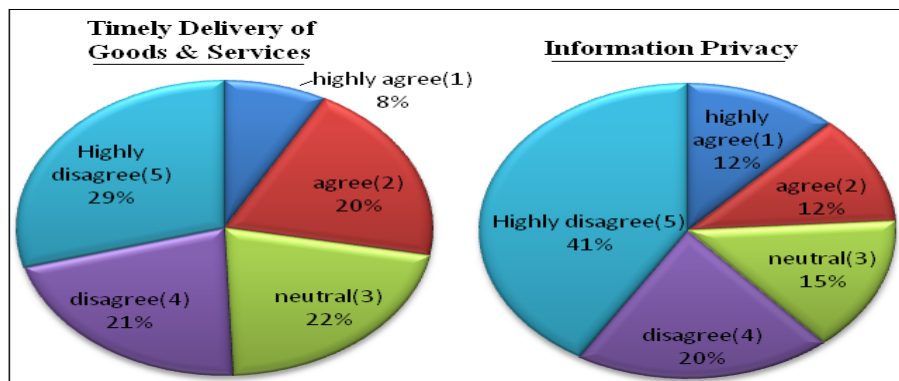
difference between gender of the respondents and above three attributes. At $\alpha = 72.9\%$ (Table-5d) null hypothesis is accepted; hence gender has no relation with above attributes.

Moreover respondents had positive response regarding seasonal/special offers on internet. Respondents' reaction is shown below. To determine the relationship between age of the respondents and special/seasonal offers in web advertisements, Chi-Square test is conducted. Test statistics showed that null hypothesis is rejected at 0.00% significance level (Table-6a); hence alternate hypothesis is accepted i.e. there is significant difference between the two variables. Since sample size largely consists of respondents of age group between 18-30 years hence it can be inferred that young respondents are more attracted towards seasonal or special offers. Also it was found that gender has no relation with seasonal offers (Table-6b).

Respondents' reaction was mixed regarding price & quality of the products/services offered online. 35% of the respondents agreed regarding fair price & 31% on quality of products/services offered, while 28% disagreed on the former & 33% on the later. 37% & 36% of the respondents had a neutral view on the two attributes respectively.



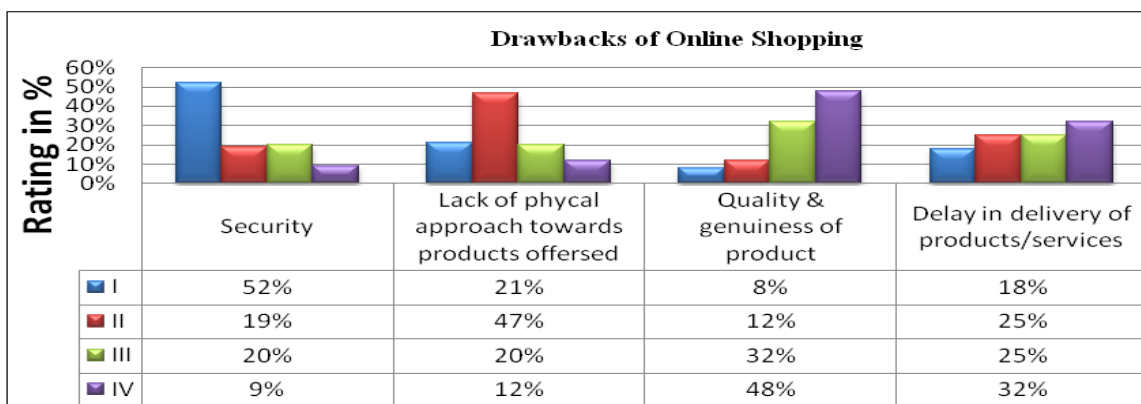
There was higher percentage of disagreement on “privacy of personal information & on time delivery of products/services”. 61% & 50% of the respondents disagreed on above two attributes respectively. 24% & 28% agreed & 15% & 22% had neutral view on two attributes respectively.



To determine relationship between price, quality, on time delivery of products/services & personal information privacy of the online traded products/services and gender & age of the respondents, Chi-Square test was conducted. Test statistics showed that at $\alpha = 72.9\%$ (Table-7a) there is no relation between above attributes of the online traded products/services and gender of the respondents. It can be inferred that both male & female have similar response regarding above attributes. While a significant relationship is found between age of the respondents and price, quality, & personal information privacy of the online traded products/services (Table-7b). It implies that a significant number of respondents of all age groups have a neutral view regarding fair pricing & quality of the products/services, while other respondents of younger age between 18-30 years agree and respondents of higher age than 30 years disagree on two attributes. While there was no significant difference found between age & personal information privacy of the online traded products/services of the respondents (Table-7c). It implies that nearly all respondents have a similar view they highly disagree on above attribute.

Hypothesis-5: Most of the respondents are hesitant to purchase items over internet because of security concerns.

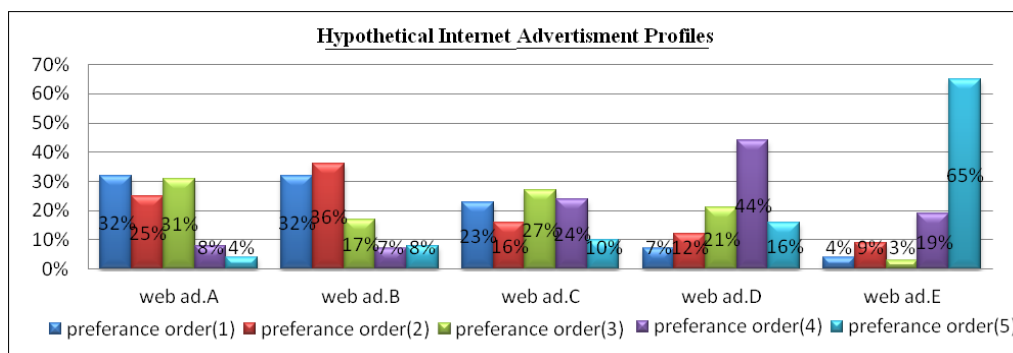
In order to prove the above hypothesis respondents were asked to rate the drawbacks of the online shopping in the rating scale of 1-5 and it was observed that 52% of the respondents claimed security concern regarding disclosure of personal information as first rank. 47% of them rated lack of physical approach on products/services offered, second. While quality & authenticity of products/services offered was rated fourth by 48% of the respondents. Chi-Square test is conducted to determine that whether there is any relation between gender and security concern, lack of physical approach and quality & authenticity of the products/services offered via online trading. Test statistics showed that null hypothesis is accepted at alpha is equal to 72.9% (Table-8a) between gender and security concern, lack of physical approach and quality & authenticity of the products/services offered via online trading. Hence it implies that there is no relation or there is no significant difference between drawbacks of online trading & gender of the respondents. Chi-Square test showed that there is relation between age group, income of the respondents and above drawbacks (Table-8b, 8c).



Hypothesis-6: Usage of newer technology in online trading has made process more complicated, affect buying behavior of respondents. Consumers were asked if product/service of their requirements is being offered online at reasonable price, then will they prefer to buy that product/service online or purchase the same from brick & mortar system. It is found that 68% of the respondents claimed product/service of their requirement through traditional shop, while 32% favoured online purchases. To prove the hypothesis statistically Chi-Square test is conducted between age & preference of the respondents in purchasing product/service. Test statistics showed that null hypothesis is rejected at significance level 0.00% (Table-9) and alternate hypothesis is accepted i.e. there is relation between the two variables. Hence people do not prefer online trading as compared to traditional purchasing. It can be inferred that besides other drawback of online trading, respondents are conventional and have traditional approach towards shopping. People resist changes and introduction of newer technology has indeed made process of online shopping much complicated.

Mode of Payment: Respondents were asked to select the mode of payments while shopping online. 52% preferred credit card payment, while 28% opted for debit card payments, 12% preferred payments through cheques and 8% preferred for demand draft or pay order services. Chi square test is conducted to determine whether the relationship between mode of payment & income group of the respondents exist or not. Test statistics showed that null hypothesis is rejected at $\alpha=0.00\%$ (Table-10) and alternate hypothesis is accepted i.e. there is significant difference between the two variables or mode of payment is depended upon income of the respondents. People having monthly income Rs 10,000 or more prefer credit card payments.

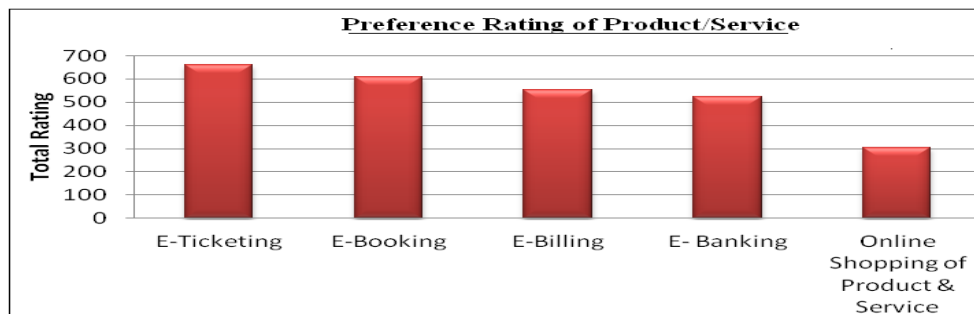
Hypothetical Web Advertisement Attributes: Respondents were asked to rate hypothetical web advertisement having attributes; frequency of occurrence (very high-very low), attractiveness in presentation of web advertisement (high, average), content of web advertisement (good, average, below average), offers (yes, no). Different combinations of these attributes were assigned hypothetical web advertisements. It was found that 32% respondents ranked WEB AD. A as their first choice having attributes; frequency (very high), attractiveness in presentation of web advertisement (high), content of web advertisement (average), offers (yes). Also 32% of the respondents ranked WEB AD. B as their first choice having attributes; frequency of occurrence (high), attractiveness in presentation of web advertisement (high), content of web advertisement (good), offers (yes). While 23% of the respondents ranked WEB AD.C as their first choice having attributes; frequency of occurrence (average), attractiveness in presentation of web advertisement (high), content of web advertisement (below average), offers (yes). And WEB AD. D & WEB AD. E were ranked 7% and 4% as their first choice respectively.



Chi-Square test is conducted to determine the relation between age of the respondent and hypothetical web advertisement. Test statistic showed that null hypothesis is rejected at

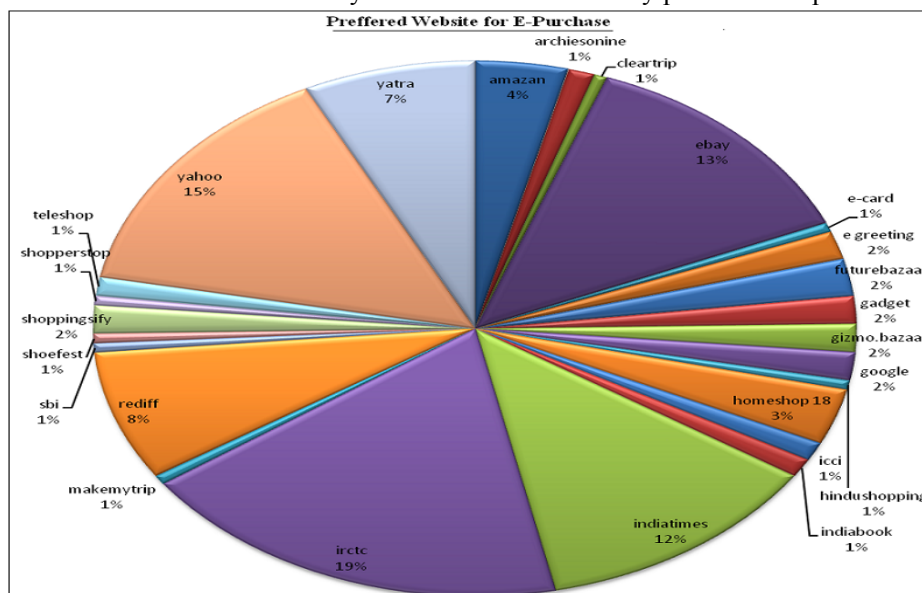
$\alpha=0.00$ (Table-11a) between Web Ad. A, B, D, E & age of the respondents. It means that there is significant difference between age & web advertisement attributes or there is strong relation between age of the respondents and attributes of web ad. preference. Chi-Square test to identify the relationship between web ad. preference and gender of the respondents is also conducted. Test statistics showed that at $\alpha=72.9\%$ (Table-11b) null hypothesis is accepted i.e. there is no significant difference between the two variables or gender does not play any role in preference of web advertisement attributes.

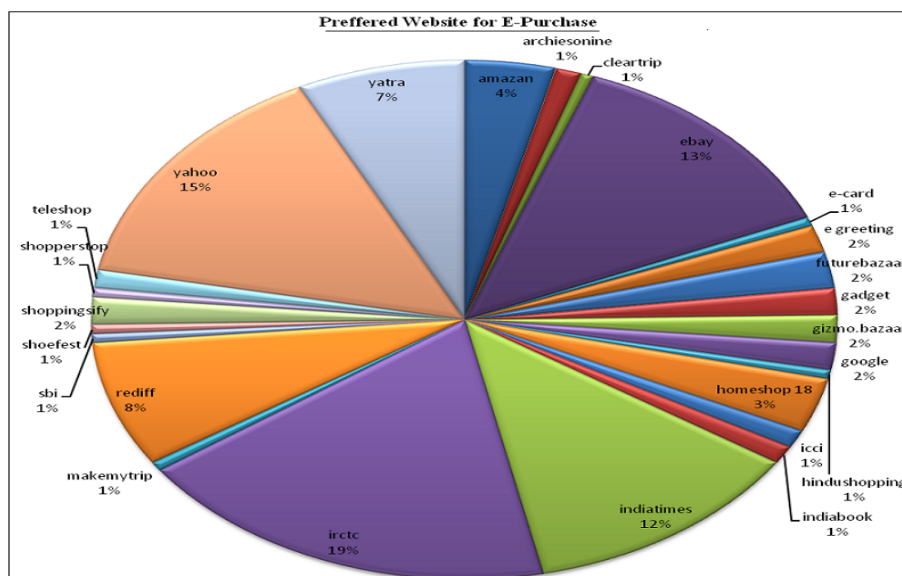
Preferred Products/Services & Websites For Online Shopping: Respondents were asked to rate various online products/services according to their preference. It was observed that respondents preferred e-ticketing (660 out of maximum rating points 750) followed by e-billing (553 out of maximum rating points 750), e-banking (525 out of maximum rating points 750) & online shopping of products (305 out of maximum rating points 750). E-ticketing was found to be the most preferred choice out of four choices.



Chi-Square test statistics showed that there is no significant difference between gender and e-ticketing, e-billing, e-banking online shopping of products (Table-12). It can be

inferred that preference of online products/services has no relation with the gender of the respondents. Also it was found that there is significant difference between age, income and above online services. It implies that people of younger age between 18-30 years and monthly income Rs.20,000 or less prefer e-ticketing. Respondents were asked to recall name of any three websites where they prefer/would prefer online shopping.





It was observed that 19% of the respondents preferred IRCTC website (Indian railways online reservation website), 15% preferred Yahoo (comprehensive website for products/services), while 14% opted for ebay (comprehensive website for products/services).

6. Inferences

Purpose of study was have a thorough analysis regarding different attributes of e-marketing with age, gender & income of the respondents. Our analysis on the respondents of Jaipur city showed various results.

- ✚ It was found that there is no significant difference between internet surfing & gender of the respondents. While age group of 18-30 years surf internet most. Main possible reason behind this may be that younger people are more technology oriented & also they may be working in organizations where they need to work upon computer and internet.
- ✚ A strong relation exists between monthly income, occupation and purchase decision of the respondents. People with higher income group usually have little time to go and purchase products/services from tradition shops because of their busy schedule. Hence in order to save time they trade online.
- ✚ Most of the respondents (irrespective of gender) are hesitant to trade online because of security reasons. There have been cases in the past where personal information regarding passwords & identification theft has occurred. Those incidences have feared consumers. Besides this lack of physical approach, time required to deliver products & authenticity of the product merchandised are other factors. Consumers do not have faith in most of the online trading sites. Also usage of newer technology has made online trading more complicated & people resist changing, that is why consumers prefer traditional shopping as compared to online trading.
- ✚ Most of the respondents irrespective of gender of different age group (especially age group of 18-30 years) find e-shopping more convenient & time saving. A wide range of products/services with variety are available to choose from and also in general traditional shopping in India has never been pleasant for Indian consumers. There has been a mixed reaction in response to quality & authenticity of the products offered.
- ✚ Most of the respondents irrespective of gender of different age group prefer credit cards as the most suitable option of payment followed by debit cards. This is probably due to the fact that with credit cards we can purchase products/services on credit and also now a days they can be easily obtained from different banks. It was also found in our analysis that there is a strong relationship exist between mode of payments and income of the respondents. It implies that electronic payment (credit cards, debit cards) has also gained popularity in middle income group.
- ✚ Most of the respondents responded similarly as predicted when they have given options to rate various attributes of hypothetical web-advertisement. By interpreting their reaction graph it can be inferred that information content, additional service-offered & frequency of web-advertisement leave behind major impact on people mind. Service offered & the way of presentation of information plays a major role in positioning an e-product in consumer mindset.

- ✚ Most of the respondents irrespective of gender of different age group prefer **e-ticketing** as the most preferred/popular service followed by **e-booking & e-billing**. This is most popular among all age groups as it escapes people from long queues, saves time & distance which might people would have to travel to get their billing & ticketing done on time. Reservation of hotel rooms & tours has become quite easier at finger-tips.
- ✚ Most preferred websites among the respondents comes out to be **IRCTC**, followed by yahoo & e-bay when given a freedom to recall three website on their own. By analyzing their response we can interpret that e-ticketing is the major choice among the people for which they use web services followed by e-booking i.e (YAHOO) & online shopping option i.e (E-BAY) available to them.

7. CONCLUSION:

E-marketing is rapidly changing the way people do business all over the world. In the business-to-consumer segment, sales through the web have been increasing dramatically over the last few years. Customers, not only those from well-developed countries but also those from developing countries, are getting used to the new shopping channel. Understanding the factors that affect intention, adoption and repurchase are important for researchers and practitioners alike. E-marketing is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. People have hesitations in using e-services due to security concerns, lack of physical approach towards product offered, delays in product delivery along with price & quality concerns. More-over people are more resistant to change & not easily adaptable to newer technology. **68%** of respondent found shopping from shop easier, convenient & preferable over online purchasing. Above finding clearly supports our conclusion that people are tradition bound & have doubt in mindset as far as issue of online shopping/purchase of product is concerned.

People have dubious attitude towards e-marketing of product & services mainly due to security concern related to privacy of personal information. Personal information privacy should be given preference by the companies involved in online marketing of product & services. The other major concern among people includes authenticity of product & services offered online. Companies involved in online trading should focus on building their brand awareness among people so that trust-worthy relationship can be developed between producers & consumers. On-time delivery of products purchased through online shopping will prove to be quite beneficial in a long run. Significant price-cuts should be offered to customers as there are relatively no/lesser intermediaries involved as far as e-marketing is concerned. Currency fluctuation should be dealt with great care & steps should be taken both by government & companies so as to reduce currency fluctuation to its minimal. Promotional schemes should be launched to promote e-marketing business. Advertising of web-products & services is one of the major issues where companies fail to attract potential consumers attention. Companies should focus on offering informative advertisements which would contain product information along with additional products & services offering which best suits needs of people. Such advertisements frequency should be high so as to position the products & brands in consumer mindset. In a nut shell we can conclude that e-marketing has a potential to grow, only proper boosting needs to be done both at producer and consumer level apart from government efforts.

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APPENDIX

TABLES CHI-SQUARE RESULTS

Test Statistics: Table 1			Test Statistics : Table 2			Test Statistics : Table 3		
	Age	Internet surfing		Internet surfing	Occupation		Internet surfing	Gender
Chi-Square	80.400	30.973	Chi-Square	30.973	17.853	Chi-Square	30.973	0.12
DOF	4	3	DOF	3	3	DOF	3	1
Sig. Level	.000	.000	Sig. Level	.000	.000	Sig. Level	.000	0.729
Shows a significant difference between age of the respondents & internet surfing frequency.			Shows a significant relationship between occupation and internet surfing frequency of the respondents.			Shows no relation between gender and internet surfing of the respondents.		

Test Statistics: Table 4A			Test Statistics : Table 4B			Test Statistics : Table 4C		
	Monthly Income	purchase decision		Age	purchase decision		Occupation	purchase decision
Chi-Square	35.000	22.653	Chi-Square	80	22.653	Chi-Square	17.853	22.653
DOF	5	3	DOF	4	3	DOF	3	3
Sig. Level	.000	.000	Sig. Level	.000	.000	Sig. Level	.000	.000
Shows correlation between income of the respondents and their purchase decision.			Shows a significant difference between age of the respondents and their purchase decision.			Shows a significant difference between occupation of the respondents and their purchase decision.		

Test Statistics : Table 5A					Test Statistics : Table 5B			
Variables	Age	Easy accessibility	Convenience	Time saving	Income	Easy accessibility	Convenience	Time saving
Chi-Square	80	71.933	44.2	54.867	35	71.933	44.2	54.867
DOF	4	3	3	3	5	3	3	3
Sig. Level	.000	.000	.000	.000	.000	.000	.000	.000
Description	Shows that relation exists between age and attributes of online trading.				Shows a significant relation between income and attributes of online trading.			

Variables	Test Statistics : Table 5C					Test Statistics : Table 5D			
	Occupation	Easy accessibility	Convenience	Time saving		Gender	Easy accessibility	Convenience	Time saving
Chi-Square	17.853	71.933	44.200	54.867		.120	71.933	44.200	54.867

Test Statistics: Table 6A				Test Statistics : Table 6B		
	Age	special/seasonal offers			Gender	special/seasonal offers
Chi-Square	80.400	29.733		Chi-Square	0.120	29.733
DOF	4	4		DOF	1	4
Sig. Level	.000	.000		Sig. Level	0.729	.000
Shows that there is significant difference between age of the respondents and special/seasonal offers.				Shows that gender has no relation with seasonal offers.		

Test Statistics : Table 7A					
	Gender	Price	Quality	Timely delivery of products /sevice	Personal information privacy
Chi-Square	0.12	17.333	16.4	8.8	22.933
DOF	1	4	4	4	4
Sig. Level	0.729	0.002	0.003	0.066	0
Shows that there is no relation between Gender and mentioned attributes of the online traded products/services.					

Test Statistics : Table 7B					Test Statistics : Table 7C	
Variables	Age	Price	Quality	Timely delivery of products /sevice	Age	personal information privacy
Chi-Square	80.400	17.333	16.4	22.933	80.4	8.8
DOF	4	4	4	4	4	4
Sig. Level	.000	0.002	0.003	0	0	0.066
Description	Depicts that a significant relationship exist between age and mentioned attributes of the online traded products/services.				Depicts that no significant relationship exist between age and personel information privacy	

Test Statistics : Table 8A				
	Gender	Security Concerns	Lack of physical approach to product	Quality and authenticity of product
Chi-Square	0.120	56.933	20.307	31.080
DOF	1	4	3	3
Sig. Level	0.729	.000	.000	.000
Depicts that no significant relationship exist between gender and security concerns, lack of physical approach towards product, quality and genuiness of product.				
Test Statistics : Table 8B				
	Security Concerns	Lack of physical approach to product	Quality and authenticity of product	Age
Chi-Square	56.933	20.307	31.08	80.400
DOF	4	3	3	4
Sig. Level	.000	.000	.000	.000
Depicts that a significant relationship exist between age and mentioned drawbacks of the online shopping				

Test Statistics : Table 8C				
	Security Concerns	Lack of physical approach to product	Quality and authenticity of product	Income
Chi-Square	56.933	20.307	31.08	35.000
DOF	4	3	3	5
Sig. Level	.000	.000	.000	.000
Depicts that a significant relationship exist between income and mentioned drawbacks of the online shopping				

Test Statistics: Table 9			Test Statistics : Table 10		
	Age	Product Service		Income	Mode of payment
Chi-Square	80.400	9.720	Chi-Square	35.000	35.880
DOF	4	1	DOF	5	3
Sig. Level	.000	0.002	Sig. Level	.000	.000
Depicts that a significant relationship exist between age & preference of the respondents in purchasing product /service.			Depicts that a significant relationship exist between mode of payment & income group of the respondents.		

Test Statistics : Table 11A						
	Age	Web Ad. A	Web Ad. B	Web Ad. C	Web Ad. D	Web Ad. E
Chi-Square	80.400	25.733	27.333	6.400	31.333	102.267
DOF	4	4	4	4	4	4
Sig. Level	.000	.000	.000	0.171	.000	.000
Depicts that a significant relationship exist between age of the respondent and hypothetical web advertisement.						

Test Statistics : Table 11B						
	Gender	Web Ad. A	Web Ad. B	Web Ad. C	Web Ad. D	Web Ad. E
Chi-Square	.120	25.733	27.333	6.400	31.333	102.267
DOF	1	4	4	4	4	4
Sig. Level	.729	.000	.000	0.171	.000	.000
Depicts that no significant relationship exist between Web Ad. Preference and gender of the respondents.						

Test Statistics : Table 12						
	Gender	E-Booking	E-ticketing	E-billing	E-banking	Online shopping of products
Chi-Square	0.120	48.200	70.507	43	38.733	22.32
DOF	1	7	6	9	9	8
Sig. Level	0.729	.000	.000	.000	.000	0.004
Depicts that no significant relationship exist between gender and e-ticketing, e-billing, e-banking online shopping of products						
