CHAPTER THREE

REVIEW OF LITERATURE

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An attempt has been made by the research scholar to collect various kinds of information and data from the available books; research journals; business newspapers; and reports published by various State and the Central Government of India as well as by Agencies. The research scholar has downloaded reading material from e-libraries; e-books; and e-journals which are accessed through resource material using websites and search engines.

3.1 ATTITUDE TOWARDS ONLINE SHOPPING:

Despite an increasing number of online shoppers and offering of wide range of products on Internet, one finds paucity of research work undertaken with a focus on demographic variables especially gender as well as the attitudes; perceptions and profiling of online shoppers worldwide and especially in India.

An attempt has been made by the researcher to throw light on attitudes of online shoppers reflected through their online shopping activities as follows.

Anne (2007)[1] focused on the appearance of new kinds of risk and new risk-relievers in electronic buying situations. A qualitative study was conducted in order to identify risk dimensions and risk relievers. The links between risk and risk-relievers were taken into account. A quantitative survey was conducted to measure perceived risk level and risk-reliever utility, and to present a cluster analysis of consumer risk reduction behaviour based on risk-reliever utility scores. Author identified different type of risks such as the risks of Security; Confidentiality and Credibility which were perceived as the strongest risks. The results of the study suggested that online retailers should build web sites that are not only useful, secure, and respect privacy, but it should be trustworthy to reduce risk associated with buying of product or service. Higher Perceptions of privacy and security were found as highly associated with a promise of safeguards for personal information (Anne-Sophie Cases, 2007)[1].

Shwu (2003)[2], examined relationships between Internet users' concerns and perceptions of online shopping. The attitude of Internet users toward online shopping was measured using the relationship between the attitudes and its attitude and influence factors showed that Fishbin Model could effectively measure consumer characteristics. Author analyzed the factors affecting the online consumer's behavior and examined how e-marketers can influence the outcome of the virtual interaction and buying process by focusing their marketing efforts on elements shaping the customer's virtual experience (Shwu Ing wu, 2003)[2].

Chanaka (2004) studied on a Value-Attitude-Behaviour Model to investigate the role of personal values in online shopping consumer behaviour. Structural Equation Modelling identified that personal values such as self-direction, enjoyment, and self-achievement were significantly related to positive attitudes towards online shopping. Individual attitudes toward online shopping were direct predicator of buying behaviour, and mediated the relationship between personal values and behaviour of online shoppers. This hierarchical relationship among personal values, attitudes and behaviour need to exploited by e-tailors to position e-shops that provides a persuasive means to e-shoppers to better satisfy needs of online shoppers(Chanaka Jayawardhena, 2004)[3].

Glenn.J. Browne and others (2004) undertook study to develop insight into problems concerning online shopping by assessing online shoppers' beliefs and preferences from physical stores. Internet business problems included the need to structure internal and external business processes to serve customers appropriately for online shopping. Marketers need to provide adequate technology; physical infrastructures, and pleasant environment for the customers. They need to understand customer consumption processes in virtual and physical environments. (Glenn J. Browne, John R. Durrett and James C. Wetherbe, 2004)[4].

Marry and others (1999) conducted a study to identify personal characteristics; shopping patterns, and attitudes of potential innovators and non-adopters of an interactive electronic shopping innovation. They also examined differences among all potential adopters groups based on a national sample of 2,500 US cable Televisions subscribers, and its results suggested that strongest predictors of potential innovator and non-adopter group memberships were perceived characteristics of the interactive Internet shopping innovation including relative advantage over other shopping formats and compatibility with lifestyles (Marry AnnEastlick and Sherry Lotz, 1999)[5].

Jarvenpaa et al. (2000) tested a model of consumer attitude toward specific debase stores, in which perceptions of the store's reputation and size were assumed to affect consumers' trust of the retailer. The level of trust was found as positively related to the attitude toward the store, and inversely related to the perception of the risks involved in buying from that store (Jarvenpaa et al. ,2000)[6].

Thompson S.H. Teo (2006) examined the perceptions of adopters and non-adopters of online shopping in terms of demographic profile, consumers' expectations of online stores, advantages and problems of online shopping and transaction cost. They also examined the types of products purchased; frequency of online purchase, and the extent of communication with e-commerce vendors. The findings were useful in explaining consumers' buying behaviour in electronic marketplace.

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Author employed efforts to evaluate linkage between the use of Internet vis-à-vis demographic variables such as gender, age, educational level and motivation variables as well as perceived ease of use, perceived enjoyment, and perceived usefulness associated with Internet usage activities defined in terms of messaging, browsing, downloading and purchasing etc It was found that male Internet users were more likely to engage in downloading and purchasing activities while female Internet users were more likely to engage in messaging activities (Thompson S.H. Teo, 2006)[7].

Kaun-pin Chiang and Ruby Roy Dholkia, (2003) examined consumers' intention to shop online during the information acquisition stage with specific consideration of three essential variables that influences intention convenience characteristics of shopping channels; product type characteristics, and perceived price of the product. It was found that convenience and product type characteristics influenced consumers to engage in online shopping, when consumers' perceive offline shopping as inconvenient, their intention to shop online is greater (Kaun-pin Chiang and Ruby Roy Dholkia,2003)[8].

Leo R. Vijayasarathy and Joseph M.Jones (2001) examined the results of an experiment intended to examine online shopping perceptions between two Internet shoppers' groups. One that used an online shopping aid and another that did not use shopping aid. The results showed that online shopping aids were convenient and reduced search efforts. by presenting comparison information on salient criteria such as price from multiple vendors of a specific product, and online shopping aids increased the number of alternatives that were considered. Some Internet shoppers used online shopping aids to help them search for products and services, and to also assist them in making an in-depth comparison among alternatives while reducing search time and costs. (Leo R. Vijayasarathy and Joseph M.Jones, 2001)[9].

Foey F. George (2004) investigated the relationships among beliefs about Internet privacy and trustworthiness, along with beliefs about perceived behavioural control and the expectations of others, and online purchasing behaviour. The primary data were collected from 193 college students, and its data analysis of indicated that beliefs about trustworthiness positively affected attitudes of respondents on online shopping and positively affected online shopping behaviour. Those respondents who believed in the trustworthiness of Internet and in their own abilities to shop online were more likely to made shopping using Internet other than those without such beliefs. Several opinion polls had also found that many consumers resist online shopping because of their concerns about the privacy of the personal information they need to provide to Internet merchants. (Foey F. George, 2004)[10].

Bellman (1999) concluded that online shopping offered a similar set of conveniences, and also introduced some new conveniences for online shopping. while Online shopping attempts to be quick and efficient, its round the clock availability adds a dimension of scheduled convenience that allows the online shopper to access merchandise and make comparisons regardless of the time of day (Bellman et al., 1999)[11].

Degeratu (2000) classified products on Internet into sensory versus non-sensory categories which that suggested online transactions differed from traditional exchanges in terms of a product's sensory attributes such as touch, smell or sound. (Degeratu et al., 2000)[12].

Jarvenpaa and Todd (1997) offered a general model on attitudes and shopping intention towards Internet shopping. Consumers' attitude towards online shopping was found as prominent factor that affected online shoppers' actual shopping behaviour. It included several indicators, belonging to four major categories viz., the value of the product, online shopping experience, the quality of service offered by the website, and the risk perceptions of online retail shopping. It was concluded that the attitude and the risk perception affected the consumers' intention to buy from the store (Jarvenpaa and Todd ,1997)[13].

Vellido (2000) identified nine factors that were associated with users' perception of online shopping. The risk perception of users emerged to demonstrate as the main discriminator between people buying online and people not buying online. Other discriminating factors emerged were control over and convenience of the shopping process; affordability of merchandise, customer service, and ease of use of online shopping using Internet (Vellido et al. ,2000)[14].

Huang (2003) studied online shoppers' perceptions while shopping online. consumers' think like shoppers, and no as computer users. They wanted to examine products closely and sought the sense of personal relationship and involvement induced by website user understanding. Marketers' need to harness technological developments to respond to online expectations. The study provided that online retailers with a framework to assess the current levels of experiential intensity, or initiative could create more intense experiences. It identified seven distinct types of interactivity responsiveness; individualization; navigability; reciprocity, synchronicity; participation, and demonstrability which affected consumers' attitudes and behaviours in different ways for online shopping. An online shopping experience is a specific kind of experience, that influences consumers' motivations, goals and expectations (Huang, 2003)[15].

Cheung(2003) attempted to understand online shopping behaviour as a priority issue for practitioners competing in the fast expanding virtual marketplace. More than 20 per cent of Internet users in several countries have been already buy products and services online using Internet (Taylor Nelson Sofres, 2002)[16] while more than 50 per cent of US Internet users regularly buy online using Internet(Forrester Research, 2003)[17]. These developments are gradually transforming e-commerce into a mainstream business activity while at the same time online shoppers are maturing and virtual vendors have realized the importance and urgency for a professional and customer- oriented approach in understanding Consumer behaviour. (Cheung et al., 2003)[18].

Danaher (2003) found that online shoppers infer quality from brands; associate less risk with known brands, and use electronic lists for repeat purchases, and thus not change brands. The way individuals shop for similar or identical groceries in store and online has provided insights into consumer behaviour due to situational variation rather than consumer or product differences (Danaher and others, 2003)[19].

Shim and Eastlick (1998) concluded that shoppers with a favourable attitude toward a specific mode of shopping would be more apt to seek that specific shopping mode for their needs. It was asserted that a particular attitude toward a particular shopping location or medium could be a primary determinant of actual shopping behaviour relative to other variables of interest. Therefore, it could be predicted that consumers with favourable attitude toward Online Shopping would be more willing to shop and spend time browsing e-tailers to satisfy their needs. Similarly, such Online Shoppers are expected to repatronise favoured e-tailers more frequently and may spent more money at favoured e-tailers than Online Shoppers with less positive attitudes. In the e-commerce research area, consumers' trust on online purchasing that has captured a central part of academic interest. Many consider the lack of trust as a very significant factor affecting intention to purchase using Internet (Shim and Eastlick ,1998)[20].

Ronald E. Goldsmith and Leisa R. Flynn (2004) examined selected demographic and psychological characteristics that lead consumers to buy clothing online and their findings showed that online apparel buying was motivated more by Internet Innovativeness rather than by Clothing Innovativeness(Ronald E. Goldsmith and Leisa R. Flynn ,2004)[21].

Bellenger and Korgaonkar (1980) found that recreational shoppers viewed online shopping as an enjoyable social activity. The relationship between attitudes towards computers and information systems acceptance and use had been addressed in previous studies by Davis 1989; Howardand Mendelow (1991)(Bellenger and Korgaonkar,1980)[22].

Hoffman, D.L. and Novak, T.P(1996) concluded that online shopping requires computer skills and resources such as personal computer ownership and accessibility. The Technology Acceptance Model (TAM) of Davis (1989)[23] provided a framework that allows researchers to measure any spill-over utility benefits of general Internet usage onto the propensity or utility to shop online. It continued that increased usage and familiarity with Information technology and acquisition of basic Internet skills may increase the perceived usefulness of the technology and may induce the consumer to shop online (Hoffman, D.L. and Novak, T.P,1996)[24].

Jorgensen, and Coorough (2001) described importance of sound in online shopping. In this context, ambient music and sounds provide background noises and special effects to set the mood, grab the attention of the online shopper and reinforce the idea of a naturalistic environment. In this sense, the emphasis is somewhat dubious on transferring attributes and techniques from offline stores to a virtual representation online and trying to shape shoppers' experiences and perceptions. Significantly, this research showed that personal values had an indirect effect on Online shopping behaviour through attitude. This suggested that attitude had a mediating role in the values Attitude Behaviour Model. (Coorough, 2001)[25].

Wilson-Jeanselme (2001) noted that in the context of grocery retailing, the convenience benefits offered by the online experience can leak away due to a poor Internet interface, ineffective management of customer demand information, badly planned warehouse/store operations, and poor physical flow of product from warehouse/store. The convenience of online shopping in terms of time and effort saving to outweigh the inconveniences, especially when consumers were under time pressure or when the physical store is far away (Wilson-Jeanselme ,2001)[26].

Peterson et al. (1997) proposed a Model of Internet buying Attitude. They perceived that the marketing activities occurred through three types of channels, distribution, transaction and communication channels. The function of the distribution channels was to facilitate the physical exchange of products and services. Transaction channels generate sales activities between buyers and sellers. Finally, communication channels enabled exchange of information between buyers and sellers (Peterson , 1997)[27].

Lohse (1998) found existence of value-added information in a commercial website which could be an important incentive for online shopper and provided a key source of diversity. Finally, it suggested that specific information available to support consumer search, and multiple search, mechanisms with a positive challenge increased shopping enjoyment (Lohse,1998)[28].

Wolfinbarger and Gilly (2001) developed a four-dimensional scale that included website design; reliability/fulfillments, customer service and privacy/security to measure the quality of an online retailing website. It was found that website design quality was an important issue in customers' satisfaction. (Wolfinbarger and Gilly ,2001)[29].

Elzbieta lepkowska(2004) studied attitudes of online shoppers and compared their perceptions regarding online shopping between those who browsed the Internet but did not shop. It's results showed that in contrast to online shoppers, online browsers were more concerned about the design and security of online stores, customer service, and product offerings price, selection, and quality. They also perceived themselves as less skilled using Internet, more price-conscious, and less time pressured than online shoppers. It provided theoretical implications and points to specific actions that online marketers shall undertake to address these perceptions (Elzbieta Lepkowska,2004)[30].

Haubl and Trifts (2000) found that interactive tools had favourable effects on the quality and the efficiency of purchase decisions (Haubl and Trifts ,2000)[31].

O'Cass and Fenech (2002) concluded that attitude towards the Internet for retailing influenced action behaviour of using the Internet for retail purchases. It sought that direct relationship between attitude and web-shopping intentions. However, this relationship found to be mediated via online search behaviour (O'Cass and Fenech ,2002)[32].

3.2 MOTIVATION FOR ONLINE SHOPPING:

It has been shown from the previous research studies that multiple factors influence the choice between a retail store and the online shopping method. The Internet provides a relatively new approach for marketing communication and product distribution, and it has the potential to change the nature of transaction completion. As a marketing communication medium, Internet allows individuals to extract extensive product information to fit their specific needs, and as a distribution channel, Internet provides individuals with quick access to varying offers worldwide.

Lynda Andrews and others (2007) compared the experiential consumption values that motivated consumer choice to shop online for both male and females' purchasers and non-purchasers. They found that male online shoppers were discriminated from female online shoppers by social values and from male non-purchasers by conditional values. Female online shoppers were discriminated from male purchasers by functional values and from female non- online shoppers' purchasers by social values (Lynda Andrews and others, 2007)[33].

Cho.et.al. (2002) provided that customers' satisfaction/dissatisfaction on Internet was affected by the types of products they purchased. The purpose of this study was to explore the impact of product category on various issues concerning online shopping, including customers' dissatisfaction. It used product categories as provided by Degeratu (2000)[34] and investigated how product category influenced customers' dissatisfaction. In examining the relationship between product category and dissatisfaction, It adopted three moderating variables viz., monetary effort, non-monetary effort, and ego involvement, which were frequently applied in the studies of product classification (e.g. Murphy and Enis, 1986)[35]. The perceived price by customers was used to measure monetary effort, while search effort and time were identified as non-monetary effort. The results of this study indicated that Internet was better suited for the sampling and distribution of intangible products and services such as Airline Tickets, Travel Packages, Insurance, Financing and Brokerage Services. (Cho.et.al. ,2002)[36].

Babin et al. (1994) identified two dominant shopping motives viz., shopping for fun (hedonic) and shopping with a goal in mind (utilitarian). Using a qualitative analysis, Wolfinbarger and Gilly (2001)[37] showed that these two motives were also typical of online shoppers. Hedonic shoppers were referred to as experiential shoppers in the study of Wolfinbarger and Gilly study that were motivated by their involvement with a class of products that directed their browsing of the Internet through auction websites and visits to hobby-related websites. In other words, the hedonic shopper typically sought a product specific online shopping experience. Motives for shopping in traditional retail channels have long been a focus of consumer research (Babin, 1994)[38].

Ratchford et al. (2001) found that heavy users of Internet sources were also heavy users of printed sources of information such as Car Ratings Books and Dealer Brochures (Ratchford et al. ,2001)[39].

Korgaonkar and Wolin(1999)studied for shopping motivation and identified seven motivations for web use of Internet viz., social escapism; transaction security and privacy; information; interactive control; socialization; non-transactional privacy; and economic motivation. They investigated the motivations for the use of Internet usage in general and also for online shopping. By using online shopping as the dependent measure, the significant motivational predictors were found as transaction based security concerns; interactive control; conversation motives, and economic motives (Korgaonkar and Wolin,1999)[40].

Joines (2003) extended the framework of Korgaonkar and Wolin by assessing the impact of these motives on the amount of time spent searching for products online and the frequency of online shopping for products such as investments, travel, and computer related products.

Only the economic motivation such as enjoyment of the convenience of shopping online and transaction based security concerns such as worry about the security of financial information were found to be marginally statistically significant predictors of the amount of time spent on searching for products online. For frequency of online shopping, four motives emerged as significant predictors viz; information; motivation i.e quick access to large volumes of information, interactive control, economic motivation, and transaction-based security concerns(Joines et al. ,2003)[41].

Dholakia and Uusitalo (2002) found that younger customers reported more hedonic and utilitarian benefits of online shopping than older consumers in examining the relationship between age and Internet shopping motivations. They did not measure online search or buying behaviour, only the perceived benefits of online shopping. The relative impact of demographic factors such as age when compared with attitudinal or motivational factors has only been addressed by a very few number of studies (Dholakia and Uusitalo ,2002)[42].

Dina Sheth (1983) expanded determinants of store choice by classifying consumers' shopping motives into two levels viz., Functional and Non-functional. Functional motives involved tangible features such as price; convenience; and merchandise assortment; where as non-functional motives involved intangible features such as store atmosphere; sales personnel service; and psychological reasons for shopping. Consumers ultimately choosed a store that maximize their satisfaction with these perceived qualities (Dina Sheth, 1983)[43].

Heijden (2004) argued that the value of hedonic system that is product virtualization technologies was a function of the degree to which the user experienced fun when using the system. To have a pleasurable experience, individuals often sought sensations on multiple sensory channels. Therefore, the hedonic content that is interactive image of product virtualization technologies is important in enhancing online shopping (Heijden ,2004)[44].

Childers(2001) examined shopping motivation for online shoppers. Consumer behaviour researchers have recognized two pervading, dichotomous motivations for online shopping viz., utilitarian and hedonic, The utilitarian motive underscores goal-oriented, rational and deliberate product acquisitions where shopping is perceived to be work or a necessity, In these cases, value was obtained by completing the acquisition task in a timely, efficient manner. In contrast, the hedonic motive related to experiential shopping where the fun, entertainment and escapism of the shopping process was paramount in acquiring products utilitarian and hedonic value (Childers, 2001)[45].

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Wolfinbarger and Gilly(2001); Zeithaml et al., (2000) evaluated the convenience of 24×7 trading hours and multitude of Internet website that might reduce the time and effort involved in accessing stores and searching for products. This source of utilitarian value is particularly advantageous when searching for unique or unusual products and when seeking to compare a range of products or prices. The self-service nature of online shopping also offered utilitarian value by delivering a high level of control over the purchase environment. More specifically, Internet provided freedom from sales staff and family members while shopping and allows consumers to readily abandon shopping carts or delay a purchase commitment .With regard to hedonically motivated online shopping,customers may derive enjoyment from accessing special interest or hobby Internet websites while the ability to readily compare prices or participate in online auctions supported the pastime of bargain hunting (Wolfinbarger and Gilly, 2001[46], Zeithaml et al., 2000[47]).

Shang (2005) confirmed that hedonic motives for online shopping were important predictors of attitudes toward online shopping. It had shown hedonic motivations having powerful influences on shopping behaviour in both traditional and online shopping environments. It showed that fashion and cognitive absorption experiences on Internet were more important than perceived usefulness in explaining online shopping behaviour (Shang et al., 2005)[48].

Childers (2001) conceived utilitarian shopping to be a function of the product that was groceries while hedonic shopping was the task of searching for a gift. In Mathwick et al. (2002)[49], the consumer's reported level of planning prior to engaging with an online retailer was used to segment the shopping motives. It demonstrated consistency with the Childers (2001)[50] hedonic shopping.

Griffen, M. (1994) identified two categories of online shopping benefits viz., hedonic; and utilitarian. Hedonic benefits reflected the potential entertainment value of online shopping, and the enjoyment arising from the experience (Hirschman and Holbrook, 1982)[51]. In contrast, utilitarian benefits are concerned with efficient and timely shopping to achieve goals with minimum irritation. Such hedonic and utilitarian benefits have been described in both the online and offline shopping environments. To illustrate, for some customers, in some situations, the task of gift shopping is a goal-directed, utilitarian necessity (Griffen, M.1994)[52.]

W.C. May So, T.N. Danny Wong and Domenic Sculli(2005) identified that online shopping intentions, were directly affected by web-search behaviour and Online shopping adoption decisions, and were indirectly affected by web-shopping attitudes, past web-shopping experiences and past experience with Internet.

Web-search behaviour was a stronger factor than adoption decision in terms of influencing web-shopping intentions. The presence of promotional offers had a positive effect on web-shopping intentions, and web-shopping intentions were different for different product categories (W.C. May So, T.N. Danny Wong and Domenic Sculli,2005)[53].

Dong-Mo Koo, Jae-Jin Kim, and Sang-Hwan Lee(2008)examined attributes of online stores. A personal value of social affiliation acted as an enduring belief in motivating a customer to seek hedonic and utilitarian benefits, whereas a personal value of self actualization produces motivation to sought only utilitarian benefits. The seeking of hedonic and utilitarian benefits leads customers to evaluate certain attributes of online stores such as visual design; product assortment; information quality; and after-sales service. The attributes of online stores showed positive effect on online shopping (Dong-Mo Koo, Jae-Jin Kim, and Sang-Hwan Lee,2008)[54].

Heijden (2004) found that perceived entertainment value was a stronger determinant of intentions to visit a movie website than perceived usefulness, supporting the notion that the hedonic nature was an important construct to the validity of the TAM(Technology Acceptance Model). Although, hedonic motivations were found to be an important motivation to use Internet for online shopping (Orwall, 2001)[55], It has often been neglected in online shopping research (Heijden ,2004)[56].

Eastlick and Lotz (1999) undertook study on the consumers' motivation and the future of online marketing. It is imperative to learn how consumers value and perceive their online shopping experience. Using a national sample of 2,500 cable subscribers, to described differences between adopters and non-adopters of online shopping medium. It was found that many early adopters were male, young, highly educated, and knowledgeable in technology. Interactive tools had favourable effects on the quality and the efficiency of purchase decisions (Eastlick and Lotz ,1999)[57].

Jiyeon Kim Sandra Forsy (2007) studied on shopping motivation and it's results showed that the hedonic motivation had a stronger positive relationship than functional motivations with the attitudes toward using product virtualization technologies. Its finding confirmed that perceived entertainment value was a stronger determinant of attitude toward using product virtualization technologies than perceived usefulness (Jiyeon Kim Sandra Forsy ,2007)[58.]

Some research studies have focused mainly on customer characteristics for Online shopping. Babin, Darden, and Griffin (1994)[59] discussed the importance of consumer values and Tauber (1972)[60] focused on the role of Online shopping motives in examining shopping behaviour. Tigert (1983)[61] for instance, discussed the importance of Online shopping environment; product characteristics, and service factors in store patronage.

Pessemier (1983)[62] focused on the importance of transactional convenience, transaction speed, credit and delivery, in addition to product, consumer, and other factors that affected online shopping behaviour.
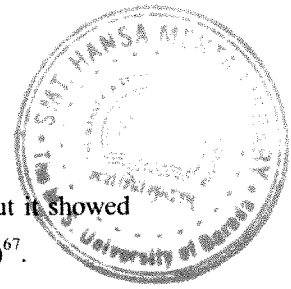
3.3: ONLINE SHOPPING ORIENTATIONS:

Demographic indicators such as age; gender; marital status, and income have been traditionally used in the study of Consumer behaviour and market segmentation, psychographic measures such as Shopping Orientations have also emerged as reliable discriminators for classifying different types of shoppers based on their approach to shopping activities (Gehrt and Carter 1992[63]; Lumpkin and Burnett 1991–92[64]).

Stone (1954) identified four types of shoppers economic, personalizing, ethical and apathetic. Economic shoppers tend to weigh price, quality and the value of multiple alternatives prior to a purchase decision. Personalizing shoppers preferred to patronize stores where they were recognized by sales personnel, and could interact with them on a personal level. Shoppers who were loyal to local businesses for the purpose of retaining the dues within the community were ethical shoppers. Finally, apathetic shoppers share an aversion for shopping and sought ways to lessen their effort in completing this task(Stone, 1954)[65].

Stanford, C. (2003) found that there was a general consensus amongst Singaporeans that the Internet was felt as a convenient medium for information search and /or making purchases. The better educated respondents seemed to be less concerned with security issues. They also perceived that online shopping provided better prices and more cost savings. Females indicated a strong dislike for not being able to savour a physically fulfilling shopping experience online (Stanford, C.,2003)[66].

Ruby Roy Dholkia and Outi Uusitalo (2002) studied the shift from physical stores and hard copy catalogue stores toward electronic stores that might be seen as a continuous innovation building on past changes brought about buying in-home shopping methods such as Catalogue, TV and Direct Mail. The influence of customer characteristics on perception of online shopping benefits found as associated and the two shopping formats were perceived as clearly different from each other in terms of its shopping benefits. The data supported the influence of individual characteristics such as age, household income, and family composition as well as past behaviours on the shopping benefits associated with the two modes of shopping and it also revealed about behavioural pattern of switching to electronic stores of online shoppers, related it with customer characteristics, and their perceptual benefits of online shopping to study its association with gender, socio economic status of female online shoppers.

The study also revealed no impact on the perception of online shopping benefits but it showed impact on the perception of store shopping (Ruby Roy Dahlia and Out Unusual, 2002)[67].

Alka Verma and others (2000) found that generally higher amounts of Internet use for non-shopping activities were associated with an increased amount of Internet product purchases. It was found that generally higher amounts of Internet use for non-shopping activities were associated with an increased amount of Internet product purchases. Importantly, however, this relationship was moderated by domain-specific but not general innovativeness. Implications for business practice and academic research were provided by the researchers (Alka Verma and others ,2000)[68].

Leo R. Vijayasarathy, (2002) examined the relationship between shopping orientations, product types, and customer intentions to use Internet for shopping. Based on 750 survey respondents which revealed that home, economic, and local shopping orientations were related to online shopping intentions. Product types, based on cost and tangibility did not have a moderating influence on the relationship between shopping orientations and intentions to shop using the Internet, but had direct effect on the latter. And, incremental contribution of demographic indicators in predicting online shopping intentions was found as minimal. (Leo R. Vijayasarathy, 2002)[69].

Mark Brown, Nigel pope and Kevin Voges, (2001) empirically showed that customers' fundamental shopping orientation had no significant impact on their proclivity to purchase products online. Factors that were more likely to influence purchase intentions were viz., include product type, prior purchase, and, to a lesser extent, gender (Mark Brown, Nigel pope and Kevin Voges, 2001)[70].

Swami Nathan (1999) found that convenience shoppers tended to use Internet more frequently to buy goods and spent more money on their online shopping. However, customers' online need for social interaction while shopping negatively affected the propensity to engage in online shopping. It was found that shopping orientation valuing convenience significantly and positively related to the frequency of Internet users' Online shopping, These findings were consistent with a report by Greenfield Online which also revealed that online shopping was preferred over physical store shopping by some Internet users because of its convenience and time saving capabilities (Swami Nathan, 1999)[71].

Donthu and Garcia(1999) found that both convenience and recreational orientations were strong predictors of a preference for online shopping (Donthu and Garcia, 1999; Girard et al., 2002;)[72]

Brown et al.(2003) revealed that recreational shopping was more important than convenience for online shoppers.

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It was found that customers differed in shopping orientation in what they believed to be the first research into types of online shopper viz; personalizing shoppers; recreational shoppers; economic shoppers; involved shoppers; convenience-oriented, recreational shoppers; community oriented shoppers and apathetic convenience- oriented shoppers (Brown, 2003)[73].

Choi and Park (2004), found that online shoppers were more likely to be economic and recreational shoppers, compared with single-channel offline purchasers (Choi and Park ,2004)[74].

Rowley (1996) concluded that customers who enjoyed the shopping process were unlikely to buy online because purchasing via Internet was a poor substitution for their leisure experience associated with traditional shopping at physical stores(Rowley ,1996)[75].

Vijayasarathy and Jones (2000) explored the relationship between shopping orientations and intentions to shop from Internet websites. They found that in home shopping orientation, and mall shopping preferences as significant discriminators between high and low intentions towards online shopping. Experiential behaviour was especially likely in categories where shoppers had an ongoing, hobby-type interest. Collectors and hobbyists enjoyed the thrill of the hunt as much as the acquisition of items for the collection. (Vijayasarathy and Jones ,2000)[76].

D.L. Hoffman and T.P. Novak(1996) argued that the higher playfulness was associated with experiential behaviour resultant in to a more positive mood, greater shopping satisfaction, and a higher likelihood of impulse purchasing compared to goal focused shopping. Goal-oriented or utilitarian shopping has been described by various marketing scholars as task-oriented, efficient, rational, and deliberate. Thus, goal focused shoppers are transaction oriented who desire to purchase what they want quickly and without distraction. Retailing customers describe utilitarian shopping as work and evaluate the results of their effort by terms commonly associated with work performance, such as success and accomplishment. (D.L. Hoffman and T.P. Novak, 1996)[77].

Hong (2004) found that the customers varied by different shopping orientations. They identified four types of shopping orientations viz; highly-involved; customer service; conscious; price conscious; and apathetic shopping orientations. They found that highly-involved online shoppers tend to seek extensive information about products and or services, and were more likely to use the Internet for shopping (Hong ,2004)[78].

Kahle (1980) found that personal values only had indirect effect on mall shopping behaviour through mall attitudes(Kahle, 1980)[79].

Tulay Giard (2003) empirically studied the relationship of the type of product; shopping orientations, and demographics with preferences for online shopping on Internet. Their findings also confirmed the relationships of shopping orientation and demographic variables with purchase preference for shopping online significantly differed by product category. In addition, the impact of trust and perceived risks were associated with online shopping. Enjoyment of the online shopping experience was also an important determinant of retaining online shoppers (Rice, 1997)[80]. Many online shoppers stated that they did not shop on a particular website next time if they had an unpleasant experience with it. On Internet, shopping enjoyment was positively and significantly related both to attitudes and intentions toward shopping on Internet (Eighmey, 1997)[81]. Online shopping is a different experience from shopping in a physical retail store. One major point of difference that deals with store atmospherics (Engel et al., 1990)[82]. This term describes the physical aspects of a store such as colours, music type, music volume and tempo and layout of products. Store atmospherics that have a direct effect on customers mood and behaviour (East, 1997)[83]. Web stores so far cannot fully simulate the ambiance of a physical store on account of the limitations of devices. So, the system design of the e-retailing experience must compensate for the loss of traditional in-store ambiance (Tulay Giard and others ,2003)[84].

Nelson, Philip. (1974) examined the effects of three perceived channel utilities viz., communication, distribution and accessibility; and four types of consumer shopping orientations such as recreational, experiential, convenience and economic. Their results showed that online buying behaviour was affected by a mix of consumer shopping orientation and perceived channel utilities (Nelson, Philip,1974)[85].

3.4 RISK ASSOCIATED WITH ONLINE SHOPPING.

Online shopping is developing rapidly on the Internet. today. Not only do problems of security and confidentiality constitute a real obstacle to its development, but the shopper inevitably has numerous questions concerning the delivery, exchange policy, and possible additional charges created by returning the product. All of these different risk forms inhibit the expansion of this new mode of purchase.

Jayoung choi, kyu-Hye Lee, Seoul (2003) examined first, whether there were difference in risk perceptions between Internet Users of the USA and Korea, Second, whether there were difference in risk perception between apparel purchasers and Non- apparel purchasers across both these countries. The objective of this study was to assess the impact of third-party-provided electronic commerce assurance on consumers' likelihood to purchase products and services online and their concerns about privacy and transaction integrity.

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Their research findings offered some theoretical insight into the decision making of online consumers and suggested management implications for online vendors, and third-party E-Commerce assurance providers such as accountants or consumer unions. It also suggested that there were differences in consumers' risk perception between apparel and Non-apparel purchases across both these countries. There were similarities and differences in the relationships between risk perception and purchase intention across both the countries (Jayoung choi, kyu-Hye Lee, Seoul, 2003)[86]

Anthony D. Miyazaki and Ana Fernandez(2001)explored risk perceptions among consumers of varying levels of Internet experience and how these perceptions relate to online shopping activities. Government and industry organizations have declared information privacy and security to be major obstacles in the development of consumer related e-commerce. Risk perceptions regarding Internet privacy and security have been identified as issues for both new and experienced Internet users of Information technology. Their findings provided evidence of hypothesized relationships among consumers' levels of Internet experience, the use of alternate remote purchasing methods such as Telephone and Mail-order shopping, the perceived risks of online shopping, and online shopping activities (Anthony D. Miyazaki and Ana Fernandez 2001)[87.]

Bhatnagar (2000) examined influence of perceived risk on customers' online shopping behaviour. It defined two types of risk; Product Category Risk and Financial Risk. High product risk has been defined as situations where the product is technologically complex, satisfy ego needs of the purchaser, priced high, and was sold based on its feel and or touch. High financial risk has been defined as fear about the safety of consumers' financial information online. Their results indicated that increase in both types of risk generally decreased the likelihood of online shopping behaviour.That was consistent with the results from Vellido (2000)[88]here online purchase behaviour was best predicted by consumers' risk perception of online shopping .Consumers' online shopping motives vary and it can be broadly classified as goal-oriented convenience, getting a good bargain, and for the fun of acquiring new information about an area of interest to them. Online shopping was found as positively influenced by the perception of convenience and informative ness in making a good choice. It was negatively influenced by high perceived risk (Bhatnagar et al. ,2000)[89]

An attempt has been made by the researcher to cover the area of perceived risks associated with online shopping, in which various research studies have been conducted by following authors.

The different types of risks are referred to as perceived or anticipated risks. Researches have suggested that customers generally prefer to use e-commerce for purchasing products that do not require physical inspection (Peterson et al., 1997; Klein, 1998)[90]

Nelson (1970)[91]ad classified products as either search or experience products. Before purchasing a product, a consumer has to consider various types of risks.

Steinfield and Whitten(1999)[92] examined customers 'attitude towards Online Store. It is a greater chance for the combination of Internet plus physical presence to capture business than the presence of virtual store on Internet only because it can provide better pre-purchase and post-sales services to lower customers' transaction cost and shall be helpful in order to build trust on Internet stores.

As a new channel for marketing, Internet is capable of accommodating many different kinds of products and services. However, people are browsing the Internet more for information than for buying online shopping. It pointed out three barriers to online shopping viz., purchase failures; security fears, and service frustrations (Johnson, 1999)[93].

Koyuncu and Lien (2003), examined perceived risk associated with online shopping by focusing on those factors that explained why customers had or had not adopted the medium of electronic - Commerce. Little research have been conducted on explanations of how customers use different shopping channels when they have to purchase different types of products and handle online shopping risks. Risk of credit card fraud is defined as a kind of risk that customer faces only when s/he has to decide to on purchase of product on Internet, independent of the fact that the product may or may not require physical inspection before the purchase. Product specific risks such as not getting the right product are those risks that are being faced by the customer whether or not s/he intends to use Internet for online shopping. It was found that the product specific risk increased with the level of physical inspection that was required before purchase (Koyuncu and Lien,2003)[94].

Naveen(1999)suggested that online browsers tend to be more risk aversive than online shoppers Therefore, it was predicted that online browsers were worried about security and privacy online more than online buyers. Their concerns were especially important since studies showed that many websites aid not customers address privacy concerns adequately. Consumers' perception about the lack of online privacy defined as sharing personal information with other parties and security defined as illegal access to consumers' personal and financial information by third parties also discouraged some customers' from shopping online (Kunz 1998; Caudill and Murphy 2000;

Miyazaki and Fernandez 2000; Turosz 2002; Zeithaml, Parasuraman, and Malhorta 2002)[95]. Other studies showed that online browsers and customers in general were worried about the security of their credit card information (Naveen,1999)[96].

Forsythe and Shi(2003)examined transaction based cost approaches and perceived risk of online shopping. Previous researchers had also empirically analyzed the relationship between the customers' aversion for online shopping, and different components of the perceived risks of online shopping such as the channel-specific risks and product-specific risks (Forsythe and Shi, 2003)[97].

Mitchell (1999) conducted study on perceived risk and its impact on consumer behaviour. Perceived risk is used most often by consumer researchers' has been defined risk in terms of the consumer's perceptions of the uncertainty and adverse consequences of buying a product or service. Perceived product performance risk varies with purchase goals, and intended use of the products. Their finding indicated that the Perceived risks associated with product delivery and transaction security negatively affected purchase intentions (Mitchell, 1999)[98].

Li, H., Daugherty, T. and Biocca, F. (2001) used experimental research design and conjoint analysis, to study the risk perception of Singaporean customers' shopping to test the effectiveness of several risk-reducing strategies that e-marketers online use in promoting online shopping among customers. Their results showed that Singaporean customers with a higher degree of risk aversiveness than others who tend to perceived online shopping as a risky activity. e-marketers relied on using reference group appeal as the most preferred risk relievers particularly by getting expert users to endorse the products involved. In addition, e- marketer's reputation, the brand's image, and specific warranty strategies were found as also effective risk relievers for the potential online shoppers (Li, H., Daugherty, T. and Biocca, F. ,2001)[99].

Wen-yeh Huang Holly Schrank Alan J. Dubinsky(2008) explained the relationship between brand names and customers' perceived risk towards online shopping. It's results indicated that the presence or absence of a product's brand name affected online shoppers' perceived risk, but in the opposite direction to than expected. It revealed insignificant difference between online shoppers' perceived risk vis-a`-vis Brand Familiarity. Online shoppers' possessed lower perceived risk than non-online shoppers (Wen-yeh Huang Holly Schrank Alan J. Dubinsky,2008)[100].

Few of the research studies have shown that consumers' perceived financial, product performance, psychological, physical, social, and time risks while making purchases (Jacoby and Kaplan, 1972; Peter and Tarpey, 1975; Garner, 1986; Mitchell, 1992; Schiffman and Kanuk, 1994)[101].

Flavian, C. and Guinaliu, M. (2006) conducted a study which revealed that privacy of personal information was the most important concern of customers when they shopped or searched for information online. 79 per cent of online users reported that they immediately left websites that asked for personal information.

This uncertainty represented major elements of customers' perceived risk involved in a buying decision process. In order to decrease perceived risks, customers used several strategies, such as brand loyalty; store image or word-of-mouth either to confirm buying decision or to reduce the uncertainty they felt about the buying decision (Flavian, C. and Guinaliu, M. ,2006)[102].

3.5: TRUST ASSOCIATED WITH ONLINE SHOPPING:

Online shopping, different from conventional shopping behavior, is characterized with uncertainty, anonymity, and lack of control and potential opportunism. Therefore, trust is an important factor to facilitate online transactions. Trust is also one of the most frequently cited reasons for consumers not willing to purchase online and plays a critical role in facilitating online transaction (Dina Ribbink and others ,2005)[103].

Dina Ribbink and others (2005) investigated the role of service quality, satisfaction and trust in an e-commerce context. e-trust was found as directly affecting to loyalty. The e-service quality dimension of assurance, that is trusting the merchant, influences loyalty via e-trust and e-satisfaction. Other e-quality dimensions were found as ease of use; e-scape; responsiveness, and customization that too influenced e-loyalty indirectly, via satisfaction. In e-commerce, loyal customers were considered extremely valuable. Since, online transactions involved many uncertainties for the customers' trust evolved as a condition for exchange. Trust in the electronic medium was believed to increase online customer loyalty, but empirical confirmations are scarce to support it (Ibid).

Regina Connolly and Frank Bannister (2008) conducted a study and results provided evidence that Irish consumers' trust in Internet shopping was the result of specific factors, the first of which related to the vendor's perceived integrity, and competence. The vender's integrity encompassed social antecedents of trust, while the competence encompassed the technical antecedents of trust (Regina Connolly and Frank Bannister ,2008)[104].

De Figueiredo (2000) examined whether quality was easy or difficult to judge in products on Internet website. Four product categories on the Internet was included commodity products such as oil, paper clips, quasi-commodity products such as books, CDs, videos, or toys, look, and feel goods products such as suits, furniture, model homes, and look and feel goods products with variable quality such as arts, produce, etc.

It was found that products on the Internet were unequal due to the inability to deliver actual services or adequately detail the specific nature of many products. Another approach to product revealed that customers need to see and touch products such as produce and art despite reorganization of the brand and knowledge about the product. Therefore, customers were not likely to purchase sensory products with variable quality online, because their satisfaction after the purchase might not reach prior expectations. Thus, in an effort to fulfill customer expectations for those products, e-businesses sell sensory products only by providing customized technologies, such as pictures of the products, enlargements of the products, and size charts, etc. The study by Degeratu et al. (2000)[105] and Kiely (1996)[106], sensory vs non-sensory products.

It was assumed that customers might be reluctant to purchase products with sensory products on Internet because they were unable to measure the attributes of those products. It showed that customers' dissatisfaction with sensory products on the Internet (De Figueiredo ,2000)[107].

Yoon (2002) studied on the mechanisms of online trust as: security assurance, reputation, Internet searching, fulfillment that is willingness to customize, presentation that is web quality, technology, and interactions e-forums. These mechanisms were categorized into three dimensions of online trust viz.,(1) technical-based: web searching, technology and presentation; (2) uncertainty of transactions and security: security assurance, and (3) competency-based: reputation, fulfillment, and interactions (Yoon, 2002)[108].

Gefen (2003) also summarized the conceptualizations of trust from prior research as a set of distinct beliefs consisting of integrity, benevolence, and ability; a general belief or trusting intentions that another party could be trusted, or the willingness of a party to be vulnerable to the actions of another. In the area of online shopping and online trust researches have been conducted by Pavlou, 2003; Yousafzai et al., 2003; Gefen and Straub, 2004; Wu and Cheng, 2005; Flavian and Guinaliu, 2006; Gefen et al., 2003. They had discussed that online trust played a key role in creating satisfied and expected outcomes of online transactions. Where trust existed it increased consumers' beliefs that online vendors would not engage in opportunistic behaviour. The Technology Acceptance Model (TAM) partly explains the elements affecting consumers' online trust and purchase intentions (Gefen et al. ,2003)[109].

Burke, R.R. (2002), undertook research study concerning trust for online transactions. A website assists online consumers in interacting with e-retailers; in searching for or acquiring information from websites, and in completing the steps of online transactions; moreover, online consumers emphasized both the instrumental value of the technology, and the more immersive, hedonic value (Burke, R.R., 2002,)[110].

Koufaris and others(2002) have defined perceived risk as perceived privacy which is as the consumers' ability to control viz., Behaviour Presence of other people in the environment during a market transaction or consumption behaviour; and The dissemination of information provided during such transactions or behaviour to those who were not present.TAM(Technology Acceptance Model) is based upon three key positive variables such as perceived usefulness; perceived ease-of-use, and enjoyment of technology (Venkatesh and Davis, 2000; van der Heijden et al., 2003)[111].

Perceived usefulness refers to the belief that a particular system would enhance job performance and benevolence toward a website. Perceived ease of use is the belief that a particular system would be free from effort.Enjoyment of technology is regarded as a factor motivating a consumer's desire to transact online. It was proposed that two types of information viz., non-value-added and value-added should be used by search mechanisms in web-based stores (Koufaris and others, 2002)[112].

Davis (1989) identified preferences for online shopping and argued that useful and easily understood information on websites reduces asymmetric information, processes information behaviour, lifts the degree of online trust, and influences positively purchase intention (Davis, 1989; Davis et al., 1989;)[113].

Culnan and Armstrong,(1999)examined the online trust that can reduce the level of perceived risk associated with transaction processes (Pavlou, 2003; Koufaris and Hampton-Sosa, 2004). In terms of perceived security Websites could increase customers' online trust by decreasing perceived environmental risks or by raising security (Warrington, 2000)[114]. In terms of perceived privacy, consumers may disclose their private information to websites when reliability and credibility are recognized. This subsequently reduces consumers' concerns of privacy and security and would also help to build online trust toward the websites (Culnan and Armstrong, 1999)[115].

Loo Lee Sim and Sze Miang Koi(2001) examined trust on Internet or Online shopping, that was classified into two main facets viz., Trust in the online business, It is the degree of reliability regarding fulfillment and Trust on the Internet as a purchasing medium: Trust is defined as the medium to engage in purchases as the opinion which is held regarding security, existing clarity in the transactions performed with companies on the Internet, and in their commitment to respect what has been agreed with the customers. The majority of these aspects have been included and integrated in the measures associated with the concept of trust. The authors examined the demographic and psychographic characteristics of online shoppers, their present habits and the attitudes, and indicated the impact of traditional shopping patterns.

It was found that online shoppers and Non-online shoppers had some of the distinctive demographics and psychographic profiles. Their findings suggested that e-commerce had an insignificant impact on conventional shopping patterns primarily due to their preference for real life shopping (Loo Lee Sims and others, 2001)[116.]

A study on online purchasing patterns in Ireland by Amarach Consulting (2002) indicated that the number of Irish Internet users shopped online had increased. There was a significant increase in the number of Irish Internet users and, only a modest fraction of those Internet users who had made shopped online because of lack of trust on online vendors (Amarach Consulting ,2002)[117].

Many publications on online shopping have focused on its marketing aspects and issues relating to online security and privacy, rather than examining consumer behaviour in dealing with online incidents (Furnell and Karweni, 1999; Miyazaki and Fernandez, 2001; Lokken et al., 2003; Swinyard and Smith, 2003; Kolsaker et al., 2004; Levin et al., 2005; Shergill and Chen, 2005; Sorce et al., 2005; Ha, 2006; Hui and Wan, 2007)[118].

Some of the studies have examined problems associated with information disclosure, security and privacy in Online shopping (Crampton, 2002; Horvitz, 2002; Yianakos, 2002; Farrell, 2003; Jackson, 2003; Lozusic, 2003; Moghe, 2003; Martin, 2004; Quo, 2004)[119], few have focussed on e-consumer redress issues. There have been several studies on online shopping in other countries viz., Singapore, New Zealand, USA and UK (Lokken et al., 2003; Swinyard and Smith, 2003; Kolsaker et al., 2004; Levin et al., 2005; Shergill and Chen, 2005; Sorce et al., 2005;)[120].

Hui and Wan, (2007) found four key dimensions of B2C websites viz., information content; design; and security as well as privacy. They concluded that, though all these dimensions had an impact on the purchase intention, security and privacy were found to have relatively greater impact on the purchase intent of online shoppers(Hui and Wan, ,2007)[121].

Pandya, A.M. and Dholakia, N. (2005) investigated the factors that makes commercial web pages popular. It was found that a high daily hit-rate was strongly influenced by the number of updates made to the website in the preceding three month period. The number of links to other websites was also found to attract visitor traffic (Pandya, A.M. and Dholakia, N. ,,2005)[122].

3.6: CONSUMER BEHAVIOUR & ONLINE SHOPPING :

Consumers tend to engage in relational behaviours to achieve greater efficiency in their decision making, to reduce information processing, to achieve more cognitive consistency in their decisions, and to reduce the perceived risks associated with online shopping.

Lozusic, R. (2003) undertook a comprehensive survey of online customers having e-shopping experiences using Structural Equation Model, and findings indicated that perceived ease of use and perceived usefulness effect had a significant impact on trust in e-commerce.

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Trust also had a significant influence on attitude towards online shopping. However, there was no significant impact from trust on the intention of online shopping (Lozusic, R., 2003)[123].

Yu-Hui Chen and Stuart Barnes [2007] found that perceived usefulness; perceived security; perceived privacy; perceived good reputation, and willingness to customize were the important antecedents to online initial trust. It was also found that different levels of trust propensity moderated perceptions toward the website and with respect to online initial trust, including perceived usefulness; perceived security; perceived privacy; perceived good reputation, and willingness to customize. Both, online initial trust and familiarity with online shopping had a positive impact on shopping intention (Yu-Hui Chen and Stuart Barnes, 2007)[124].

Francisco J. Martı́nez-Lo'pez and others [2005] explained online consumer behaviour. Moreover, a different level of consumers' Internet expertise determined, in general, the predominance of the central or the peripheral route within the formation of their affective and behavioural responses to this medium. It theoretically integrated a model consisting of beliefs and attitude of online shoppers towards the Internet; trust in online shopping which demonstrated that the degree of Internet expertise played an essential role in determining how consumers processed and formed their affective and buying-related responses on Internet (Francisco J. Martı́nez-Lo'pez and others, 2005)[125].

Patricia Source, Victor Perotti and Stanley Widrick (2005) evaluated the shopping behaviour of younger and older online shoppers as mediated by their attitudes toward online shopping. It was found that while older online shoppers searched significantly for fewer products than their younger counterparts, they actually purchased as much as younger shoppers. Attitudinal factors explained more variance in online search behaviour. Age explained more variance in buying behaviour of the shoppers who had first searched for the product online (Patricia Source, Victor perotti and Stanley Widrick, 2005)[126].

Bettman and Sujan (1987) examined buying behaviour of online shoppers and found it as a habitual, automatic and unthinking. In routinized buying behaviour, information search and decision-making were assumed to be based on earlier experiences. It was seen as economically rational to take advantage of earlier experiences. Buying a product or using a shop which the consumer had found to be good diminished risk, and saved time and effort. The shopper knew from previous experience the value of alternatives for her/him as well as the consequences that was likely to follow from the choice (Bettman and Sujan, 1987)[127].

Bijou and David (2004) undertook a survey of 11 positive features and 10 discouraging features of online shopping and identified certain behavioural patterns for online shoppers versus non-online shoppers.

It was found that online shoppers had consistently stronger positive feelings about online shopping than Non online shoppers. Non- online shoppers had inconsistent negative feelings about online shopping than did online shoppers. e- marketer should focus on making the experience of online shopping more accommodating and more user-friendly since the positive features of online shopping appeared to be more important than negative feelings (Bijou Yang and David Lester, 2004)[128].

Bellman et al. (1999) investigated several predictors for online shopping and concluded that demographic variables such as income, education and age had a modest impact on the decision on online shopping. It was found that the most important determinant of online shopping was previous behavior such as earlier online purchases. (Bellman et al., 1999)[129].

Korgaonkar and Wolin (1999) found that motivational factors as well as age and gender impacted the likelihood of online shopping, and older males had the highest online shopping that was consistent with the results of Donthu and Garcia's (1999)[130] research, which too revealed that older Internet users were more likely to shop online compared to younger users, even though the younger users had more positive attitudes towards online shopping (Korgaonkar and Wolin ,1999)[131].

George R. Milne, Andrew J. Rohm, and Shalini Bahl(2004) examined online buying behaviours that increase or reduce risk of online identity theft which indicated that the propensity to protect oneself from online identity theft varied by population (George R. Milne, Andrew J. Rohm, and Shalini Bahl,2004)[132].

Beatty and Ferrell (1998) studied online shoppers' behaviour and that for many consumers, online shopping was an experience that transcended product purchase. The concept of online shopping was enjoyment thus related to the difference between hedonic and utilitarian shoppers. While utilitarian shoppers treated shopping as work, hedonic shoppers strived for fun and entertainment in online shopping (Beatty and Ferrell,1998)[133].

Lohse.(2000) explored the predictors of online shopping behaviour and found that the typical online shoppers were characterized by their wired lifestyle, and were time starved. It suggested for providing of customized information to online shoppers who bought standard or repeat items, to increased their feeling of convenience, and to make quick buying decisions(Lohse et al.,2000)[134].

In Koufaris et al. (2002) research, it was proposed that two types of information; non value added and value added; was to be used by search mechanisms in web-based stores (Koufaris et al. ,2002)[135].

Kahle, L.R. and Kennedy, P. (1989) examined direct and indirect effects of online shopping experience on selection and the purchase intention and found online shopping experience had a very significant effect on the purchasing channel choice both directly as well as indirectly, and even more on the intention to select the Internet as the purchasing channel. The perceived ease of use and usefulness as well as the perceived appropriateness of Internet as a purchasing channel were found to have an important impact on the choice. Preferring conversation with customer service personnel had the most influential effect on intention and behaviour, which was explained by satisfaction with traditional channels as well as distrust of one's own skills with the electronic commerce system (Kahle, L.R. and Kennedy, P, 1989)[136].

Holbrook, (1986) studied on consumer behaviour and suggested that males and females differed in their processing of information. Particularly, males and females responded differently to alternative consuming tasks and stimuli such as pictures versus words. Females responded to non-verbal stimuli by evoking more associative, imagery-laced interpretations, and more elaborate descriptions than males. This phenomenon suggested that the fundamental gender differences may contribute to the moderating role for attitudes and online shopping intentions, because products promoted online brought about different stimuli and imagery-based interpretations versus those of products demonstrated in a physical store. Females were more sensitive to relevant information online than males while making judgments, causing subsequent purchase attitudes and intentions rendered by males and females to varied (Holbrook, 1986)[137].

Kim, E.Y. & Kim, Y. (2004) examined factors affecting online shopping. The growing use of Internet in New Zealand provided a developing prospect for E-marketers, and found that website design, website reliability/fulfillment, website customer service and website security/privacy were the four dominant factors that influenced consumers' perceptions of online shopping. These four types of online New Zealand shoppers were viz., trial, occasional, frequent and regular online shoppers; who perceived these four website factors differently. They had buyers had different evaluations of website design and its reliability/fulfillment, but similar evaluations on website security/privacy issues, which implied that security/privacy issues was important to most of them. The significant discrepancy in how online shoppers perceived website design and website reliability accounted for the differences in online shopping frequencies (Kim, E.Y. & Kim, Y. ,2004)[138].

Hoffman and Novak (1996) studied online shoppers' behaviour such as goal-oriented and fun oriented, in which consumers engaged during the phase of pre-purchase who were goal directed and experiential behaviour design characteristics of a web page were found as affecting online shopping decisions (Hoffman and Novak ,1996)[139].

3.7: GENDER AND ONLINE SHOPPING:

Attitudes toward offline buying seem particularly important for women consumers. Valuing functional benefits of conventional buying economy, convenience, and efficiency acts as a facilitator for women's on-line buying, whereas social experiential concerns are a very important barrier. The researcher indicated that male and female's own characteristics play an important role in Online transactions. Besides, various researchers have carried out a varying of research studies considering multidimensional aspects of online shopping and also covering issues related to gender based online shopping that has revealed following.

Helga Dittmer (2004) studied the gender differences in online and offline shopping motivations of online shoppers to relate it with the online shoppers' functional; social and identity related concerns. It was found that two studies had reported to gender differences in attitudes toward offline and online shopping. Thematic Analysis of open-ended accounts in the trust first Study provided a rich, qualitative map of buying attitude dimensions that were important to young women and men. The second Study was a quantitative survey of functional, emotional-social, and identity related buying motivations in the two environments. The online environment had an effect on buying attitudes, but more strongly so concerns were amplified rather than changed in the shift from conventional to online shopping; women's motivational priorities showed a reversal, and less involvement in shopping. In contrast to men, women's online shopping was associated with barriers and facilitators grounded in their attitudes towards conventional shopping that had implications for the ease with which women and men wanted to adapt to the accelerating shift toward Computer-Mediated Shopping (Helga Dittmer ,2004)[140].

Dowling, G.R. and Staelin, R. (2001) made efforts to examine gender differences in use of Internet and factors responsible for these differences based on a General Model of Internet use, and found that females used e-mail more than did males. Males used the Internet more than did females, and females reported more computer anxiety, less computer self-efficacy, and less favorable and less stereotypic computer attitudes. It revealed that computer self-efficacy, loneliness, and depression accounted in part for gender differences, but that gender continued to have a direct effect on use after these factors were considered (Dowling, G.R. and Staelin, R,2001)[141].

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Ira M. Wasserman, Eastern Mich, (2005) studied differences in the use of the Internet by gender, with a consideration of criteria such as access to the web, use of communication facilities related to e-mail and chat rooms, frequency of use, and types of websites used. It was found that males were more likely to use websites that provided financial information; Government information; news, and current events, as well as sexually explicit information. Females significantly used religious and church websites, as well as cooking and recipe websites. (Ira M. Wasserman, Eastern Mich, 2005)[142].

Ananda Mitra and others (2005) examined significant gender differences with respect to evaluative criteria and use patterns, with males liked some of the bells and whistles and females used academic websites more. Women were more likely to adopt the technology in a manner that fit with their everyday practice, as compared to males who were more likely to use the technology for its own sake. (Ananda Mitra, Jennifer Willyard, Carrie Anne Platt, Michael Parsons, 2005)[143].

Alisa Kolsaker and Claire Payne (2002) examined with exploratory studies whether consumer trust appeared to vary by gender, and detected only minor gender based perception of online shopping; gender based variations; registering a high level of concern overall, regardless of gender. Online shoppers' innovators were generally younger, educated, technology competent males. It suggested only marginal and statistically insignificant gender differences (Alisa Kolsaker and Claire Payne ,2002)[144.]

Lumpkin, J.R., Hawes, J.M. and Darden, W.R. (1986) examined existence of a gender gap in online shopping and found that, women tend to be affected by more factors than males. Females seemed less inclined to take moral risks for money. Male seemed not to be affected by psychological factors (Lumpkin, J.R., Hawes, J.M. and Darden, W.R.,1986)[145].

Yu-Bin Chiu and others (2005) proposed a model of online shopping intentions. Four exogenous constructs viz.., personal awareness of security; personal innovativeness; perceived ease of purchasing, and perceived usefulness showed direct influenced on attitudes of online shopping intentions, but also had indirect influences on online shopping intentions through the mediation of attitudes. The influences of personal innovativeness and perceived usefulness on attitudes and online purchase intentions were similar for males and females. The influences of personal awareness of security on both attitudes and online purchase intentions were strong for males, while no such effects existed for females. The influences of perceived ease of purchasing on both attitudes and online purchase intentions were stronger for females than for males (Yu-Bin Chiu, Chieh-Peng Lin, Ling-Lang Tang, 2005)[146].

Lohse, G. L. And Spiller, P(1998) argued in favour of online buying behaviour required to help companies to define its online retail strategies for website design; online advertising; market segmentation; product variety, as well as inventory holding and as well asdistribution (Lohse et al. 1999)[147].

Some researchers have proposed that the consumers' own characteristics too played an important role in consumers' propensity to engage in online transactions (Lohse, G. L. And Spiller, P,1998)[148].

Tamimi (2003) found that online shopping experience as a process of four stages describing the successive steps of an online transaction. Considering that an online customer is not simply a shopper but also an information technology user (Cho and Park, 2001)[149]. It was argued that the online experience was a more complicated issue than the physical shopping experience: The Web experience can be defined as the consumers' total impression about the online company (Watchfire Whitepaper Series, 2000)[150] resulting from his/her exposure to a combination of virtual marketing tools .under the marketer's direct control, likely to influence the buying behaviour of the online shopper (Constantinides, 2002)[151]. The Web experience embraced elements like searching; browsing; finding; selecting; comparing, and evaluating information as well as interacting and transacting with the online firm. The virtual customer's total impression and actions were influenced by design; events; emotions; atmosphere, and other elements experienced during interaction with a given Website, elements meant to induce customer goodwill and affected the final outcome of the online interaction (Tamimi et al. ,2003)[152].

Randall S. Sexton and others (2002) offered findings based on analysis of a wide range of variables such as gender; overall computer usage; job related use and home. It was found that males exhibited high levels of Internet usage probably due to a long history of cultural bias in areas of science and technology. Familiarity and comfort with computers in general can lead to higher levels of Internet usage (Randall S. Sexton and others, 2002)[153].

3.8: ONLINE SHOPPING VERSUS OFFLINE SHOPPING:

Researchers have proposed that the consumer's own characteristics play an important role in his or her propensity to engage in Internet transactions. It is a greater chance for the combination of virtual plus physical presence to capture business than the Web-only presence because it can provide better pre-purchase and post-sales services to lower consumer transaction costs and build trust in Internet stores.

Despines A .Karenna's study (2003) evaluated differences between web shoppers and non-shoppers in terms of compatibility, relative advantage and demographics which showed that compatibility, and relative advantages were overall successful, whereas demographics were unsuccessful. Few significant variables included three factors of compatibility viz., use of direct shopping; use of web browsing activities at home; and use of web browsing activities at office and two factors of relative advantage such as motives, and impediments (Despines A.Karayanni, 2003)[154].

Fram, Eugene H. and Grady, Dale B. (1995) assessed consumer reactions which revealed that 378 online shoppers revealed that 80 per cent of them were males. They purchased relatively few product categories viz., computer hardware/software, books, music, magazines, and nearly all of them were either satisfied, or highly satisfied, with their online shopping. Their major concerns were related to credit card security to improve the online shopping environment. They wanted more visuals and graphics to locate products, and services easily and also to have better and faster software. Women online shoppers appeared to had little interest in online shopping (Fram, Eugene H. and Grady, Dale B. ,1995)[155].

Nancy J. Lightner, (2003) studied the characteristics & experience of online shoppers and found that respondents were generally satisfied, with its, and security and information quality. The sensory impact of a website was ranked as the last amongst overall of the seven characteristics that were measured. Their Preferences for e-commerce websites were differentiated by age; education, and income. The sensory impact of a websites became less important as respondents increased in age, income or education. As the income of respondents increased, the importance of the reputation of the vendor rose. Web site designers should incorporate these findings into the design of e-commerce websites in an attempt to increase the shopping satisfaction of its users. It's results from the Customer Relationship Management portion suggested that current push technologies and website personalization were not an effective means of achieving user satisfaction (Nancy J. Lightner, 2003)[156].

Jihyun Kim and Jihye Park, (2005), examined the consumer shopping channel extension focusing on attitude shift from offline to online store with a theoretical approach which showed that attitude toward the offline store was a significant predictor of attitude toward the online store. Search intention for product information via online store emerged the strongest predictor of consumers' online shopping intention as a mediating variable between predictor variables and purchase intention (Jihyun Kim and Jihye Park, 2005)[157].

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William R.Swinyard and others (2003) examined the lifestyle characteristics of online house holds and found that online shoppers were younger, wealthier, better educated, and had computer literacy, spent more time on Internet. Online-shopping was felt as easier, entertaining, and fearful of financial loss by the respondents. It was found that heterogeneous, groups comprised of particular market segments having unique characteristic Internet related lifestyles. (William R.Swinyard and others, 2003)[158].

Alreck and Settle (2002) found that online shopping was viewed as savings of more time than traditional modes of shopping. It was found that customers' perceived convenience of online shopping on Internet had a positive impact on online buying behaviour. Goal-oriented shoppers were characterized by four motives for online shopping convenience; informativeness; selection, and the ability to control the shopping experience. There was considerable research to support their conclusion. To illustrate, surveys conducted by the Graphics, Visualization and Usability group at Georgia Tech(1994)[159] concluded that the web delivers convenience and time savings for the online shopper(Alreck and Settle ,2002)[160].

Cho et al. (2002) found that online customers' complaints were greater with sensory products than with non-sensory products, particularly when online shoppers were dissatisfied with the presentation of the information provided for the sensory product compared to information for the non-sensory product (Cho,2002)[161].

Kiely (1996) suggested that products with a higher physical presence should provided as much sophisticated information as possible. In other words, on the Web, due to the inherent limitation in delivering sensory information, it was hard to make sound decisions for sensory products regardless of the time and effort spent on the information search. However, in the in-store environment, there was a good chance that decision quality increases if customers spent more time and effort in the information search for sensory products. It suggested that on the Website, tools for more detailed and sophisticated information would be needed for products that had such attributes. Therefore, it was interesting to see the impact of the quality of information on the customers' dissatisfaction based on the product continuum(Kiely ,1996)[162].

Ramaswami (2001) found that for those who used online information sources for buying financial products, time availability was not associated with the propensity to conduct an online search for purchase of these products. Those who were pressured for time did not use online shopping more than those who were not pressured for time. It's findings indicated that online shoppers of financial products used both online channels and personal channels in information search activities (Ramaswami et al.,2001)[163].

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Keen (2002) investigated the structure for consumer preferences to make product purchases, and how they arrived at determining the importance of attributes in the decision making process (Keen ,2002)[164].

Gefen (2003) examined that trust was certainly a problem when there were plenty of possible online vendors on the global market of Internet. Trust can be thought of as a strategy to reduce complexity in uncertain situations increasing the perceived certainty concerning the vendor's possible behaviour.

The customers' trust those vendors who will not behave opportunistically to exploit them and thus trust encouraged shoppers for online shopping. In e-commerce research, the word trust is typically used in the context of trust in the vendor; security of payments, and privacy for a customers' personal information (Gefen, 2003)[165].

Mahajan (2002) examined hybrid operations gave vendors operational synergies, including enhanced customer relationships. As businesses migrate towards Internet to exchange information, research suggested that hybrid physical and online entities offered commercial advantages over online only entities (Mahajan, 2002)[166].

Pavlou(2003) evaluated online transactions that can be considered to consist of three key steps such as information retrieval; information transfer, and product purchase. The information retrieval and exchange steps are regarded as intentions to use a website; however, product purchase is more applicable to an intention to transact with a website. Purchase intention has been defined as the situation which manifests itself when a consumer is willing and intends to become involved in online transactions. Online transactions have three different characteristics from traditional transactions viz., Interactions use extensive technology; second the uncertain, temporal, impersonal character of the online transaction environment and third, Open, unpredictable, and technological infrastructures during the processes of online transactions (Pavlou, 2003)[167].

Olalonpe Ige (2004) assessed about varying kind of similarities online shopping had with conventional Non-store shopping. It discussed about factors influencing Internet shopping, the benefits, motives, and risks. In an empirical World Wide Web Survey, a number of factors were found to increase the likelihood to shop on the Internet. Previous activities in inhome shopping; computer or Internet related work; Internet; experience; active Internet use, and product uniqueness. Risk due to inability to inspect the product; payment method, and slowness of buying were found to decrease the likelihood to shop Online. One of the challenge to researchers and marketer is alike is determining the demand for online versus off line services for different classes of products, and for different types of consumers. (Olalonpe Ige, 2004)[168].

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Grant Robertson, Jamie Murphy and Sharon Purchase (2005) examined propinquity across two grocery shopping situations viz., physical store and online store. Convergent interviews with 15 respondents identified those consumer reasons expectations of convenience, trust and satisfaction for choosing online over physical store shopping fell into three categories of propinquity;viz., physical, temporal and relational. The main reason consumers chose online shopping was convenience; savings of time; to maximization of trust, and satisfaction. Consumers seldom changed brand in online grocery shopping situations.

The analysis also identified four distinct online shopper types viz., occasional; nasties; specialty, and dependent based on perceptions of convenience and trust and satisfaction associated with virtual situations (Grant Robertson, Jamie Murphy and Sharon Purchase, 2005)[169].

Charles (2002) considered aspects of online shopping & shopping styles and compared online as well as offline shopping with bricks and mortars. First, a small exploratory pilot study comparing Internet versus an exemplar shopping centre, and comparing the centre with an ideal centre was reported. In this initial stage, the respondents were selected, as the shoppers of tomorrow students and university students were found as more web literate than older age groups. Finally, researchers speculated on the possible future of Online shopping. It was found that the classification of different types of products and services will significantly influence the consumer choice between a retail store and Internet shopping mall. The types of products and services that are suitable for selling through the Internet were also identified. Generally, products and services that have a low outlay, are frequently purchased, have intangible value proposition, and relatively high on differentiation were more likely to be purchased via the Internet. (Charles Dennis, Lisa Harris and Balart Sandhog, 2002)[170]

Sheril & Stanford (2003) conducted a comparative study amongst the online and non-online shoppers to study its association with gender; education, and age of online and non-online shoppers it suggested that the difference between online and offline shoppers correspond with categories of adopters, and that the educational needs of consumers differed based on their previous experience with online shopping. It's results indicated that online shoppers were younger, and had more self-reported computer skills than non-online shoppers. Online shoppers revealed several perceived advantages of shopping. (Sheril L. Loken, and Stanford ,2003)[171].

Jonna(2004) offered one of the most important reason for not using an online channel for shopping was the lack of trust; unfamiliar vendors as well as insecurity of transactions, and personal information. However, customers were learning to avoid risks on Internet, and secured online shopping environments which were already available. It revealed that the motivations of consumers who sought information online, and made the transaction offline with a familiar and reliable company operating both online and offline, using secure transactions as well as guaranteeing information privacy. (Jonna,2004)[172].

A M. Levin (2005) undertook multiattribute analysis of preferences for online and offline shopping as well as differences across products; consumers, and online shopping stages to study its linkages with gender and age of online and offline shoppers.

It suggested that different shopping motivations indeed influence perceptions of service type and shopping mode congruence differently. Services are more likely to be associated with the online shopping mode, whereas more tangible products are likely to be associated with bricks and mortar stores (A M. Levin ,2005)[173].

Sandy Farag (2006) studied online shopping and its relationship with In-store shopping to asses its association with behavioural and attitudinal variables of online shoppers which revealed that they made more shopping trips than non-online buyers and had a shorter shopping duration. It's results indicated that the relationship between online buying and in-store shopping was not one of substitution but of complementarily (Sendy Farag,,2006)[174].

Thompson S. H. Teo, (2006) examined dilemma of adopters and non-adopters who bought or not online in Singapore to relate it with their income; education level, and Internet usage. It examined the types of products purchased, frequency of online purchase, and the extent of communication with e-commerce vendors. The findings were useful in explaining consumers' buying behaviour in the e-marketplace. It provided that Internet, as a dynamic virtual medium for selling and buying information, services and products, has begun to attention from attention from researchers and practitioners. (Thompson S. H. Teo, 2006)[175].

Thomas salste(1996) evaluated similarities between online shopping with conventional non-store shopping. Considering factors influencing Internet shopping; the benefits; motives, and risks. In an empirical World Wide Web survey, a number of factors were found to increase the likelihood for online shopping on Internet. Previous activities in home shopping; computer or Internet related work; Internet experience; active Internet use, and product uniqueness. Risk due to inability to inspect the product, payment method and slowness of buying were found to decrease the likelihood to shop (Thomas salste, 1996)[176].

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Chaung Hoon Park and Young Gul Kim, (2003) focused on identification of key factors affecting consumer purchase behaviour in an online shopping context with focus on Information satisfaction; relational benefit, and website commitment. The results showed that information satisfaction and relational benefit were the significant factors affecting a consumer's website commitment in context of online shopping (Chaung Hoon Park and Young Gul Kim,2003)[177].

Heejin Lim and Alan F. Dubinsky (2004) analyzed an expectancy value approach to study consumers' perception of e-shopping characteristics with reference to e-store factors viz., merchandise; convenience, interactivity; reliability; promotions, and navigation. The findings obtained demonstrated that consumers' attitude toward online shopping was positively related to their perceptions of Website merchandise and reliability attributes.

If e-tailors hoped to attract and retain satisfied online shoppers, they need to know what evaluative criteria online shoppers used while selecting e-tailors. The results of application of multiple regression analysis showed that merchandise and interactivity Web attributes were predictors of consumers' attitude toward online shopping. An increasing number of consumers were turning to the Internet to make their purchases (Heejin Lim and Alan F. Dubinsky ,2004)[178].

Timo Koivumaki and others (2002) provided an overview of alternative approaches in modelling consumer choice behaviour with respect to making purchases either in the traditional manner or using an electronic shopping system. A study concentrated on the effects of two specific features viz., the amount of time spent on online shopping and online shopping experience. The model suggested that goods purchased electronically and goods purchased in traditional manner that both saved time and increased in shopping experience related to web based shopping was expected to increased purchasing at a web shop(Timor Koivumaki and others, 2002)[179].

Glenn J. Browne, John R. Durrett and James C. Wetherbe (2004) provided an insight investigating consumer beliefs and preferences about online shopping and shopping in physical stores. Internet business problems included the need to structure internal and external business processes to serve customers appropriately, as well as the need to provide adequate technological and physical infrastructures, to understand customer consumption processes in virtual and physical environments. Authors found that the most powerful discriminate variable between web-shoppers and non-shoppers was to be web shopping motives, concerning time efficiency and availability of online shopping 24× 7 and examined avoidance of queues (Glenn J. Browne, John R. Durrett and James C. Wetherbe ,2004)[180].

Kim K.P.Johnason and others (2006) examined differences in the retail channel use of rural consumers for searching product information, and for purchasing food and fiber products between channel use groups. Multichannel shoppers rated themselves as time pressed, dissatisfied with local offerings, unattached to their community and unconcerned with financial security while shopping (Kim K.P.Johnason and others, 2006)[181].

Hoffman and others (1999) found out the reason more people had yet to shop online or even provide information on Internet to service providers in exchange for access to information and concluded that there was still a fundamental lack of faith between most businesses and consumers on the Web (Hoffman and others, 1999)[182].

Chen, L., Gillensen, M.L. and Sherrell, D.L. (2004) assessed utility maximization perspective based on the consumers' preferences to use Internet for online shopping if the utility of doing so was greater than the utility of using another shopping medium. The utility derived from using a shopping channel for purchasing any product was a function of increasing as well as decreasing or disutility attributes. An example of a utility increasing attribute of online shopping was the convenience or the benefit of having a larger choice of retailers (Chen, L., Gillensen, M.L. and Sherrell, D.L. ,2004)[183].

Liang and Huang(1998) studied on perceived risk of online shopping. An example of a utility decreasing attribute is the risk attached to the mishandling of personal information on the Internet. Similarly, from a transaction cost approach perspective, consumers choose shopping channel which they perceived to be least costly that involved both monetary and non-monetary factors, to carry out their transactions. The empirical results suggested that perceived usefulness and perceived ease of use have positive impact on consumer attitude towards e-retail business while different types of risk have negative impact towards online shopping. The easily accessible local retail market and the concern about risk in the virtual environment significantly affect consumer attitude and behavioral intention for online shopping. (Liang and Huang, 1998)[184].

Yan Huang and Harmen Oppewal(2006) analyzed online and offline shopping situations. Considering retail format of physical and virtual stores as the stimulus object, personal aspects including demographics and Internet usage as consumer factors, and time availability; shopping task and product type as situational factors. It was found that situational factors influenced retail format selection. Rather than treating retail format as the stimulus object, however, Physical store and online shopping were different shopping situations situational factors that should lead to variations in consumer behaviour (Yan Huang and Harmen Oppewal,2006)[185].

Liu and Arnett, (2000) studied on buying patterns for different shopping channels. There is growing evidence that customers are developing differentiated buying patterns,' and suggest price, quality, trust and store reputation as variables leading to different buying patterns. As in the case of traditional marketing in the past, most of the recent research and debate has focused on the identification and analysis of factors that one way or another can influence or even shape the online consumer's behaviour; a good deal of research effort has focused on modeling the online buying and decision-making process (Liu and Arnett, 2000)[186].

Many researchers could not find any fundamental difference between the traditional and online buying behavior. It is therefore often argued that a new step has been added to the online buying process; that is the step of building trust or confidence (Lee, 2002; Liebermann and Stashevsky, 2002;McKnight et al., 2002; Suh and Han, 2002; Liang and Lai, 2002)[187].

Machleit and Eroglu (2000) found that emotions induced during offline shopping experiences vary with the retail context such as grocery store; mall; discount store, and that emotional response were better captured in the wider typologies of Izard (1977)[188] and Plutchik (1980)[189] than in the pleasure-arousal-dominance (P-A-D) measure of Mehrabian and Russell (1974)[190]. It remains to be established whether the same emotions apply in online shopping environments, or which specific ones are more prevalent, since the experience is not real. Eroglu et al. (2003)[191] suggested the parsimony of dimensions in the Mehrabian and Russell measure as a possible reason for the weak correlation they found between environmental cues and the P-A-D measure.

Li(2001)[192] offered the concept of virtual experience to characterize computer-mediated experiences, and provided valuable insights into their characteristics. However, the objects of their two studies (2001; 2002) were virtual experiences of products and advertisements, rather than of whole shopping environments. A remaining question therefore was whether experiences of products and the environment as a whole could be as powerful online where the technology erects a screen between the consumer and the object of their experience.

Many studies have investigated the online versus brick and mortar retailing of products – examples of more recent studies are Burke (2002)[193], Evanschitzky (2004)[194], Gounaris and Dimitriadis (2003)[195], Iqbal (2003)[196], Javalgi (2004)[197], Reibstein (2002)[198] and Sweeney and Lapp (2004)[199]. However, very few have investigated the marketing of services over the Internet versus through bricks and mortar outlets (Tsikriktsis et al., 2004)[200.] Studies to date on online grocery retailing have mostly been undertaken from the perspective of retailers, focusing on the cost structure and limitations of the business model (Doherty , 2003)[201], as well as on lessons learned from the success and failures among online grocery retailers (Keh and Shieh, 2001; Ring and Tigert, 2001; Tanskanen, 2002)[202].

Some of the consumer researchers have investigated on consumers' different choice behaviour while shopping online versus physical-store (Degeratu et al., 2000)[203]; the relationship between demographic characteristics, and the usage of online grocery service (Hiser et al., 1999)[204], as well as the attitude of online grocery shoppers (Morganosky and Cude, 2000;)[205]. Few research studies have been carried out to study effects of situational factors on consumers' channel choice (Verhoef and Langerrak, 2001)[206].

Following research studies have been conducted in the area of on traditional retailing and On line retailing (.Bellenger and Korgaonkar, 1980; Babin et al., 2003; Dawson et al., 1990)[207] e-commerce in general, and services marketing over the Internet (Alba,1997; Burke,2002; Evanschitzky, 2004; Iqbal, 2003; Lee and Overby, 2003; Shanka, 2003)[208] for a theoretical foundation.

The concept of congruence between retail store image and product image have been investigated in the retailing literature (Semeijn,2004; Sen,2002; Garton,1995; Hite and Bellizzi, 1985; Samli, 1989,)[209]. These studies have suggested that consumers' perception of store image and product image were closely related to one another, and this relationship or congruence was positively associated with their self image and brand loyalty towards the store.

Kempiak, M. and Fox, M.A. (2002) put forwarded that the ability to do comparison shopping online increases consumers' variety seeking behaviour. The fundamental reason for online shopping was to buy the product or the service, and it was guided by factors such as availability, quality and variety of merchandise. These key dimensions that drove shopping process as merchandise motivation in this study. Bricks and Mortar Stores have traditionally enjoyed an advantageous position on the merchandise dimension that is products and services are available for immediate possession, and consumers can easily see the quality and variety of merchandise on display (Kempiak, M. and Fox, M.A. ,2002)[210].

Nelson and others (1974) found that search cost in an online environment were much less than in an offline context. It became easier and cost effective for the consumers to engage in comparisons. Internet allowed consumers to do innumerable such comparisons with just a click of a mouse. (Nelson, 1974; Stigler, 1961; Jensen ,2003)[211].

Halpern (2004) indicated that services such as Travel, Tourism, Financial Services, and Music seemed to be flourishing on Internet, The more tangible products such as Groceries, Clothing, etc. However have not performed as well (Halpern, 2004)[212].

Bell (1998) revealed that a large number of consumers considered delivery charges as a major deterrent of online grocery shopping. Different costs such as fixed costs as travel costs associated with going to a store plus a shopper's inherent preference and historic loyalty for the store. Variable costs depend on the consumers' shopping list. Because, the same prices are charged online and physical store in the UK, travel cost to a physical store and delivery charge of goods ordered online constituted the main basis of comparison between online and physical store shopping in terms of monetary cost. Travel costs such as petrol or parking charges are clearly an expense that consumers will like to forego. Similarly, they will prefer to not pay premiums for the delivery of everyday necessities such as groceries. Authors examined that convenience concerns psychological cost and other forms of non-monetary costs such as time, effort and stress (Bell et al. ,1998)[213].

Childers (2001) studied on impact of atmospheric element on shopping. In offline shopping contexts, atmospheric elements influence approach behaviour by inducing positive emotions such as pleasure or arousal (Donovan and Rossiter, 1982; Sherman et al., 1997). However, online shopping environments are much smaller theatres of experiences, and require some technological skill to be navigated successfully. They cannot be perceived with as many senses. On the other hand, they are interactive and have immersive qualities which can lead to engrossing experiences (Childers, 2001)[214].

3.9: ONLINE SHOPPING FOR PHYSICAL PRODUCTS AND ONLINE OR ELECTRONIC SERVICES:

The fundamental reason for shopping is to buy the product or the service, and is guided by factors such as availability, quality and variety of merchandise. The proponents of e-commerce suggest that Internet provide products and services to the customers as per their convenience. Online shopping increases consumers' variety seeking behaviour.

Wethen and Ricci (2004)[215] classified the Travel and Tourism Service as an information based business and its products as a confidence good, making it relatively easy to market online. Tangible products such as Clothes, Grocery Items, Shoes etc., although relatively standardized in terms of shapes and sizes, exhibit a certain tactile orientation in their purchase. Consumers need to be able to touch it, feel it, and often wear it to make the final purchase decision(Wethen and Ricci ,2004).

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Phau and Sui Meng Poon(2000) offered the findings of an empirical investigation of Internet shopping in Singapore. Amongst the potential online and offline buyers. It was found that the classification of different types of products and services significantly influenced consumers' choice between a retail store and Internet shopping mall. The types of products and services that were suitable for selling through Internet were also identified. Generally, products and services that had a low outlay, were frequently purchased, had intangible value proposition, and relatively high on differentiation were more likely to be purchased via Internet. (Phau and Sui Meng Poon, 2000)[216].

Jarvenpaa and Todd (1997)[217] found that existence of value-added information at a commercial website can be an important incentive for people to shop online, and provided a key source of diversity.

Bellman et al. (1999) concluded that individuals who shopped online were more like traditional print catalogue shoppers than individuals who shopped using other modes such as discount stores, malls. It suggested that the prototypical Internet shoppers were time starved and looked for websites that were easy to navigate, offered convenience in buying repeat purchase items, and provided individual customization (Bellman, 1999)[218].

Hoffman and Novak (1996) analyzed impact of website outlook on customers' shopping behaviour. Internet enjoyed the potential to exercise control over the content with which they interact, and to conduct non-linear searches for products and product information. However, researchers indicated that more complicated Internet websites distracted individuals from shopping products due to over-involvement and mental fatigue (Hoffman and Novak ,1996)[219].

Peterson et al. (1997) examined consumer behaviour and Internet, and indicated that shopping through the Internet depended on the nature of the offers. Relevant Internet offered might differ by being either search goods or experience goods, or vary along three dimensions viz., cost, tangible–intangible, and extent of differentiation (Peterson ,1997)[220].

A number of studies have used Stone's (1954)[221] classification of shopping orientations. Although, orientations may vary depending on different factors such as store types, urban or rural shoppers. Stone identified four types of shoppers. The economic shopper viewed shopping as an economic activity, and shopped considering for the best bundle of quality and price. The personalizing shopper enjoyed development of a close relationship with store personnel, and tended to shop close to home. The ethical shopper felt a moral obligation to shop at local stores. The apathetic shopper did not enjoy shopping, and tried to minimize buying effort.

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Several researchers have tested Stone's assertions and confirmed them (Darden and Reynolds 1971; Hawes and Lumpkin 1984; Lumpkin et al. 1986)[222]. To illustrate, a study conducted by the Federal Trade Commission found that out of 361 consumer-oriented websites that collected personal information, only 14 percent provided full disclosure of their privacy policies. (Consumer Reports 1997; Kunz 1998; Naveen 1999; Stellin 2001)[223].

Mahmood and others (2004) conducted study on online consumer behaviour that had initially focused more on the utilitarian, rational elements of shopping, than on its experiential elements. Other studies had considered individual dimensions imported from the human-computer interaction literature, which potentially contributed to the online shopping experience, such as interactivity, novelty and vividness (Mahmood and others,2004)[224].

E-tailers provide several types of online service that could increase interactivity with customers, such as software downloading; e-form inquiry; order status tracking; customer comment, and feedback. In a physical store, customers interacted with sales personnel; their friendliness, and knowledge can affect consumers' purchasing decision (Berry, 1969; Lindquist, 1974;)[225].

On the Internet, e-tailers offered consumers with sales clerk service in different forms, such as a toll-free phone number; e-mail addresses; FAQs, and customer feedback. Researchers have found that having FAQ sections and feedback have increased Online store visits and sales (Lohse and Spiller, 1998)[226].

Empirical work about the usage frequency of customer support functions viz.,

e-inquiry, comments, and feedback have revealed that customers prefer two-way communication with e-tailers rather than merely being passive recipients of information (Ghose and Dou, 1998)[227].

Flavian, C. and Guinaliu, M (1995) illustrated that online or e- marketing should be perceived as having five components viz., namely such as promotions; one-to-one contact; closing; transaction; and fulfillment (Flavian, C. and Guinaliu, M,1995)[228].

Liao, Z. and Cheung, M.T. (2001) claimed that sellers of mainstream goods who thought that they will succeed on Internet simply because they were making purchasing more important conveniently missed the point shopping as their websites must be fun to attract customers. In some context however, online shopping can be inherently attractive when compared to normal shopping. To, illustrate, in retailing CDs, it was normal for the buyer to go through lists of catalogues and browse through racks of discs during purchase. In an online CD store, a good database management provided easy access to this information (Liao, Z. and Cheung, M.T. ,2001)[229].

Su-Jane Chen and Tung-Zong Chang(2003) assessed online shopping components based on an in-depth interviews concerning an online shopping process, and identified three common online shopping components viz; interactivity, transaction, and fulfillment that formed one's online shopping experience. It has concluded that Internet allowed for efficient price search and comparison by employing Internet tools such as recommendation agents, allowing consumers to screen alternatives online, and comparison matrix, an online matrix with in-depth comparisons among selected alternatives (Su-Jane Chen and Tung-Zong Chang,2003)[230].

Hughes, T. and Stone, M. (2002) examined the case of the consumer adoption of online financial services, which were viewed as an innovation in service delivery. The qualitative study employed Rogers' Model of perceived innovation attributes that was augmented by Bauer's concept of perceived risk. The perceived innovation attributes were found to be important determinants of consumers' adoption decisions. However, two additional dimensions were found to influence people's adoption decisions, highlighting the complexity of the adoption decision for online financial services (Hughes, T. and Stone, M. ,2002)[231].

Eastlick and Lotz (1999) conducted an early empirical research in describing differences between adopters and non-adopters of online shopping medium. To understand the consumer's motivation and the future of Internet or e- marketing, it is imperative to learn how customers value and perceive their online shopping experience. They found that many early adopters were males, young, highly educated, and knowledgeable in IT (Eastlick and Lotz ,1999)[232].

Chen et al.(2004) identified failed attempts at electronic-commerce resultant from the provision of insufficient product information. It was argued that information richness generally had been suggested to play a significant role in customers' decisions whilst purchasing from an online store. An integration of Audio features to increase information richness was one means of reducing the void between customers' perceptions of products and services and what the retailer was trying to achieve, by providing the necessary support for purchase decision making. Indeed, a question mark had been raised over why companies did not take advantage of opportunities to employ features to enhance the sensory appeal of their products online and increase market share. The importance of sound in communicating product attributes meaningfully applied equally when customers' walked through a populated online shopping area or sit in front of a computer screen. There has nonetheless been relatively little consideration given to sound as an integral part of online shopping interfaces, with most research concentrating upon the more obvious visual aspects of online store design (Chen, 2004)[233].

Some researchers encouraged retailers and designers to establish ways of providing some control on online shoppers over the sound content of websites. Waters (1997) discussed impact of sound on online buying behaviour. Of the small number of websites using sound, most were large corporations who employed Audio features to enhance the display of products and within multimedia features. Sound was not used consistently for all products on offer or all parts of the store. Discussion centered around potential impact of Auditory Technologies for social and experiential aspects of online shopping online and on how sound may better be used to overcome physical barriers between shoppers, products and the retail environment, and to increase the potential for more fulfilling online shopping and consuming experiences. In efforts therefore to counter risks resulting from the integration of sound into web-based stores, particularly amid suggestions that sound could be more of an annoyance to Internet users if not designed-in thoughtfully (Waters, 1997)[234].

Pennington and others (2003) showed that the most commonly stated reason for not shopping by telephone was a fear of not getting what was wanted (Pennington and others,2003)[235].

Lee, K. S. and Tan, S. J.(2003)found that the lack of opportunity to examine the products prior to purchase and the difficulties in returning faulty merchandise were common reasons responsible for customers' perceptions toward mail shopping as riskier ones than store shopping. (Lee, K. S. and Tan, S. J,2003)[236].

Siu and Cheng (2000) focused on adoption of online shopping which suggested that online shoppers were mostly Internet-users, and had relatively high education backgrounds. (Siu and Cheng ,2000)[237].

Huong Ha and Ken Coghill(2008) examined the level of awareness of the respondents for addressing consumer protection about online shopping, and It's findings suggested that most of the respondents were unaware of issues viz., the such as which organizations that were involved in e-consumer protection; Government regulations, and guidelines; industry codes of conduct; self-regulatory approaches adopted by business, and the activities of consumer associations to protect consumers in the online marketplace. It also showed that most of the respondents sought to online shopping were unhappy with their online shopping, and if they knew how to proceed and that most of them would have settled disputes directly with e-tailors. Online shoppers who had encountered problems were more likely to continue online shopping via the Internet who had not encountered any problems. It suggested that respondents found that the benefits offered by e-retailing outweigh the risks associated with it (Huong Ha and Ken Coghill,2008)[238]

3.10 FEMALE AS AN ONLINE SHOPPER:

An attempt has been made to put forward findings of the few of the research studies on the emerging role of females as an online shoppers as follows.

Fram Eugene H., Grady, Dale B. (1997) studied women's apathy on online shopping, and found that women's online shopping patterns were similar to men. Both groups bought a limited number of product categories that involved few fashion, material or size risks. However, their attitudes, concerns, and preferences related to online shopping hold interesting implications for e-marketers, and channels competing with online sellers. Online shopping was somewhat felt as cumbersome, and women did more online shopping if provided with user-friendly technology. They found it somewhat difficult to locate Internet merchandise, and fashion merchandise. Techno-savvy women did not seem to have much agreement on the types of merchandise they liked to see offered on the Internet. They were somewhat apathetic about online shopping and felt shopping online fashion merchandise as difficult. They viewed online prices as about the same or not as good as local retailers. Overall, it revealed that online women perceived Internet, as vibrant environment for online shopping (Fram Eugene H., Grady, Dale B, 1997)[239]

Thompson S.H. Teo(2001) examined demographic variables viz., gender; age; educational level, and motivation variables such as perceived ease of use; perceived enjoyment, perceived usefulness associated with Internet usage activities defined in terms of messaging; browsing; downloading and purchasing. It's results showed that males were more likely to engage in downloading and purchasing activities while females were more likely to engage in messaging activities. Younger Internet users engaged in messaging and downloading activities to a greater extent than older users (Thompson S.H. Teo,2001)[240].

Jacqueline K. Eastman and Rajesh Iyer (2005) studied on impact of cognitive age of a National random sample of American Elderly Consumers on their uses of Internet. Its results suggested that those seniors with a younger cognitive age used Internet more than the seniors with an older cognitive age. Additionally, seniors with a younger cognitive age, had more social contact offline but not online than those seniors with an older cognitive age. Finally, in terms of demographic variables, chronological age was positively associated with cognitive age and women reported a younger cognitive age than men. It's results suggested that policy makers should utilize the Internet to reach those who were younger in terms of cognitive age; however, they would not be able to reach all seniors in this manner, and they need to utilize the Internet as a complementing media to their traditional communication sources (Jacqueline K. Eastman and Rajesh Iyer ,2005)[241].

A study by Forrester Research (2003)[242] of Cambridge, on online shopping indicated that the numbers of women on the Internet were expected to quadruple from about 5 Million in the year 1996-1997 to over 18 Million in the year 2000. It was found that these proportions were about half (48 per cent). It became clear that there was no strong consensus among women to be elicited by direct questioning. The most frequently purchased product categories were relatively similar to those reported alike in other national studies and also those that were reported in the year 1995 study by Fram and Gardy (1995)[243] viz., Software, Books, Music and Magazines. The study reported that both techno-savvy women and men bought those products that involved little risk in terms of potential manufacturing defects; style, color, size, fabric differences and fragility. Both women and men had interest in merchandise categories carrying higher purchasing risk, but for the seller, often carrying higher profit margins. With low risk products, they were highly satisfied with their online shopping. The problems and concerns as cited by these women online shoppers centered on transaction problems, difficulties in finding products/services, product quality/information and technical concerns. These categories were alike to those reported earlier in the year 1995 study and too indicated a similarity between men and women in terms of typical concerns. Both were requested to provide their perceptions on ease or difficulty in online shopping and the format compared with several other retail formats. The study concluded that women respondents felt online shopping somewhat cumbersome, and they might do more online shopping with user-friendly technology (Fram and Gardy, 1995)[243].

According to data complied by Gomez Advisors, 64.4 per cent of the women were buying health and beauty items, however, when it came to for ordering prescription medication online, men had a slightly higher edge, with 50.8 per cent who bought the prescription drugs online, compared with 49.2 per cent of women (Forrester Research, 2003). In traditional Brick-and-Mortar drug stores, the online health and beauty were bought by an online shopper was a woman who were in the between the age groups of 25 and 54. Younger online shoppers, were aged between 25 to 34, were slightly bought personal care and beauty care products online. 35 to 44 year of old group was slightly more prone to buy OTC medications and vitamins and minerals. Those who were in the age group 45 to 54 years mainly bought more prescriptions based products. One overwhelming demographic trend among online health and beauty care online shoppers was that they were typically between the aged of between 35 and 54 years. Younger online shoppers bought more beauty and personal care products whereas older ones more likely to bought vitamins or OTC drugs online (Forrester.com)[244].

A. T. Kearney's Global Research Study based on cross-country findings on online shopping revealed a much greater proportion of experienced US online shoppers as females (59 per cent) compared to the average of survey (46 per cent). This figures for female online shoppers in UK, was 51 per cent, unlike the average population of this survey, which were mostly males (54 per cent) (Ibid).

Donthu and Naveen (1999) undertook a telephone survey based on 790 respondents of the online shoppers, and found that online shoppers were older, and made more money than offline shoppers. Only 38 per cent of them were females. They profiled the characteristics of online and offline shoppers into three main categories viz., their socio-economic, motivational, and attitudinal characteristics. Despite the extraordinary increase of new Internet users, their socio-economic profile did not change significantly. Internet users as predicted were still continued to be young and well-educated people with above-average income even though this disparity was gradually disappearing. The median age of the Internet user was found as 35 years, and more than half of them were having college degrees (Donthu and Naveen ,1999)[245].

Helga Dittmar, Karen Long and Rosie Meek (2004) revealed findings of their research studies that focused on gender differences in attitudes toward offline and online shopping. Thematic Analysis of an open- ended account based on 113 respondents in Study I provided a rich, qualitative map of shopping attitude dimensions that were important to young women and men. The Study II was based on quantitative survey of 240 respondents of functional; emotional–social; and identity-related buying motivations in the environments. The online environment had an effect on buying attitudes, but more strongly so for women than for men. Whereas men's functional concerns were amplified rather than changed in the shift from conventional to on-line buying, women's motivational priorities showed a reversal, and less involvement in shopping.

The results concluded that in contrast to men, women's on-line buying was associated with barriers such as social–experiential factors and facilitators such as efficiency, identity-related concerns grounded in their attitudes toward conventional buying (Helga Dittmar, Karen Long and Rosie Meek ,2004)[246].

Tak-Kee Hui and David Wan (2006) examined a general consensus amongst Singaporeans that Internet was a convenient medium for information search or making purchases. The better-educated respondents seemed to be less concerned with security issues. They also perceived that Internet shopping provided better prices and more cost savings. Their results found that females indicated a strong dislike for not being able to savour a physically fulfilling online shopping experience (Tak-Kee Hui And David Wan, 2006)[247].

Yu-Bin Chiu, Chieh-Peng Lin Taiwan and Ling-Lang Tang (2004) proposed a model of online shopping intentions. Four exogenous constructs viz., personal awareness of security; personal innovativeness; perceived ease of purchasing, and perceived usefulness had not only direct influences on attitudes and online purchase intentions, but also had indirect influences on online purchase intentions through the mediation of attitudes. It's results found that the influences of personal innovativeness and perceived usefulness on attitudes and online purchase intentions were similar for males and females. The influences of personal awareness of security on both attitudes and online purchase intentions were strong for males, while no such effects existed for females. The influences of perceived ease of purchasing on both attitudes and online purchase intentions were stronger for females than for males (Yu-Bin Chiu, Chieh-Peng Lin Taiwan and Ling-Lang Tang ,2004)[248].

Linda A. Jackson and others(2001) examined gender differences in use of Internet and factors responsible for the differences based on a sample of 630 Anglo American undergraduates who completed the Student Computer and Internet Survey that contained questions about e-mail and use of Internet as well as on, potential affective and cognitive mediators use of Internet.

Based on a general model of Internet use, researchers predicted and found that females used e-mail more than did males, males used Internet more than did females, and females reported more computer anxiety, less computer self-efficacy, and less favourable and less stereotypic computer attitudes. Path Analysis identified mediators of gender differences in use of Internet which revealed that computer self-efficacy; loneliness, and depression accounted in part for gender differences, but that gender had a direct effect on use of Internet after these factors were considered (Linda A. Jackson and others,2001)[249].

Rosen & Weil and others (1994) examined that some groups in our society associate negatively affected with computers and computer technology. Specifically, racial and ethnic minority groups and women had more negative affective associations i.e., anxiety with computer technology than did White males (Rosen & Weil, 1994, 1995; Steele, 1997, 1999; Turkle, 1995)[250].

Eagly & Johnson (1990),Gilligan(1982) and Tannen(1990) conducted a study on gender's attitude towards use of Internet which suggested that women had less favourable attitudes towards the Internet than males. Its results indicated that women were more interpersonally oriented than men and that man were more information/task oriented than women. The researchers predicted that females used e-mail more than males, and that males used the Internet more than would females. The study predicted that women would associated more negative effect with computer technology were less familiar with technology, and had less favourable attitudes and lower self-efficacy toward the Internet than men(Eagly & Johnson, 1990; Gilligan, 1982;)[251].

N. Ford and D. Miller(1966) examined attitudes of females towards use of Internet . The relationship of females to the computer was often simplistically characterized as problematic females looked at computers as than machines. They saw the culture that had grown up around them, and they asked themselves if they belong. Turning specifically to their reactions to Internet, as a result of their educational and social experience, female did not conveyed positive perception on Internet. It's results indicated that Internet was too big and unstructured, and found that searching on Internet was difficult, un-enjoyable, and used only when it was unavoidable (N. Ford and D. Miller, 1966)[252].

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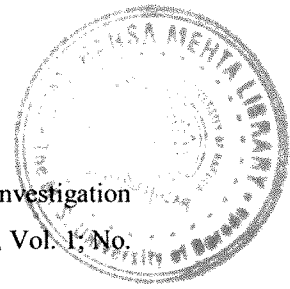
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