

## CHAPTER SIX

### DATA ANALYSIS & INTERPRETATION



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# **DATA ANALYSIS & INTERPRETATION**

**6.1: OVERALL PROFILE OF SELECTED FEMALE RESPONDENTS AS INTERNET USERS:**

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## CHAPTER SIX

### DATA ANALYSIS & INTERPRETATION

The researcher after the collection of necessary primary data had made an attempt to analyze, and interpret, its results, by applying SPSS 12.0 for windows.

#### 6.1:OVERALL PROFILE OF SELECTED FEMALE RESPONDENTS AS AN INTERNET USERS:

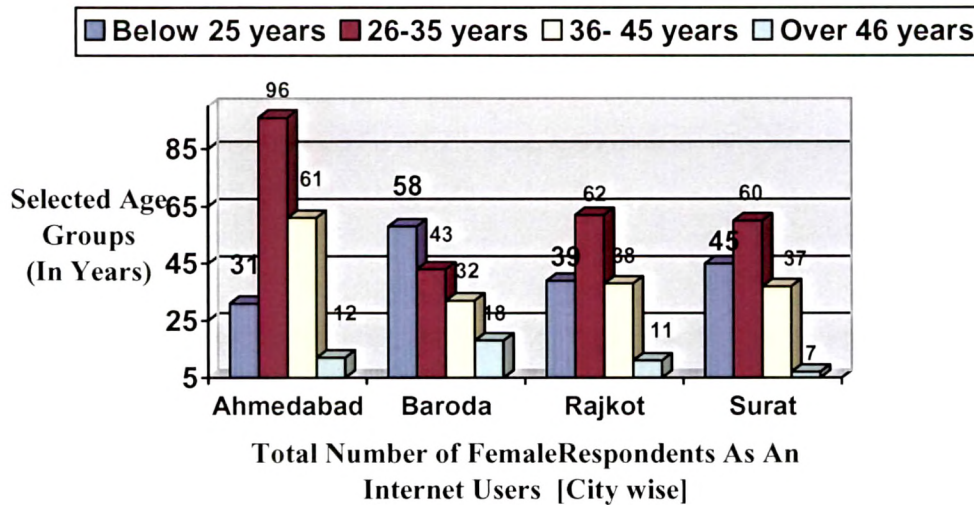
The researcher has provided profile of the female respondents that is, all respondents, Online and Offline shoppers on the basis of their Age; Occupation, Marital Status; Education; and Monthly income respectively as follows.

But Overall Profile of the Female Shoppers (Overall) is given in Table Number I to Table Number V as follows.

**Table Number I: Profile of Female Respondents As An Internet User  
(Age-Group)**

Sr. No.	Selected Age- Groups (In Years)	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
	City					
01	Below 25 years	31 (15.5)	58 (39.0)	39 (26.9)	45 (29.8)	173 (27.7)
02	26-35 years	96 (47.8)	43 (28.5)	62 (40.5)	60 (40.4)	261 (39.84)
03	36- 45 years	61 (30.3)	32 (21.2)	38 (25.3)	37 (25.2)	168 (25.5)
04	Over 46 years	12 (6.4)	17 (11.3)	11 (7.3)	8 (4.6)	48 (7.3)
05	Total	200	150	150	150	650

Graph Number.I Profile of Female Respondents As An Internet Users



In case of Ahmedabad City, 63 per cent of female respondents were found in the age group of less than 35 years. In case of Baroda City 67.5, per cent female respondents were found in the age group of less than 35. In case of Rajkot and Surat City 7 per cent and 5 per cent female respondents were found over 46 years and more than 68 per cent respondents were found below 35 years.

More than 40 per cent of female respondents were found as placed in the age group of 26 to 35 years in all the selected cities of Gujarat except Baroda City.

Overall results indicated that More than 65 per cent of female respondents were found as placed in the age group of 36 to 45 years, and only 7 per cent respondents were found over 46 years.

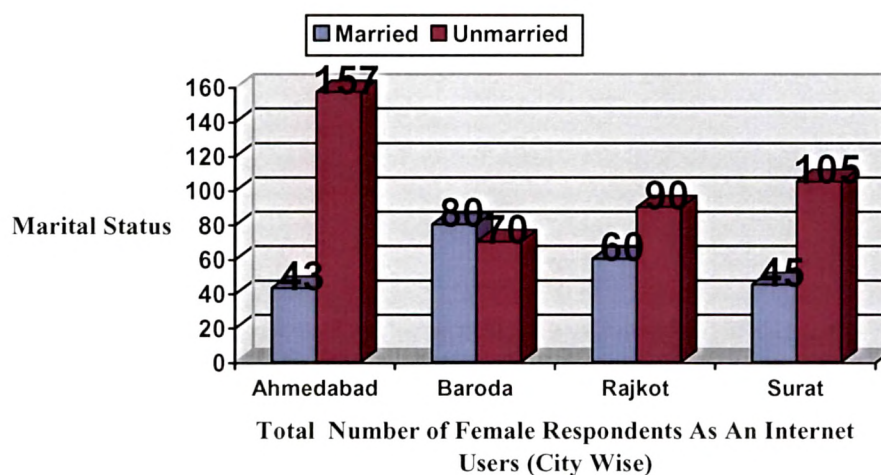
It indicated that the female respondents in the data set skewed toward younger generations.

It implies that female Internet Users decreased with age and suggested that it is younger female respondents who mainly use Internet the most.

**Table Number II: Profile of Female Respondents As An Internet Users  
(Marital- Status)**

Sr. No.	Marital Status	Total Number and Percentages of Female Respondents (City Wise)				Total Number & Percentages of Selected Female Respondents
	City	A	B	R	S	
01	Married	43 (21.5)	80 (60.0)	60 (40.0)	45 (31.8)	228 (39.0)
02	Unmarried	157 (78.5)	70 (40.0)	90 (60.0)	105 (68.2)	422 (61.0)
	Total	200	150	150	150	650

**Graph Number II Profile of Female Respondents As An Internet Users (Marital Status)**



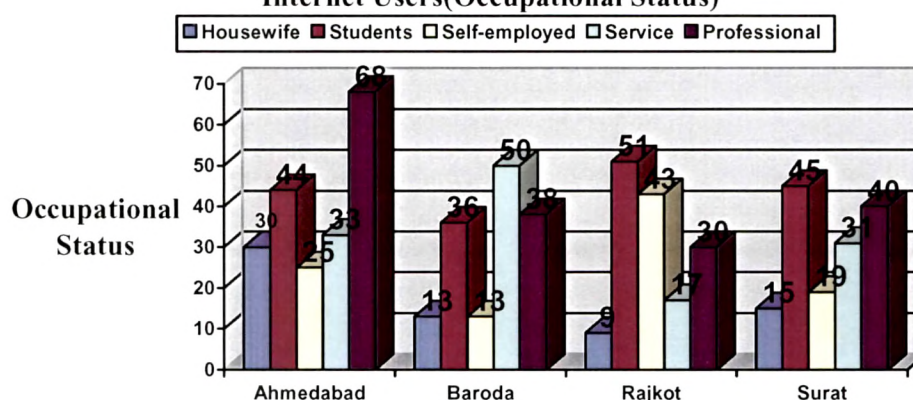
In case of Ahmedabad City, 78 percent of female respondents were unmarried who used Internet most. But this figure was in case of Baroda city 40 percent of female respondents. In case of Rajkot City, 60 per cent and in Surat City, 68.2 percent of female respondents were found as unmarried.

Amongst the unmarried Female Respondents, 61 per cent were more likely to be Internet users in all selected cities of Gujarat. Overall results indicated that it was single female respondents who used Internet most in each of the cities except in Baroda City in the State of Gujarat.

**Number III: Profile of Female Respondents As An Internet Users  
(Occupational Status)**

Sr. No.	Occupational Status	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
	City					
01	Housewives	30 (15.0)	13 ( 8.6)	9 (4.1)	15 (10.0)	67 (9.42)
02	Student	44 (22.0)	36 (24.0)	51 (26.3)	45 (30.0)	176 (25.57)
03	Self-employed	25 (12.5)	13 (8.6)	43 (29.0)	19 (12.6)	100 (15.42)
04	Service	33 (17.5)	50 ( 33.3)	17 (9.0)	31 (20.6)	131 (29.77)
05	Professional	68 (33.0)	38 ( 25.3)	30 (22.0)	40 (33.3)	176 (27.77)
	Total	200	150	150	150	650

**Grpah Number III Profile of Female Respondents As An  
Internet Users(Occupational Status)**



**Total Number of Female Respondents As An  
Internet Users(City wise)**

34 percent female respondents were found as Professionals in Ahmedabad people. 33 per cent in Baroda and 25 percent of them were found as belonging to female respondents were found as respectively Service class and Professional people.

In case of Surat City, students' were found as prime female Internet users with 26 per cent. Where as in case of Rajkot City 29 per cent of female respondents were found as Self employed.

Overall results indicated that 30 per cent of female respondents were placed in Service class and 27 percent were Professionals where as Only 9 per cent of them as housewives.

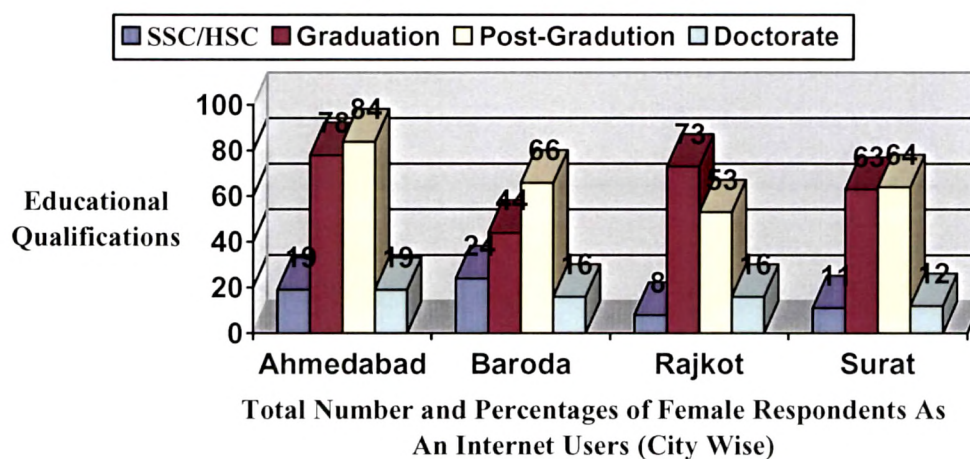
30 per cent of female respondents were belonging to Service class and 27 percent of female respondent were Professionals but Only 9 per cent of them were found as housewives in overall Cities of Gujarat.



**Table Number IV: Profile of Female Respondents As An Internet Users  
(Educational Qualifications)**

Sr. No.	Educational Qualifications	Total Number and Percentages of Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
	City					
01	SSC/ HSC	19 (9.5)	24 (14.5)	08 (4.1)	11 (8.3)	62 (9.2)
02	Graduation	78 (39.0)	44 (29.5)	73 (61.6)	63 (43.0)	258 (39.6)
03	Post-graduation	84 (42.0)	66 (45.4)	53 (26.3)	64 (44.3)	267 (41.5)
04	Doctorate	19 (9.5)	16 (10.6)	16 (8.0)	12 (5.0)	63 (9.7)
	Total	200	150	150	150	650

**Graph Number IV Profile of Female Respondents As An Internet Users  
(Educational Qualification )**



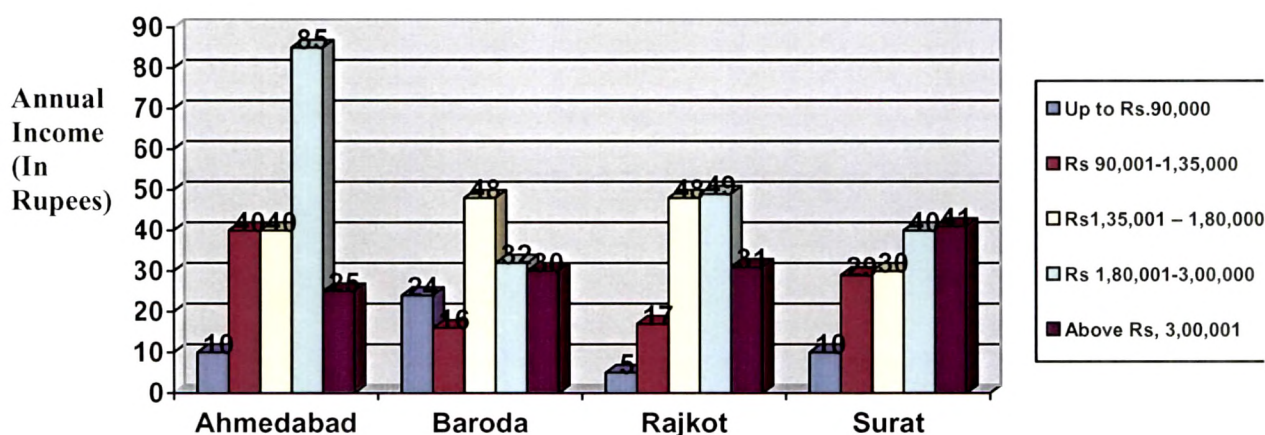
More than 75 percent of the female respondents were found as graduated and post graduate degrees in all selected cities of Gujarat.

The similar results were found out in all selected cities of the State of Gujarat.

**Table Number V: Profile of Female Respondents As An Internet Users  
(Annual Income)**

Sr. No.	Annual Income (In Rupees)	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Up to Rs.90,000	10 (5.0)	24 (16.0)	5 (2.4)	10 (6.6)	49 (7.5)
02	Rs 90,001-1,35,000	40 (19.9)	16 (11.0)	17 (8.8)	29 (19.3)	102 (15.7)
03	Rs1,35,001 – 1,80,000	40 (19.9)	48 (32.0)	48 (24.2)	30 (20.0)	166 (25.5)
04	Rs ,80,001-3,00,000	85 (42.2)	32 (21.0)	49 (25.3)	40 (26.6)	206 (31.7)
05	Above Rs 3,00,001	25 (13.0)	30 (20.0)	31 (16.2)	41 (27.7)	127 (19.6)
	Total	200	150	150	150	650

**Graph Number V: Profile Of Female Respondents As An Internet Users  
(Annual Income)**



**Total Number and Percentages of Female Respondents As An Internet Users (City Wise)**

In case of Ahmedabad City 63 per cent respondents; 53 per cent in Baroda; and 49.5 per cent respondents in Rajkot were found as having with Annual Income between Rs.1, 35,001 to Rs. 3, 00,000 whereas in case of Surat City 46.6 per cent respondents' were Annual Income was Rs. 1,35,001 to Rs. 3,00,000. Overall results of annual income showed that 77 per cent female Internet users had annual income of between Rs. 1, 35, 000 to above Rs.3, 00,000. Only 20 per cent of them had annual income of above Rs.3, 00,000 lakh. It appeared that majority of respondents were educated, Unmarried, middle aged, and was inferred enjoyed a high household income.



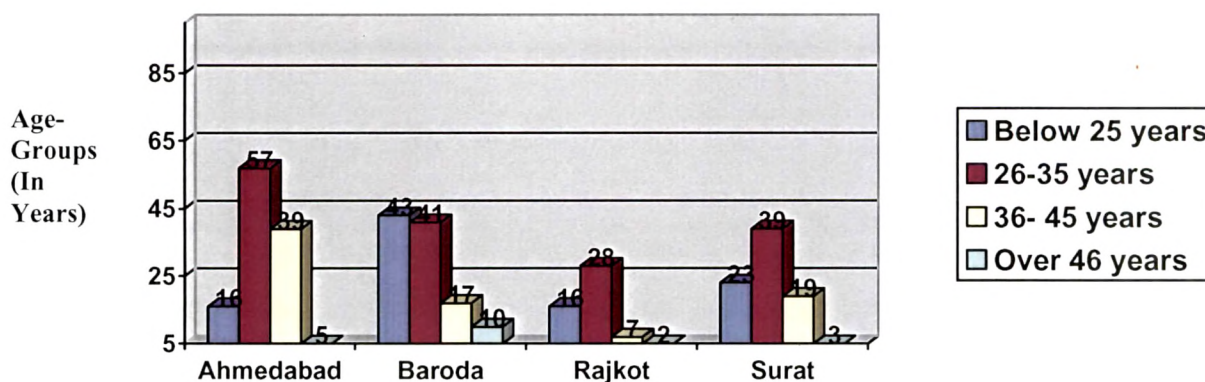
## 6:2: PROFILE OF ONLINE FEMALE SHOPPERS

The researcher has provided profile of the online female respondents who had either bought a physical product using Internet, and or had also availed an online service using an Internet at least once. In total, 650 responses were collected, of which 365 female respondents (57 per cent) were female online shoppers. Profile of the Online Shoppers on the basis of their Age; Occupation, Marital Status; Education; and Monthly income is given below in Table Number VI to Table Number X.

**Table Number VI: Profile of Female Online Shoppers (Age-Group)**

Sr. No.	Selected Age-Groups (In Years)	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
	City					
01	Below 25 years	16 (13.6)	43 (39.0)	16 (30.0)	23 (27.0)	98 (27.0)
02	26-35 years	57 (48.7)	41 (37.0)	28 (54.7)	39 (46.4)	165 (45.4)
03	36- 45 years	39 (33.3)	17 (15.0)	7 (11.3)	19 (22.6)	82 (21.6)
04	Over 46 years	5 (4.4)	10 (9.0)	2 (4.0)	3 (4.0)	20 (6.0)
	Total	117	111	53	84	365

**Graph Number VI : Profile of Female Online Shoppers (Age-Group)**



**Total Number and Percentages of Female Respondents As An Internet user (City Wise)**

In case of Ahmedabad, more than 48.7 per cent of female respondents were found in the age group of 26-35 years, whereas this figure in the Baroda City was 39 per cent of female respondents who were placed in the age group of below 25 years.

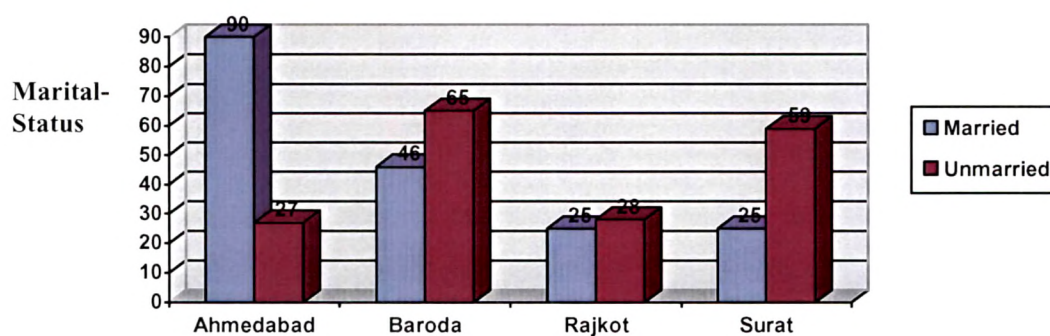
55 per cent female respondents of Rajkot belong to the age group of 26-35 years, and 47 per cent of them of Surat was found in the age group of 26-35 years.

More than 45 per cent of female respondents belong to the age group of 26-35 years, as online and only 6 per cent of them were aged above of 46 years.

**Table Number VII: Profile of Female Online Shoppers (Marital- Status)**

Sr. No.	Marital Status	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Married	90 (76.0)	46 (41.4)	25 (47.2)	25 (47.2)	186 (58.9)
02	Unmarried	27 (24.0)	65 (58.6)	28 (52.8)	59 (52.8)	179 (41.1)
	Total	117	111	53	84	365

**Graph Number VII: Profile of Female Online Shoppers (Marital-Status)**



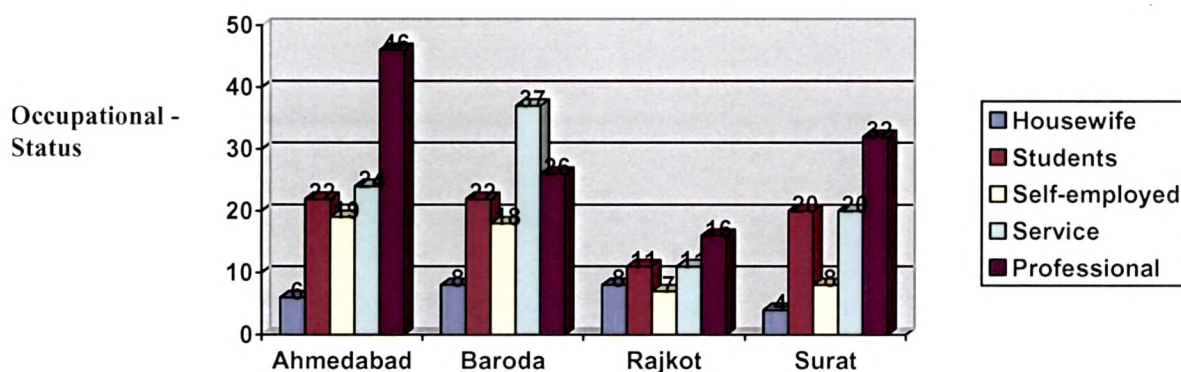
**Total Number and Percentages of Female Respondents**

Amongst all the cities of Gujarat State 60 per cent of female Online Shoppers were married who shopped on Internet the most.

**Table Number VIII: Profile of Female Online Shoppers (Occupational Status)**

Sr. No.	Occupational Status	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Housewife	6 (5.1)	8 (7.2)	8 (15.2)	4 (4.8)	26 (7.3)
02	Student	22 (18.8)	22 (19.9)	11 (20.7)	20 (23.8)	75 (20.5)
03	Self-employed	19 (16.3)	18 (16.2)	7 (13.5)	8 (9.5)	52 (14.2)
04	Service	24 (20.5)	37 (33.3)	11 (20.7)	20 (23.8)	92 (25.2)
05	Professional	46 (39.3)	26 (23.4)	16 (29.9)	32 (38.2)	120 (32.8)
	Total	117	111	53	84	365

**Graph Number VIII: Profile of Female Online Shoppers (Occupational Status)**



**Total Number and Percentages of Female Respondents (City Wise)**

More than 25.2 percent of female respondents belong to Service class people, and 32.8 per cent of them were as online shoppers. Only 7 per cent of respondents were housewives.

In case of Ahmedabad City, 39 per cent of female respondents', 62.5 per cent of Surat, and 30 per cent respondent of the Rajkot City were found as Professionals.

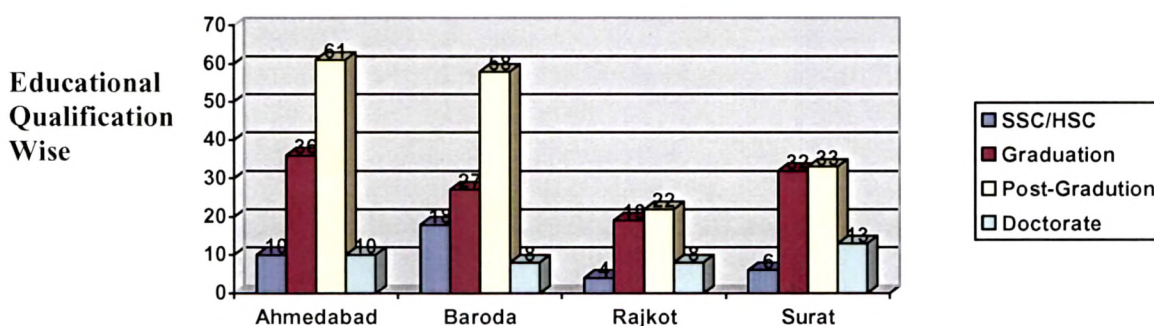
However, in case of Baroda City, 33 per cent female respondents were found as belonging to Service class.



**Table Number IX: Profile of Female Online Shoppers (Educational Qualifications)**

Sr. No.	Educational Qualifications	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
	City	A	B	R	S	
01	SSC/ HSC	10 (8.5)	18 (16.2)	4 (7.5)	6 (7.1)	38 (10.4)
02	Graduation	36 (30.7)	27 (24.3)	19 (35.8)	32 (38.0)	114 (32.2)
03	Post-graduation	61 (52.1)	58 (52.5)	22 (41.5)	33 (39.5)	174 (46.8)
04	Doctorate	10 (8.5)	8 (7.2)	8 (15.2)	13 (15.4)	39 (10.6)
	Total	117	111	53	84	365

**Graph Number IX: Profile of Female Online Shoppers (Educational Qualifications)**



**Total Number and Percentages of Female Respondents (City Wise)**

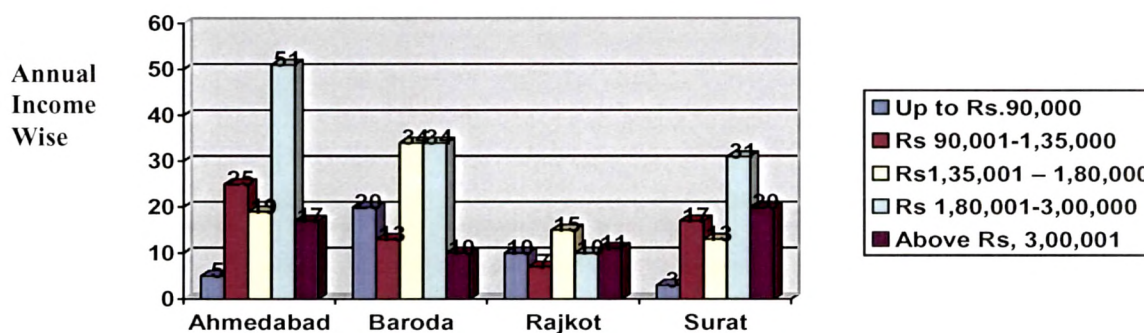
Overall results indicated that 90 percent female respondents were found highly educated with of them attaining graduated and post graduated degrees. The similar results were found in all selected cities of Gujarat about qualifications for online shoppers.

In case of Ahmedabad and Baroda City 52 per cent of female respondents were found as post graduate degrees. In case of Rajkot City 41 per cent respondents were found with post graduate degrees and in case of Surat 39.2 per cent respondents were found with post graduate degrees.

**Table Number X: Profile of Female Online Shoppers (Annual Income)**

Sr. No.	Annual Income (in Rupees)	Total Number and Percentages of Female Respondents City Wise				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Up to Rs.90,000	5 (4.3)	20 (18.0)	10 (18.8)	3 (4.0)	38 (10.4)
02	Rs 90,001-1,35,000	25 (21.4)	13 (11.7)	07 (13.2)	17 (20.2)	62 (17.0)
03	Rs1,35,001 – 1,80,000	19 (16.2)	34 (30.6)	15 (28.3)	13 (15.4)	81 (22.2)
04	Rs 1,80,001-3,00,000	51 (43.6)	34 (30.6)	10 (18.8)	31 (36.9)	126 (33.5)
05	Above Rs 3,00,001	17 (14.5)	10 (9.0)	11 (20.9)	20 (23.8)	58 (17.6)
	Total	117	111	53	84	365

**Graph Number X : Profile of Female Online Shoppers (Annual Income)**



**Total Number and Percentages of Female Respondents (City Wise)**

In case of Ahmedabad, Baroda and Surat 43 percent, 30 per cent and 37 per cent were found with annual income between Rs.1,80, 000 to Rs.3,00,000 respectively except in case of Rajkot City 28 per cent respondents were found between Rs. 1,35,000 to Rs.1,80,000.

More than 34 per cent Online shoppers respondents were found with annual income between Rs.1,80, 000 to Rs.3,00,000 in all selected cities of Gujarat. Only 18 per cent respondents were found with annual income of above Rs.3, 00,001.



### 6:3: PROFILE OF FEMALE OFFLINE SHOPPERS

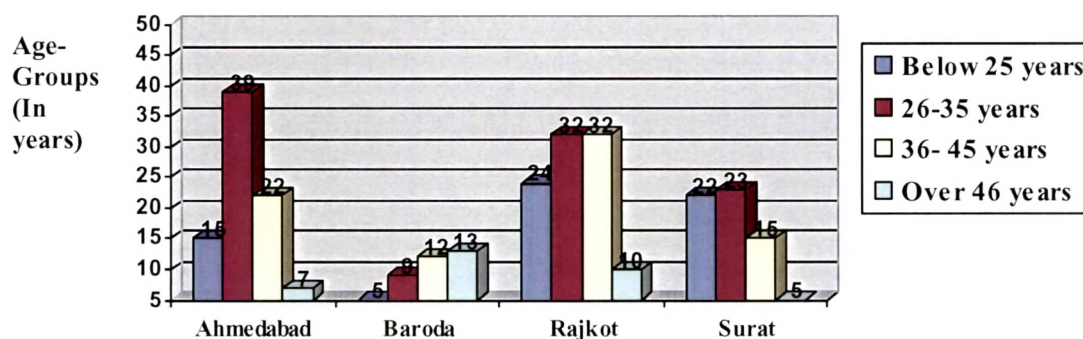
The researcher has provided profile of the offline female respondents who had bought a physical product or services using the Physical Store. In total, 650 responses were collected, of which 285 female respondents (43 per cent) were female offline shoppers.

Profile of the Offline Female Online Shoppers on the basis of their Age; Occupation, Marital Status; Education; and Monthly income is given in Table Number XI to Table Number XV as follows.

**Table Number XI: Profile of Female Offline Shoppers (Age-Group)**

Sr. No.	Selected Age-Groups (In Years)	Total Number and Percentages of Female Respondents (City Wise)				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Below 25 years	15 (18.1)	5 (12.8)	24 (24.5)	22 (33.8)	66 (23.1)
02	26-35 years	39 (47.0)	9 (23.1)	32 (32.6)	23 (33.8)	103 (36.1)
03	36- 45 years	22 (26.5)	12 (30.8)	32 (32.6)	15 (23.2)	81 (28.3)
04	Over 46 years	7 (8.4)	13 (33.3)	10 (10.3)	05 (7.8)	35 (12.5)
	Total	83	39	98	65	285

**Graph Number XI: Profile of Selected Female Offline Shoppers (Age-Group)**



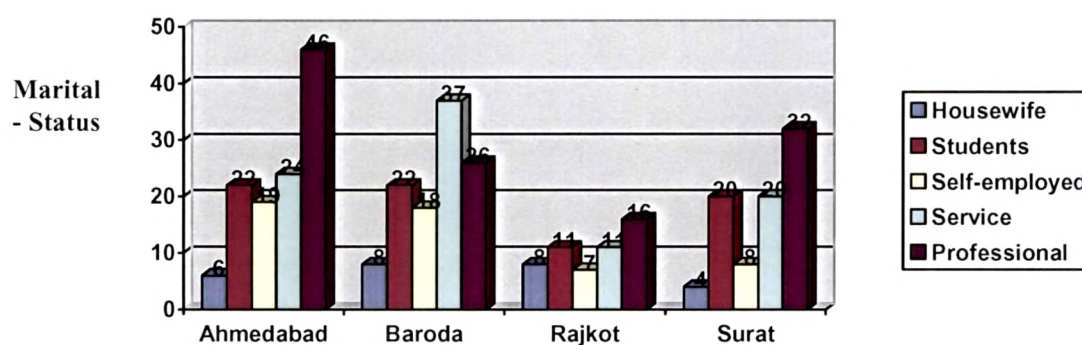
**Total Number and Percentages of Female Respondents (City Wise)**

More than 64.18 per cent of the female respondents were placed in the age group of 26-45 years. In case of Ahmedabad City 27 percent female respondents were found in the age group of 36-45 years, whereas In case of Baroda City, 23 per cent of them were belong to the age group of 26-35 years, but these figures were 32 percent for Rajkot and 34 per cent for Surat respectively.

**Table Number XII: Profile of Female Offline Shoppers (Marital- Status)**

Sr. No.	Marital Status	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Respondents
		A	B	R	S	
01	Married	65 (78.3)	16 (41.1)	61 (62.2)	49 (74.3)	191 (67.0)
02	Unmarried	18 (21.7)	23 (58.9)	37 (37.8)	16 (25.7)	133 (33.0)
	Total	83	39	98	65	285

**Graph Number XII: Profile of Offline Shoppers (Marital- Status)**



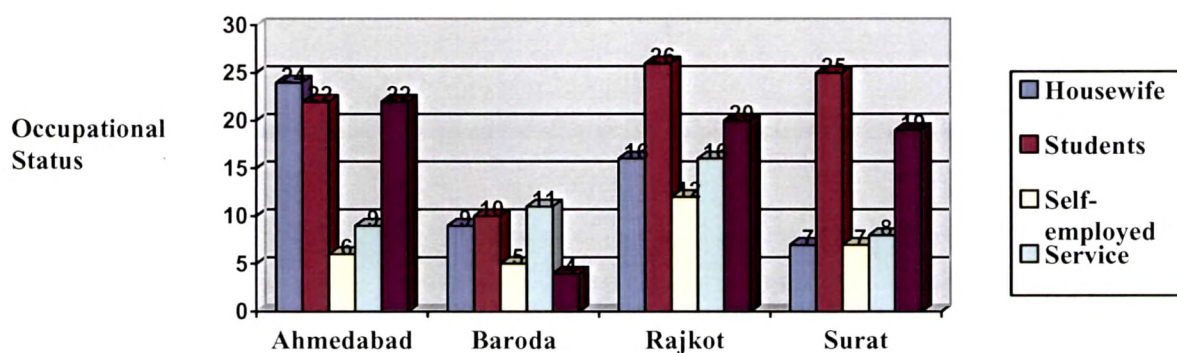
**Total Number and Percentages of Female Respondents (City Wise)**

Overall results of the study indicated that 67 percent of female respondents were found as married. It was found that figures of married female respondents were comparatively found as higher than unmarried female respondents in case of Ahmedabad, Surat and Rajkot excluding Baroda City.

**Table Number XIII: Profile of Female Offline Shoppers (Occupational Status)**

Sr. No.	Occupation Status	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
	City	A	B	R	S	
01	Housewife	24 (28.9)	9 (23.1)	16 (16.3)	7 (10.6)	56 (19.6)
02	Student	22 (26.5)	10 (25.6)	26 (26.6)	25 (37.9)	83 (29.3)
03	Self-employed	6 (7.2)	5 (12.8)	12 (12.2)	7 (10.6)	30 (10.5)
04	Service	9 (10.8)	11 (28.2)	16 (16.3)	8 (12.1)	44 (15.0)
05	Professional	22 (26.6)	4 (10.3)	20 (28.6)	19 (28.8)	73 (25.6)
	Total	83	39	98	66	285

**Graph Number XIII: Profile of Female Offline Shoppers (Occupation Status)**



**Total Number and Percentages of Female Respondents (City Wise)**

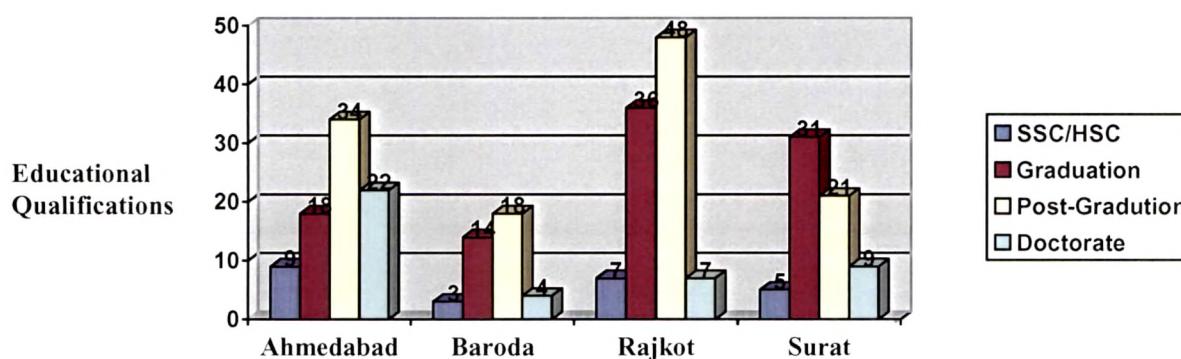
30 per cent of the female respondents were found as students, and 25 per cent were found as professionals online shoppers.



**Table Number XIV: Profile of Female Offline Shoppers  
(Educational Qualifications)**

Sr. No.	Educational Qualifications	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
	City	A	B	R	S	
01	SSC/ HSC	9 (10.8)	3 (7.7)	7 (7.1)	5 (7.6)	24 (8.5)
02	Graduation	18 (21.7)	14 (35.9)	36 (36.7)	31 (47.0)	99 (34.8)
03	Post-graduation	34 (41.0)	18 (46.2)	48 (49.0)	21 (31.8)	120 (42.0)
04	Doctorate	22 (26.5)	4 (10.2)	07 (7.1)	9 (13.6)	42 (14.7)
	Total	83	39	98	66	285

**Graph Number XIV: Profile of Offline Shoppers (Educational Qualifications)**



**Total Number and Percentages of Female Respondents (City Wise)**

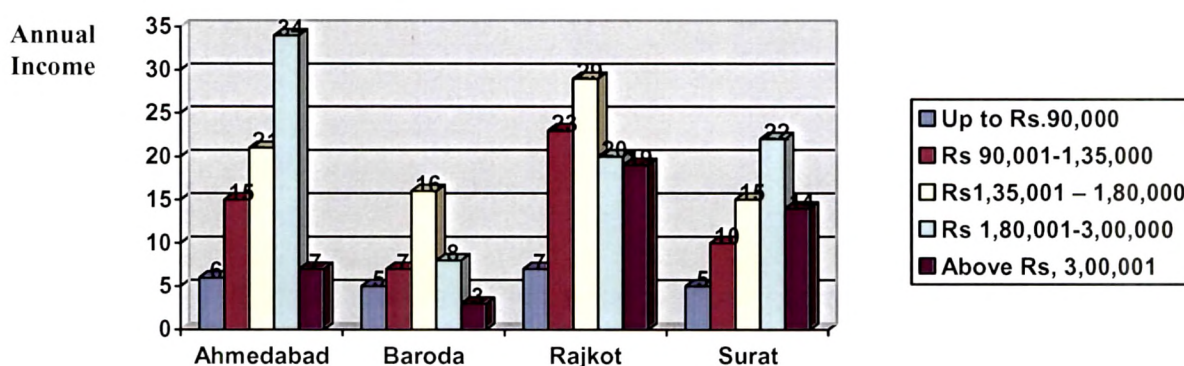
92 percent female respondents were found as having more than graduation.

In case of Ahmedabad and Baroda City 41 and 46 per cent of female respondents were found as having post graduation degrees. But in case of Rajkot City, 49 per cent of them were found as having post graduate degrees where as in case of Surat, only 31.8 per cent of female respondents had post graduation degrees.

**Table Number XV: Profile of Female Offline Shoppers (Annual Income)**

Sr. No.	Annual Income (In Rupees)	Total Number and Percentages of Female Respondents(City Wise)				Total Number & Percentages of Selected Female Respondents
	City	A	B	R	S	
01	Up to Rs.90,000	6 (7.2)	5 (12.8)	7 (7.1)	5 (7.6)	23 (8.4)
02	Rs 90,001-1,35,000	15 (18.1)	7 (17.9)	23 (23.5)	10 (15.2)	55 (19.3)
03	Rs1,35,001 – 1,80,000	21 (25.3)	16 (41.0)	29 (29.6)	15 (22.7)	81 (28.3)
04	Rs 1,80,001-3,00,000	34 (41.0)	8 (20.5)	20 (20.4)	22 (33.3)	84 (29.4)
05	Above Rs 3,00,001	7 (8.4)	3 (7.7)	19 (19.4)	14 (21.2)	42 (14.6)
	Total	83	39	98	66	285

**Graph Number XV: Profile of Female Offline Shoppers (Annual Income)**



**Total Number and Percentages of Female Respondents (City Wise)**

Total 60 per cent of respondents had an annual income between Rs.1, 35, 001 to Rs.3, 00,000 in all the selected cities of Gujarat. It indicated that only 15 per cent of female respondents were found as having annual income of above Rs. 3, 00,001 in the selected cities of the State of Gujarat.

In case of Ahmedabad City, 41 per cent female respondents had an annual income between Rs. 1,80,001 to 3,00,000. In Baroda, 41.02 per cent and in Rajkot 24.59 of them had an annual income of Rs.1,35,001 to 1,80,001. Whereas in case of Surat City, 33.33 per cent of female respondents had an annual income of more than 1,80,001 to 3,00,000.



#### 6.4 DATA ANALYSIS (ACCORDING TO INTERENT USAGE ACTIVITIES):

Data analysis is based on various Internet usage activities; online and offline shopping activities of online and offline female shoppers of selected cities of Gujarat viz., Ahmedabad; Baroda; Rajkot and Surat. Internet usage was measured in terms of frequency of usage and daily usage. The analysis of the survey was also included opinions and views of online and offline female shoppers regarding Media Usage; Purchase behaviour; Lifestyle viz., Attitude; Interest; Opinion on online and offline shopping.

Details are given in the Table Numbers from 6.1 to 6.20.

**Table Number 6.1: Selected Female Respondents' Responses on Uses of Internet**

Sr.No.	Uses of Internet	Total Number and Percentage of Selected Female Respondents				Total Number of Selected Female Respondents
	City	A	B	R	S	
01	Yes	200 (90.0)	150 (94.0)	150 (84.0)	150 (89.0)	650 (90.65)
02	No	20 (10.0)	13 (6.0)	25 (16.0)	19 (11.0)	67 (9.35)
	Total	220	163	175	169	717

In case of Ahmedabad 90 per cent; in case of Baroda City 94 per cent and in Rajkot City 84 per cent and in case of Surat City 89 per cent respondents showed that they use Internet for different purposes. Overall 90 per cent of female respondents use Internet for different purposes.

**Table Number 6.2: Selected Female Respondents' Responses on Access of Internet**

Sr.No.	Selected Criteria	Total Number and Percentages of Selected Female Respondents			
	City	A	B	R	S
01	Home	120 (60.0)	93 (61.6)	33 (17.0)	42 (27.8)
02	School	01 (0.5)	07 (4.6)	11 (5.7)	4 (2.6)
03	College	60 (29.9)	33 (21.9)	48 (24.7)	58 (38.4)
04	Cyber Café	63 (31.3)	59 (39.1)	90 (46.4)	83 (55)
05	Office	95 (47.3)	70 (45.7)	46 (23.7)	79 (46.4)
06	Others	8 (4.0)	10 (7.0)	9 (4.6)	18 (11.9)

In case of Ahmedabad City, 60 per cent of female respondents reported their primary place of Internet access as home, followed by Office, Cyber Café, College and School respectively.

In Baroda City, 62 per cent of respondents indicated that their primary place of Internet access was at home, followed by office, cyber café, college and school.

In case of Rajkot City 47 percent and 55 percent of respondents of Surat stated that their primary place of Internet access was at Cyber Café followed by Office, College and Home.

Home was found as the most common place from which most of the female respondents accessed Internet

**Table Number 6.3: Selected Female Respondents' Key Uses of Internet**

Sr.No.	Selected Criteria	Total Number and Percentages of Selected Female Respondents			
		A	B	R	S
01	To Gain/avail Services	153 (76.5)	113 (75.0)	80 (64.9)	98 (68.1)
02	To Buy/Shop Product Online	65 (33.0)	40 (26.5)	10 (5.0)	31 (20.5)
03	Both	25 (13.0)	14 (9.0)	5 (2.5)	10 (6.5)

More than 76 per cent female respondents availed online services; 33 per cent respondents purchased products, and 13.0 percent female respondents purchased both products and services using Internet in Ahmedabad City.

In case of Baroda City, 75 per cent of the female respondents availed online services whereas only 26.5 per cent of them purchased products, and 9.0 percent used Internet for both activities.

In Rajkot, 65 per cent female respondents availed online services while only 5 per cent female respondents purchased products and just 2.5 per cent of them female respondents purchased both using Internet.

In case of Surat City 68.1 per cent female respondents availed online services, and 20.5 per cent bought product, whereas 6.5 per cent used Internet for both the activities.

**Table Number 6.4: Selected Female Respondents' Periodic Uses of Internet**

Sr. No	Selected Criteria	Total Number and Percentages of Selected Female Respondents				Total Number & Percentages of Selected Female Respondents
		A	B	R	S	
01	Last 6 months	4 (2.0)	06 (4.0)	12 (8.0)	1.0 (0.5)	23 (3.5)
02	More than 6 months but Less than 1 year	14 (7.0)	15 (11.0)	21 (14.5)	9.0 (6.0)	59 (9.0)
03	1 to 2 years	14 (7.0)	22 (15.0)	27 (17.5)	10 (6.5)	73 (11.2)
04	2 to 4 years	59 (29.0)	28 (18.0)	69 (45.5)	55 (36.5)	211 (32.5)
05	More than 4 years	99 (54.4)	79 (52.0)	21 (14.5)	75 (50.5)	284 (43.5)
06	Total	200	150	150	150	650

In case of Ahmedabad City, 54.4 per cent female respondents reported use of Internet since last 4 years followed with 29 per cent for a period of 2 to 4 years, 7 per cent for 1 to 2 years, and 7 per cent for more than 6 months but less than 1 year and only 2 per cent for less than 6 months.

In case of Baroda City similar results was found as 52 per cent female respondents expressed that their period of usage of Internet for the last 4 years.

In case of Surat, 50 per cent female respondents had reported use of the Internet for more than 4 years. But in case of Rajkot, researcher received different results as 45.4 per cent female respondents stated period of use of Internet between last 2 to 4 years.

Amongst all the selected cities of Gujarat, except, Rajkot it was found that female respondents had used Internet for more than 4 years which implied that they are generally experienced Internet users.

As per Pew Internet and American life Project (2005) it was found that those use Internet for 3-4 years and tend to use Internet for different aspects were identified as utilitarian users. Those online for one or two years who have began to venture in to more serious activities on the Internet users found as experimenter users. The female Internet users of Ahmedabad and Baroda City in more Numbers were found as of utilitarian users but in case of Surat City and Rajkot City they were found as experimental users.

**Table Number 6.5: Selected Female Respondents' Frequency of Uses of Internet**

Sr. No.	Selected Criteria	Total Number and Percentages of Selected Female Respondents				Total Number of Selected Female Respondents
		A	B	R	S	
01	At least once in a week	3 (1.5)	14 (8.0)	16 (8.2)	7.0 (4.6)	40 (6.30)
02	At least Twice a week	21 (10.4)	20 (15.0)	22 (14.6)	17.0 (11.3)	80 (12.3)
03	Once in a fortnight	14 (7.5)	13 (9.0)	12 (8.0)	8.0 (5.3)	47 (10.30)
04	Each alternate day	69 (34.3)	53 (35.3)	58 (37.0)	42 (27.8)	222 (34.15)
05	Everyday	93 (46.3)	50 (34.0)	42 (28.0)	76 (50.3)	261 (40.15)
06	Total	200	150	150	150	650

In case of Ahmedabad City, 46.3 percent female respondents used Internet for every day activities followed by 34.3 percent used Internet for each alternate day.

34 percent of female respondents used Internet daily and 34.3 per cent used Internet each alternate day in Rajkot.

In Surat City 50.3 percent female respondents used Internet each day whereas 27.8 per cent used Internet each alternate day.

Overall results showed that more than 40 per cent of female respondents' daily used Internet.

It implies that use of Internet made them techno-savvy in using Internet for various purposes. It means that use of Internet has become part of their lifestyles.

**Table Number 6.6: Selected Female Respondents' Responses on Average Time Spent on Internet**

Sr. No.	Selected Criteria	Total Number and Percentages of Selected Respondents(City Wise)				Total Number of Selected Female Respondents
		A	B	R	S	
01	Less than 30 minutes	8 (4.0)	24 (17.0)	44 (29.3)	2.0 (1.3)	47 (7.5)
02	less than about an hour	35 (17.4)	37 (25.0)	25 (16.6)	21 (14.0)	118 (18.15)
03	1hour to 1hr and 30minute	36 (17.9)	39 (26.0)	13 (8.7)	48 (32.0)	167 (25.7)
04	More than 1hr and 30 minutes	118 (58.7)	40 (26.0)	62 (41.4)	75 (50.0)	295 (45.4)
05	Any other	3 (1.5)	10 (6.0)	6 (4.0)	4 (2.6)	23 (3.5)
06	Total	200	150	150	150	650

59 per cent female respondents of Ahmedabad; 26 per cent of Baroda; 42 per cent of Rajkot; and 45 per cent of Surat used Internet for more than 1 hour and 30 minutes. It can be inferred that very less proportion of respondents used Internet for less than 30 minutes except in Rajkot City where as 29.3 per cent of female respondents used Internet for less than 30 minutes. Overall result of the study showed that, in all cities of Gujarat 45.4 per cent of female respondents used Internet on an average for more than 1 hour and 30 minutes.

**Table Number 6.7: Selected Female Respondents' Responses on Sources of Information**

Sr. No.	Selected Criteria	Total Number and Percentages of Selected Female Respondents(City Wise)			
		A	B	R	S
	City				
01	Advertisements in Newspapers	80 (39.8)	110 (72.8)	101 (52.1)	43 (28.5)
02	Advertisements in Magazines	110 (54.7)	99 (65.6)	85 (43.8)	70 (46.4)
03	Advertisements on TV	59 (29.4)	93 (61.6)	49 (25.3)	31 (20.5)
04	Advertisements on Internet	101 (50.2)	84 (55.6)	69 (35.6)	71 (47.0)
05	Advertisements Banners on Websites	49 (24.4)	51 (33.8)	54 (27.8)	35 (23.2)
06	Information from Search Engines	107 (53.2)	68 (45.0)	72 (31.1)	88 (58.3)
07	Online Newspapers	32 (15.9)	36 (23.8)	47 (24.2)	31 (20.5)
08	Online Magazines	122 (60.7)	37 (24.5)	94 (48.5)	94 (62.3)
09	links from Websites	54 (26.9)	77 (51.0)	55 (28.4)	52 (34.4)
10	Relatives	41 (20.4)	48 (31.8)	51 (26.5)	34 (22.5)
11	Family members'	85 (42.3)	60 (39.7)	83 (23.8)	60 (39.7)
12	Colleagues	159 (79.1)	74 (49)	108 (55.7)	106 (70.2)
13	Friends	117 (58.2)	96 (63.6)	88 (45.4)	104 (68.9)

More than 60 per cent of female respondents of Ahmedabad used Internet to get information about websites from Online Magazines and Colleagues while more than 50 per cent of them gathered information on websites from Advertisements in Magazines and Newspapers; Advertisement on Internet, as well as from Search Engines, and Friends,

In case of Baroda City, more than 60 per cent of female respondents used Internet to get information about websites from Advertisement in Newspapers; Televisions; Magazine, and from Friends. More than 50 per cent of them collected information from Advertisements on Internet, and links from websites.

More than 50 per cent of female respondents of the Rajkot city, get information about websites from Advertisements in NewsPapers and from Colleagues.

In case of Surat City more than 70 per cent of the female respondents collected information about Websites from Colleagues; Friends, and online Magazines where as more than 50 per cent of them respondents got information about Websites from Advertisements and Magazines and information from Search Engines.



Word of mouth was the most important means for creating awareness so Internet awareness create more awareness about in use of Internet.

Their Results of data analysis showed that respondents most frequently located websites through Reference Groups i.e. Friends; Colleagues; Family Members, and Print Media such as News Paper, and Magazines and followed with Search Engines.

**Table Number 6.8: Selected Female Respondents' Generic Uses of Internet**

Sr. No	Selected Criteria	Total Number and Percentage of Selected Female Respondents (City Wise)			
		A	B	R	S
01	To Search for information	190 (95.0)	143 (94.7)	143 (73.7)	130 (86.1)
02	To send E-mail	188 (93.5)	145 (98.0)	145 (74.7)	143 (94.7)
03	To receive E-mail	187 (93.0)	138 (91.4)	143 (73.7)	140 (92.7)
04	To watch video	113 (51.4)	65 (43.0)	48 (24.7)	14 (9.3)
05	To Listen Music	50 (24.9)	88 (58.3)	55 (28.4)	29 (19.2)
06	For Chatting	88 (43.8)	123 (81.5)	89 (45.9)	85 (53.8)
07	To Download Software	158 (69.0)	81 (53.6)	36 (18.6)	99 (55.2)
08	To Read Online Magazine	110 (50.0)	66 (43.7)	44 (22.7)	24 (15.9)
09	To Read Newspaper	112 (50.1)	60 (39.7)	53 (27.3)	22 (14.6)
10	Search Engines	147 (73.1)	79 (52.3)	98 (50.5)	115 (76.2)

In case of Ahmedabad City, 50 per cent of female respondents used Internet to read online Magazine; NewsPaper; Watch Video and to find out Search Engines whereas in case of Baroda City, female Internet users used Internet for Downloading of Software; followed by 58 percent used Internet led for listening Music and 43 per cent to Watch Video and to for search the information.

In Rajkot City 70 per cent of the respondents used Internet for sending and receiving e-mail and more than 40 per cent of them used Internet for Chatting and to get information about Search Engines.

In case of Surat City more than 50 per cent of female respondent used Internet for Chatting followed by Downloading Softwares and to Collect information about Search Engines.

In case of all cities of Gujarat most of the 90 per cent of female respondents mainly used Internet to search for information and Sending and receiving e-mails.

In case of the remaining activities pertaining use of Internet was used for Search Engines, followed with Chatting and to listen Music and to Watch Video in the State of Gujarat. Overall results of the data analysis indicated that most of the respondents used Internet for collection information; for communication, and entertainment activities.

It can be concluded that most of the female respondents were found as Information seekers, and fun seekers who used Internet for collecting information and fun and entertainment purposes.

**Table Number 6.9(A): Selected Female Respondents 'Responses on Generic Problems "Some times" Being Faced As Internet Users.**

Sr. No.	Selected Criteria	Total Number and Percentage of Selected Respondents (City Wise)			
		A	B	R	S
01	Problem of disconnection	184 (91.5)	120 (80.0)	114 (58.8)	125 (82.8)
02	Frequently hang up of computer	152 (75.6)	65 (45.0)	92 (47.4)	104 (68.9)
03	Problem of downloading	111 (55.2)	50 (37.0)	70 (36.1)	69 (45.7)
04	Problem of virus	61 (30.3)	7 (10.6)	56 (28.9)	57 (37.7)
05	Expiry of Websites	41 (20.4)	8 (3.3)	53 (27.3)	50 (33.1)
06	Expiry of WebPages	51 (25.4)	16 (5.3)	38 (19.6)	57 (37.7)
07	Problem of Website out look	50 (24.9)	21 (10.6)	42 (21.6)	48 (31.8)
08	Information on websites are unupdated	46 (22.9)	22 (13.9)	37 (19.1)	42 (27.8)
09	Storage Space provided by Websites is very limited	48 (23.9)	46 (14.6)	37 (19.1)	36 (23.8)
10	Problems faced due to advertisement on Internet	44 (21.9)	47 (30.5)	26 (13.4)	34 (22.5)
11	Problem of speed in Internet	36 (17.9)	49 (31.1)	105 (70.3)	35 (23.2)

In case of Ahmedabad City, more than 90 per cent of female respondents shared complain about sometimes facing a problem of disconnection; followed by 75 per cent of them faced problem of frequently hang up of computers, and 55 per cent faced problem of down loading.

In case of Baroda City more than 80 per cent of female respondents complained about sometimes facing a problem of disconnection, followed by 45 per cents female respondents faced problem of frequently hang up of computer, and 37 per cent faced problem of down loading.

More than 58.8 per cent of female respondents complained about sometimes facing a problem of disconnection; 47.4 per cent faced problem of frequently hang up of computer, and 70 per cent faced problem of speed in Internet in the Rajkot city.

In case of Surat city more than 82.8 percents of female respondents complained about sometimes facing a problem of disconnection; followed by 68 per cents respondents faced problem of frequently hang up of computer and 45 per cent female respondents faced problem of down loading.

Overall results indicated that major problems faced by Internet users' viz., Problem of disconnection; frequently hang up of a computer; problem of downloading and problem of speed in Internet.

**Table Number 6.9(B): Selected Female Respondents 'Responses on Generic Problems  
"Always" Being Faced As An Internet users**

Sr. No	Selected Criteria	Total Number and Percentages of Selected Female Respondents(City Wise)			
		A	B	R	S
	City				
01	Problem of disconnection	16 (8.0)	3 (2.0)	55 (28.4)	20 (13.2)
02	Frequently hang up of computer	36 (17.9)	5 (3.3)	35 (18.0)	38 (25.2)
03	Problem of downloading	83 (41.3)	76 (39.9)	60 (30.9)	70 (46.4)
04	Problem of virus	130 (64.7)	100 (56.6)	67 (34.5)	75 (49.7)
05	Expiry of Websites	128 (63.7)	8 (3.3)	65 (33.5)	70 (46.4)
06	Expiry of WebPages	114 (56.7)	16 ( 5.3)	48 (24.7)	68 (45.0)
07	Problem of Website out look	104 (51.7)	90 (43.0)	59 (30.4)	56 (37.1)
08	Information on websites are unupdated	98 (48.8)	80 (42.0)	24 (12.4)	74 (49.0)
09	Storage Space provided by Websites is very limited	78 (38.8)	66 (32.6)	55 (28.4)	65 (43.0)
10	Problems faced due to advertisement on Internet	84 (41.8)	47 (30.5)	32 (16.5)	68 (45.0)
11	Problem of speed in Internet	31 (15.4)	49 (31.1)	72 (37.1)	77 (51.0)

In case of Ahmedabad City, more than 60 percent of female respondents always problem of virus; followed with Expiry websites, and more than 40 per cent of them complained about faced problem of downloading.

In case of Baroda City more than 40 per cent of female Internet users regularly experienced faced problem of virus; Website outlook; unupdated information of websites and problem of downloading.

In case of Rajkot City, more than 30 percent of female respondents always faced problems viz., downloading; virus; disconnection, and slow with Internet.

In case of Surat City, more than 29 per cent of female respondents always complained about problem of virus where as 51 per cent of them reported about speed of Internet.

**Table Number 6.9(C): Selected Female Respondents' Responses on Generic Problems  
"Never" Being Faced As An Internet Users**

Sr. No	Selected Criteria	Total Number and Percentage of Selected Female Respondents (City Wise)			
		A	B	R	S
	City				
01	Problem of disconnection	10 (5.0)	16 (10.6)	11 (5.7)	5.0 (3.3)
02	Frequently hang up of computer	12 (6.0)	57 (7.7)	22 (11.3)	8 (5.3)
03	Problem of downloading	6 (3.0)	31 (20.5)	19 (9.8)	11 (7.3)
04	Problem of virus	9 (4.5)	38 (25.2)	26 (13.4)	16 (10.6)
05	Expiry of Websites	31 (15.4)	67 (44.4)	31 (16.0)	30 (19.8)
06	Expiry of WebPages	35 (17.5)	63 (41.7)	39 (20.1)	25 (16.5)
07	Problem of Website out look	46 (22.9)	69 (45.7)	48 (24.7)	45 (29.8)
08	Information on websites are unupdated	56 (27.9)	33 (21.9)	57 (29.4)	34 (22.5)
09	Storage Space provided by Websites is very limited	74 (36.8)	55 (36.4)	57 (29.4)	49 (32.0)
10	Problems faced due to advertisement on Internet	72 (35.8)	28 (18.5)	91 (46.9)	48 (31.8)
11	Problem of speed in Internet	55 (27.4)	22 (14.6)	81 (41.8)	38 (25.2)

More than 30 percent of female respondents of Ahmedabad reported that they never faced any problem associated with advertisement on the Internet and storage space of websites. In case of Baroda City more than 40 per cent of stated that they never faced problem of Disconnection and Expiry of Websites; WebPages and Website outlook whereas 29 per cent of female respondents of Surat shared replied that they never faced problem due to advertisements on Internet and problem of website outlook. In case of Rajkot City more than 30 per cent of them replied that they hardly faced problem related to websites.



**Table Number 6.10: Selected Female Respondents' Responses on Areas Selected For Collection of Information Using Internet**

Sr.No.	Selected Criteria	Number and Percentages of Selected Female Respondents			
		A	B	R	S
01	Movies	58 (28.9)	117 (77.5)	88 (45.4)	43 (28.5)
02	Music	60 (29.9)	116 (76.8)	38 (19.6)	40 (26.5)
03	Greetings	118 (58.7)	107 (70.9)	67 (34.5)	73 (28.3)
04	News	103 (51.2)	104 (68.9)	65 (33.5)	64 (42.4)
05	Travel	20 (10.0)	58 (38.4)	42 (21.6)	22 (14.6)
06	Astrology	32 (15.9)	46 (30.5)	36 (18.6)	26 (17.2)
07	Weather	44 (21.9)	25 (16.6)	38 (19.6)	19 (12.6)
08	Politics	21 (10.4)	22 (14.6)	31 (16.0)	22 (14.6)
09	Fashion	25 (12.4)	52 (34.4)	52 (26.8)	29 (19.2)
10	Clothing	74 (36.8)	38 (25.2)	74 (38.1)	58 (38.4)
11	Job search	135 (67.2)	86 (57.0)	102 (52.6)	25 (16.6)
12	Health	88 (43.8)	48 (31.8)	62 (32.0)	24 (15.9)
13	Matrimonial	24 (11.9)	42 (27.8)	35 (18.0)	42 (27.8)
14	Home electronic appliances	38 (18.9)	26 (17.2)	44 (22.7)	41 (27.2)
15	Entertainment	57 (28.4)	52 (34.4)	45 (23.2)	47 (31.1)
16	Consumer contest	50 (24.9)	24 (15.9)	53 (27.3)	53 (27.0)
17	Share market	63 (31.3)	42 (27.8)	82 (42.3)	76 (50.0)
18	Products price	69 (34.3)	87 (45.0)	38 (25.2)	60 (30.9)
19	Education	78 (38.8)	83 (55.0)	61 (31.4)	74 (49.0)
20	Research purpose	48 (23.9)	64 (42.4)	65 (33.5)	55 (36.4)
21	Stock quotes	73 (36.3)	44 (29.1)	67 (34.5)	50 (33.1)
22	Business purpose	80 (39.8)	41 (27.2)	68 (35.1)	65 (43.0)
23	Institutions	119 (59.2)	57 (37.7)	52 (26.8)	80 (53.0)
24	Investment Choices	87 (43.3)	55 (36.4)	94 (48.5)	72 (47.7)
25	Travel Arrangement	155 (77.1)	73 (48.3)	106 (54.4)	57 (37.7)

More than 70 per cent of female respondents of the Ahmedabad city used Internet for collection of Information on Travel arrangement, followed with 67 per cent for Job Search, 59 per cent for collection of getting information on educational institutions, 58 per cent for greetings, and 51 per cent for news related information.

In Baroda City, more than 70 per cent of female respondents used Internet to collect information on movies; music and greetings. Above 50 per cent of them used Internet to collect information on Job search, Education, whereas 40 per cent of respondents used Internet for research purpose; and also to get information on Product's Price and for travel arrangement.

In the Rajkot City, more than 50 per cent of female respondents used Internet to collect information on Job search, Travel arrangement, and more than 40 per cent of them used Internet for collection of information on Movies; Share market, and Investment Choices.

In Surat City, more than 50 per cent of female respondents used Internet to collect information on Share market, educational Institutes and on Travel Arrangement. Above 40 per cent of them used Internet to collect news related information; get information on product price for Investment Choices and for Business Purpose.

Overall results of the data analysis indicated that female respondents' used Internet mainly to collect Information on Business; Travel; Financial and Entertainment Purposes.

**Table Number 6.11: Selected Female Respondents' Responses on Use of Internet for Purchase of Products & or Availing of e-Services**

Sr. No.	Selected Criteria	Total Number and Percentages of Selected Female Respondents(City Wise)			
		A	B	R	S
01	Purchase of Products	65 (33.0)	40 (26.5)	10 (5.0)	31 (20.5)
02	Availing of e-Services	107 (53.5)	90 (60.0)	50 (35.0)	80 (53.0)

In case of Ahmedabad City, 33 per cent of female respondents used Internet to purchased products and 53.5 per cent female respondents availed services over the Internet. 26.5 per cent purchased products and 60 per cent female respondents availed services in use of Internet in Baroda. In case of Rajkot City 5 per cent female respondents purchased products and 35 per cent availed services using Internet. In case of Surat City, more than 20 per cent bought products, and 53 per cent availed e-services over the Internet.

Overall results showed that Internet used mainly availed services followed with the purchase of products.

**Table Number 6.12: Selected Female Respondents 'Responses on Online Purchase of Selected Products**

Sr. No.	Selected Products	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
01	Computer hardware	2 (1.0)	14 (9.3)	2 (1.0)	5.0 (3.3)
02	Computer software	11 (5.5)	12 (7.9)	2 (1.0)	2.0 (1.3)
03	Games	4 (2.0)	11 (7.3)	1 (0.5)	5.0 (3.3)
04	Flowers	2 (1.0)	05 (3.3)	-	2.0 (1.3)
05	Magazines	11 (5.5)	11 (7.3)	1 (0.5)	15 (9.9)
06	News paper	13 (6.5)	05 (3.3)	-	8.0 (5.3)
07	Books	11 (5.5)	15 (9.9)	3 (1.5)	10 (6.6)
08	Jewellery	4 (2.0)	04 (2.6)	1 (0.5)	8.0 (5.3)
09	Gift items	7 (3.5)	15 (9.9)	3 (1.5)	9.0 (6.0)
10	Sports\Fitness	3 (1.5)	06 (4.0)	2 (1.5)	4.0 (2.0)
11	Home electronic appliances	3 (1.5)	08 (5.3)	1 (0.5)	7.0 (5.6)
12	Clothing\shoes	5 (2.5)	06 (5)	-	1.0 (0.7)
13	Music CDs	10 (5.0)	11 (7.3)	-	15 (9.9)
14	Furniture	5 (2.5)	02 (1.3)	1 (0.5)	1.0 (0.0)

In case of Ahmedabad City more than 5 per cent of female respondents purchased Magazines; News paper; Books; Music Cds; Computer Software.

In case of Baroda City more than 9 per cent Female Internet Users Computer hardware; Books; and Gift Items whereas more than 7 per cent of female respondents purchased Computer software's; Games; Magazines and Gift Items. In case of Rajkot City just of them bought 1.5 per cent of them about Books; Gift items, and sport related Products.

In case of Surat City, more than 5 per cent of purchased Magazine; Newspaper; Books; Jewellery, and Music Cds over the Internet.

Overall results of the data analysis indicated that female respondents showed favourable preference for News paper; Magazine; Music Cds which are called as search related products. These product classes are described as search products whose relevant attribute information can be easily obtained.

It implies that respondents showed favourable very less preference for the purchase of Clothing, Shoes, Furniture, Jewellery and for Home Electronic Appliances using Internet. It indicated that See-Touch and handles kinds of product; no hassle exchange; personal service; speed delivery was found as more important than for experience products such as Clothing; Shoe; Furniture and Jewellery.

**Table Number 6.13: Actual Purchases of Online or e-Services by Selected Female Respondents**

Sr. No.	Selected Online Services	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
01	To buy Online Movie tickets	75 (45.0)	62 (41.1)	3 (1.5)	17 (11.3)
02	To buy Online Railway tickets	56 (27.9)	87 (57.6)	16 (8.2)	30 (19.9)
03	To buy Online Airline tickets	86 (48.9)	57 (37.7)	6 (3.1)	9 (6.0)
04	Paying bills Online	58 (28.9)	51 (33.8)	15 (7.7)	39 (29.2)
05	To buy/sell Online shares	41 (20.4)	46 (30.5)	17 (8.8)	32 (26.2)
06	To transfer funds between accounts	42 (20.9)	39 (25.8)	17 (8.8)	30 (25.9)
07	To check Bank account balance	62 (52.9)	61 (40.4)	15 (7.7)	30 (27.9)
08	Online Education	30 (14.9)	28 (19.2)	14 (7.2)	17 (11.3)
09	Legal services	27 (13.4)	12 (7.9)	5 (2.2)	17 (11.3)
10	Insurance services	27 (13.4)	32 (21.2)	9 (4.6)	18 (11.9)
11	Banking services	64 (60.8)	62 (41.1)	31 (16.0)	54 (35.8)

More than 62 per cent female respondents of the Ahmedabad city availed Banking services; followed by to Check Account Balance whereas More than 40 per cent availed of female respondents purchased online movie tickets; railway tickets, and traded of shares.

In case of Baroda City, 57 per cent respondents purchased online buying of railway tickets. With less than 40 per cent to checked account balance and more than 30 per cent of them showed preference for the paying utility bills online, and to buy online Airline Tickets.

In case of the Rajkot City, more than 8 per cent of participated online trading and Railway tickets. It indicated that 16 per cent of them availed online banking services online.

In case of Surat City, more than 35 per cent of female respondents availed banking services online, and more than 25 per cent of made online payment of utility bills; traded shares activities and to checked their account balances using Internet.

Overall results revealed that most of the female respondents availed online services over the Internet as it offered more comfort and convenience. Another possible reason could be the competitive prices offered by online service providers to Internet users.

**Table Number 6.14(A): Selected Female Respondents' Responses on Buying Behaviour of Selected Products from Physical Stores**

Sr. No.	I would prefer to buy following Selected Products from physical Store/Mall/Outlet.	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
	City				
01	Computer hardware	104 (51.7)	108 (71.5)	66 (34.0)	79 (52.3)
02	Computer software	118 (58.7)	70 (45.5)	49 (25.3)	77 (51.0)
03	Games	105 (52.2)	61 (40.4)	55 (28.4)	73 (48.3)
04	Flowers	103 (51.2)	102 (67.5)	61 (31.4)	92 (60.9)
05	Magazines	105 (52.2)	92 (60.9)	56 (28.9)	67 (44.4)
06	News paper	104 (51.7)	108 (71.5)	53 (27.3)	62 (41.1)
07	Books	99 (49.3)	82 (54.3)	52 (26.8)	40 (20.8)
08	Jewellery	117 (58.2)	108 (71.5)	72 (37.1)	86 (57.0)
09	Gift items	117 (58.2)	99 (65.6)	65 (33.5)	91 (60.3)
10	Sports\Fitness	122 (60.7)	99 (65.6)	76 (39.2)	89 (58.9)
11	Home electronic appliances	121 (60.2)	103 (68.2)	72 (37.1)	92 (60.9)
12	Clothing\shoes	121 (60.2)	109 (72.2)	70 (36.1)	74 (49.0)
13	Music CDs	70 (34.8)	86 (57)	57 (29.4)	62 (41.1)
14	Furniture	115 (57.2)	109 (72.2)	62 (32.0)	83 (55.0)

It was found that in case of Ahmedabad City, only 34 percent of female respondents gave preference to purchase of musical CDs through physical Store.

45.5 per cent of female respondents of Baroda preferred to buy Computer Software.

In case of the Rajkot City, 48.3 per cent preferred buying of Computer Software and 41.1 per cent of preferred purchase of musical CDs whereas respondents gave preference for musical cds and incase of Surat City, 20 per cent preferred purchase of books.

**Table Number 6.14(B): Selected Female Respondents' Responses on Future online Buying Behaviour of Selected Products Using Internet**

Sr. No.	I would prefer to Buy following Selected Products Using Internet.	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
	City				
01	Computer hardware	92 (45.8)	75 (49.9)	65 (33.5)	64 (42.4)
02	Computer software	69 (34.3)	53 (35.1)	74 (38.1)	52 (34.4)
03	Games	74 (36.8)	58 (38.4)	63 (32.5)	47 (31.1)
04	Flowers	105 (52.2)	38 (25.2)	59 (30.4)	20 (13.2)
05	Magazines	68 (33.8)	58 (38.4)	63 (32.5)	31 (20.5)
06	News paper	69 (34.3)	61 (40.4)	67 (34.5)	18 (11.9)
07	Books	72 (35.8)	58 (38.4)	59 (30.4)	23 (15.2)
08	Jewellery	46 (22.9)	35 (23.2)	27 (13.9)	16 (10.6)
09	Gift items	45 (22.4)	37 (24.5)	34 (17.5)	13 (50.6)
10	Sports/Fitness	49 (24.4)	32 (21.2)	26 (13.4)	15 (9.9)
11	Home electronic appliances	36 (17.9)	33 (21.9)	34 (17.5)	16 (10.6)
12	Clothing/shoes	36 (17.9)	39 (25.8)	32 (16.5)	6 (4.0)
13	Music CDs	102 (50.7)	64 (42.2)	40 (20.6)	23 (15.2)
14	Furniture	40 (19.9)	37 (24.5)	37 (19.1)	11 (7.3)

More than 52 per cent of respondents of the Ahmedabad city, preferred to purchase following products such as Flowers; Music CDs followed with 30 percent of them preferred to buy Magazine; News Paper; Books and Computer Hardware, and Software using Internet.

In case of Baroda City, more than 50 per cent shared favorably regarding purchase of gift items followed with 30 per cent Software and Games.

In case of Rajkot City, 38 per cent of preferred to buy Computer Software whereas and in case of Surat City, 42 per cent shown positive preference to buy Computer Hardware; 50 per cent for gift items, and 34.4 percent for Computer Software over the Internet.

Overall results implied that respondents to buy Magazine; News Paper; Books; Computer Hardware and Software; Games, and Music CDs over the Internet.

The study also revealed that type of product influenced consumers' to online. Shopping For search good such as Books, News Paper and Magazine intention to shop online was higher than other Goods.

**Table Number 6.14(C): Selected Female Respondents Online and Offline Buying Behaviour of Selected Physical Products**

Sr. No.	I would prefer to Buy following Selected Products from Physical Store & Using Internet.	Total Number and Percentages of Selected Female Respondents(City Wise)			
		A	B	R	S
	City				
01	Computer hardware	4 (2.0)	24 (15.9)	18 (9.3)	7.0 (4.6)
02	Computer software	12 (6.0)	26 (17.2)	26 (13.4)	20 (13.2)
03	Games	21 (10.4)	40 (25.8)	31 (16.0)	19 (12.6)
04	Flowers	68 (33.8)	25 (16.6)	29 (14.9)	20 (13.2)
05	Magazines	67 (33.4)	24 (15.9)	30 (15.5)	25 (16.6)
06	News paper	63 (32.9)	21 (13.9)	29 (14.9)	27 (17.9)
07	Books	72 (34.4)	42 (27.8)	38 (19.6)	42 (25.2)
08	Jewellery	61 (32.4)	23 (15.2)	50 (25.8)	29 (19.2)
09	Gift items	38 (19)	35 (23.2)	50 (25.8)	42 (27.6)
10	Sports\Fitness	29 (14.4)	33 (21.9)	47 (24.2)	29 (19.2)
11	Home electronic appliances	43 (21.4)	28 (18.5)	43 (22.2)	25 (16.6)
12	Clothing\shoes	43 (21.4)	32 (21.2)	32 (20.2)	37 (24.5)
13	Music CDs	28 (13.9)	38 (25.2)	52 (26.8)	24 (15.9)
14	Furniture	45 (22.4)	27 (17.9)	44 (22.2)	30 (19.9)

The results of data analysis with regard to the type of products preferred by female respondents using Internet and from the physical store revealed following as.

In case of Ahmedabad City, more than 33 per cent preferred Flower from physical store and Internet. 30 per cent revealed preference for News Paper; Books, and Magazines.

In case of Baroda City, 25 percent showed favourable preference for purchase of music CDs and News Papers.

In case of Rajkot City 25 per cent female respondents preferred to buy Gift Items; Jewellery and Music CDs.



In case of Surat City more than 25 percent of them preferred buying of female respondents would prefer to purchase books and gift items from the physical store and Internet.

Overall results showed that most of the female respondents preferred buying of such as Clothing; Shoes; Home Electronic Appliances; Furniture and Jewellery from the Physical store instead of Internet.

Tangible products attribute information is some what more difficult or costly to obtain that of the Intangible products and services and shoppers may not be confident of their purchase until testing, purchasing or using these product types.

**Table Number 6.15(A): Selected Female Respondents' Responses on Future Buying Behaviour of Selected Products from Physical Stores**

Sr. No.	I would prefer to Buy following Selected Products from Physical Store.	Total Number and Percentage of Selected Female Respondents (City Wise)			
		A	B	R	S
	City				
01	Stock trading	7 (3.5)	86 (55.2)	29 (14.9)	36.0 (23.4)
02	Education as Services	117 (56.5)	50 (33.1)	47 (24.2)	86 (57.0)
03	Legal advice	104 (51.0)	51 (33.8)	43 (22.2)	71 (47.0)
04	Banking Services	44 (21.9)	40 (28.3)	38 (19.6)	53 (35.1)
05	Insurance Services	92 (45.4)	75 (49.7)	79 (47.7)	61 (40.4)
06	Travel Services	48 (23.9)	70 (46.4)	75 (46.6)	49 (32.5)
07	To pay bills	43 (21.4)	66 (43.7)	90 (65.0)	34 (22.5)
08	Reservation/Booking (tickets)	54 (26.9)	71 (47.0)	31 (16.0)	44 (29.1)
09	Transfer Funds between Accounts	61 (30.3)	70 (46.4)	69 (45.0)	49 (32.5)

In case of Ahmedabad City, more than 50 per cent of female respondents shown favourable preference for the availing of Educational services, legal advice, and insurance services from the physical place. For the remaining services such as banking; paying bills online; reservation for tickets, and transfer of funds and stock trading indicated a less preference.

In case of Baroda City, more than 30 per cent of expressed preference for availing services such as legal, educational and transfer funds between accounts from the physical place. More than 40 per cent Female respondents' indicated preference for the remaining services viz., travel; booking of tickets and paying bills online.

More than 40 percent of female respondents of the Rajkot city showed favourable response that that they preferred buying of services such as Insurance; Travel Services and Paying utility bills online using Internet.

Incase of Surat City, more than 47 per cent of them would preferred buying of Legal; Educational and Insurance services from the physical store.

It indicated that Female respondents showed favourable agreement that more convenience is associated for selected services such as Paying utility bills online; Reservation of tickets and Stock Trading.

Overall results of the study indicated that preference to shop using Internet for the search products and services like Books; Software; News Paper; Magazine; Travel Services, and Financials Services compare to higher than experience products and services.

**Table Number 6.15(B): Selected Female Respondents' Responses on Availing of Online or e-Services Using Internet**

Sr. No.	I would Prefer to Buy following Products Using Internet.	Total Number and Percentages of Selected Female Respondents(City Wise)			
		A	B	R	S
	City				
01	Stock trading	81 (40.3)	69 (45.7)	100 (51.5)	26 ( 17.2)
02	Education as Services	96 (47.8)	48 (31.8)	72 (37.1)	29 (19.2)
03	Legal Advice	103 (51.2)	42 (27.8)	69 (35.6)	63 (40.1)
04	Banking Services	68 (33.8)	72 (47.7)	64 (33.0)	17 (11.3)
05	Insurance Services	93 (46.3)	47 (31.1)	40 (20.6)	31 (20.5)
06	Travel Services	59 (29.4)	66 (43.7)	49 (25.3)	26 (17.2)
07	To pay bills	47 (23.4)	80 (53.0)	46 (23.7)	35 ( 3.2)
08	Reservation/Booking (Tickets)	63 (31.3)	68 (45.0)	36 (18.6)	12 (7.9)
09	Transfer Funds between Accounts	60 (30.1)	70 (46.2)	39 (20.1)	64 (45.8)

Table 6.15(B) indicated the type of services that were to be preferred by female respondents using Internet.

In case of Ahmedabad City, more than 30 per cent of female respondents favourably indicated availing of services such as Stock Trading; Banking services and Transfer of Fund Accounts using Internet.

In case of Baroda City, more than 40 per cent were positive of female respondents indicated preference for Travel services; Paying bills online, and Reservation of Tickets.

In case of Rajkot City more than 50 per cent of female respondents indicated the preference for stock trading over the Internet.

In case of Surat City, more than 40 per cent expressed favourable preference for availing of legal services and transfer of fund accounts from using Internet.

Overall result revealed that most of the female respondents preferred to avail financial Services and Travel Services using Internet. The studies revealed that “enjoying the shopping experience” and see touch and handle the product were found as relatively less important in case of Financial Services and Travel Services.

**Table Number 6.15(C): Selected Female Respondents’ Online & Offline Buying Behaviour of On Selected Online or e-Services.**

Sr. No.	I would Prefer to Buy following Products from Physical store Using Internet.	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
01	Stock trading	112 (55.7)	95 (62.9)	20 (10.3)	70 (45.0)
02	Education as Services	87 (43.3)	67 (44.4)	30 (15.5)	16 (10.6)
03	Legal advice	41 (20.4)	37 (24.5)	37 (19.1)	37 (24.5)
04	Banking Services	88 (43.8)	70 (47.8)	47 (24.2)	65 (43.0)
05	Insurance Services	60 (29.9)	41 (27.2)	60 (30.9)	42 (27.8)
06	Travel Services	93 (46.3)	51 (33.8)	60 (30.9)	35 (23.2)
07	To Pay Bills	110 (54.7)	46 (30.5)	70 (36.1)	36 (23.8)
08	Reservation/Booking (Tickets)	83 (41.3)	64 (42.4)	82 (42.4)	38 (25.2)
09	Transfer Funds Between Accounts	79 (39.3)	79 (40.7)	54 (35.8)	47 (31.1)

The results of data analysis also indicated regarding the type of online services that would be preferred from both physical stores and Internet

In case of Ahmedabad City more than 50 percent of preferred to avail services such as Stock Trading; Paying utility bills online and more than 40 percent of them indicated favourable preference for availing of Educational Services; Travel Services, and Banking Services over the Internet.

In case of Surat City, more than 40 per cent preferred for Stock Trading and Banking Services.

In case of Baroda City, more than 60 per cent of them favourably reported that they would prefer to buy stock using Internet. More than 40 per cent of them preferred to buy, Tickets and Banking Services using Internet.

In case of Rajkot City, more than 30 per cent preferred to avail Online Travel services, insurance and more than 40 per cent agreed for Transfer of funds between accounts using Internet

It can be concluded that saving time; purchasing quickly and efficiently is predominant, Online shopping is preferred and when attributes such as personal service and ability to see touch handle the product are predominant, offline shopping is preferred.

**Table Number 6.16(A): Selected Female Respondents ‘Online Buying Behaviour (“Sometimes”)**

Sr. No.	Selected Criteria	Total Number and Percentage of Selected Female Respondents(City Wise)			
		A	B	R	S
	<b>City</b>				
01	To request the company to send further information on products	157 (78.1)	84 (55.6)	31 (16.0)	124 (82.1)
02	To request the company to send further information on services	144 (71.6)	80 (53)	108 (55.7)	96 (63.6)
03	To show my response in a company’s sales promotion offer	54 (26.9)	59 (39.1)	92 (47.4)	54 (35.8)
04	To show my interest in a company’s products	38 (18.9)	64 (42.4)	58 (29.9)	36 (23.8)
05	To show my interest in a company’s services	28 (13.9)	68 (45.0)	43 (22.2)	35 (23.2)
06	To request sales people to provide real demonstration	31 (15.4)	46 (30.5)	23 (11.9)	22 (14.6)
07	To visit section of frequently Asked Questions (FAQs) on Websites	31 (15.4)	72 (47.7)	34 (17.5)	20 (13.2)
08	To bargain on prices of the products	18 (9.0)	46 (30.5)	22 (11.3)	11 (7.3)
09	To bargain on prices of the services	13 (6.5)	48 (31.8)	19 (8.8)	13 (8.6)
10	To place an online order of a given product	69 (30.0)	57 (37.7)	16 (10.6)	18 (9.3)
11	To place an online order of a given service	90.0 (63.5)	62 (41.1)	22 (14.6)	42 (22.0)

**Table 6.16(A) Indicated that online buying behaviour of female respondents in all cities of Gujarat. (Sometimes)**

More than 75 percent of female respondents of the Ahmedabad City requested the company to send further information on products and services and more than 30 per cent of them respondents placed an online order of a given product and 60 per cent for availing an Online services.

In case of Baroda City, more than 50 per cent of respondents requested the company to send further information on products and services and more than 30 per cent of respondents placed an online order of a given product and bargained on prices of products and services. More than 37 per cent of showed interest in company’s product and services and to placed an online order for a given services.40 per cent female respondents placed an online order for Online services.

In case of Rajkot City, more than 55 per cent placed request a company to send further information on online services, and 48 per cent of responded to company’s Sales Promotion offer.

In case of Surat City, 82 per cent respondents requested the company to send further information on products and 64 per cent of respondents requested the company to send further information on services.

Overall results meant that most of the respondents requested the company to send further information on product and services.

The results of the study concluded that female respondents used Internet sometimes to get information about product and services. Female respondent were found as more interested

Pre-purchase stage of product and services.

**Table Number 6.16(B): Selected Female Respondents' Online and Offline Buying Behaviour("Always")**

Sr. No.	Selected Items	Total Number and Percentages of Selected Female Respondents (City Wise)			
		A	B	R	S
	<b>City</b>				
01	To request the company to send further information on products	32 (15.9)	26 (17.2)	39 (20.1)	21 (13.9)
02	To request the company to send further information on services	42 (20.9)	33 (21.9)	33 (17.0)	49 (32.5)
03	To show my response in a company's sales promotion offer	107 (53.2)	27 (17.9)	43 (22.2)	73 (48.3)
04	To show my interest in a company's products	82 (40.8)	34 (22.5)	53 (27.3)	61 (40.4)
05	To show my interest in a company's services	97 (48.3)	50 (35.2)	56 (28.9)	66 (43.7)
06	To request sales people to provide real demonstration	75 (37.3)	53 (35.8)	59 (30.4)	69 (45.7)
07	To visit section of frequently Asked Questions (FAQs) on Websites	103 (51.2)	38 (25.2)	41 (21.1)	89 (58.9)
08	To bargain on prices of the products	40 (19.9)	15 (9.9)	24 (12.4)	22 (14.6)
09	To bargain on prices of the services	58 (28.9)	16 (10.6)	24 (12.4)	34 (22.5)
10	To place an online order of a given product	47 (23.4)	39 (25.8)	13 (8.6)	16 (8.2)
11	To place an online order of a given service	79 (41.3)	49 (32.5)	15 (9.9)	49 (32.5)

**Table 6.16(B)indicated that online buying behaviour of selected female respondents.(Always)**

In case of Ahmedabad City, more than 50 per cent of female respondents showed positive response in a company's sales promotion offer, and towards section of frequently asked question on websites. More than 40 per cent of female respondents showed interest in company's products and services and 41.3 per cent placed an online order of a given services.

In case of Baroda City, more than 35 per cent of female respondents requested to showed interest in company's service, and a requested for sales promotion. More than 32 per cent of them placed an online order for a given service.

In case of Rajkot City, more than 8 per cent of female respondents placed an online order for a given services.

In case of Surat City, 59 per cent of female respondents visited frequently asked question given on websites. More than 40 per cent of them showed positive interest in company's sales promotion offer, followed with interest in company's products and services, and also requested sales people to provide real demonstration.

Female respondents always use Internet to get information on benefits of products and services during the purchase stage.

**Table Number 6.16(C): Selected Female Respondents' Online & Offline Buying Behaviour**

Sr. No.	Selected Items	Total Number and Percentage of Selected Female Respondents(City Wise)			
		A	B	R	S
	City				
01	To request the company to send further information on products	11 (5.5)	26 (17.2)	79 (40.7)	5 (3.3)
02	To request the company to send further information on services	14 (7.0)	33 (21.9)	8 (4.1)	5 (3.3)
03	To show my response in a company's sales promotion offer	39 (19.4)	27 (17.9)	13 (6.7)	22 (14.6)
04	To show my interest in a company's products	80 (39.8)	34 (22.5)	37 (19.1)	53 (35.1)
05	To show my interest in a company's services	75 (37.3)	38 (25.2)	49 (25.3)	49 (32.5)
06	To request sales people to provide real demonstration	94 (46.8)	39 (25.8)	66 (34.0)	59 (39.1)
07	To visit section of frequently Asked Questions (FAQs) on Websites	66 (32.8)	38 (25.2)	73 (37.6)	41 (27.2)
08	To bargain on prices of the products	142 (70.6)	15 (9.9)	102 (52.6)	117 (77.5)
09	To bargain on prices of the services	129 (64.2)	16 (10.6)	105 (54.1)	103 (68.2)
10	To place an online order of a given product	144 (71.6)	90 (60.0)	134 (78.8)	95 (62.9)
11	To place an online order of a given service	108 (53.7)	98 (64)	117 (60.0)	79 (52.3)

In case of Ahmedabad City, 71 per cent of female respondents indicated that they never placed an online order of products and 53 per cent of female respondents indicated that they never placed an order of services. In case of Baroda City more than 60 per cent of female respondents never placed an order of products and services. In case of Rajkot City 78 per cent never placed an order for products and 60 pre cent never placed an order for services.

In case of Surat City more than 60 per cent of female respondents never placed an order for products and 52 per cent of female respondents never placed an order of services.

Overall results of the study indicated that female respondents' showed less use of Internet to place an online order for given products and services.

**Table Number 6.17(A): Selected Female Respondents' Most Preferred Mode of Payment**

Sr. No.	Selected Modes of Payment	Total Number and Percentages of Selected Female Respondents (City Wise) (Always)			
		A	B	R	S
01	Credit card	91 (45.3)	47 (35.0)	43 (22.2)	48 (31.8)
02	Cash on delivery	52 (25.9)	58 (41.0)	15 (7.7)	29 (19.2)
03	Demand Draft	38 (18.9)	40 (30.0)	32 (16.5)	31 (20.5)
04	Cheque	52 (25.9)	48 (35.0)	26 (13.4)	29 (19.2)

In all selected cities of Gujarat credit card was the preferred mode of payment for online shopping and followed by cash on delivery in Ahmedabad and in Baroda City.

While DD is the preferred mode of payment after credit card in case of Rajkot and Surat City.

**Table Number 6.17(B): Selected Female Respondents' Sometimes Preferred Mode of Payment**

Sr. No.	Selected Modes of Payment	Total Number and Percentage of Selected Respondents(City Wise) (Sometimes)			
		A	B	R	S
01	Credit card	47 (23.4)	46 (31.5)	21 (10.8)	37 (24.5)
02	Cash on delivery	86 (42.8)	41 (27.2)	48 (24.7)	52 (34.4)
03	Demand Draft	78 (38.8)	07 ( 4.0)	24 (12.4)	33 (21.9)
04	Cheque	42 (20.9)	90 (70)	13 (6.7)	28 (18.5)

In case of the most preferred mode of payment, cash on delivery emerged at first place for preferred mode of payment in all the selected cities of Gujarat except Baroda City.

In case of Baroda City Credit card was found the most preferred mode of payment. In case of Rajkot City 34.4 per cent female respondents stated that cash on Delivery as sometimes preferred mode of payment. In case of Surat City 34.4 per cent female respondents indicated cash on delivery preferred mode of payment.

**Table Number 6.17(C): Selected Female Respondents' Non-Preferred Mode of Payment**

Sr. No.	Selected Modes of Payment	Total Number and Percentages of Selected Respondents (City Wise)(Never)			
		A	B	R	S
01	Credit card	11 (5.5)	25 (17.0)	11 (5.7)	6.0 (4.0)
02	Cash on delivery	17 (9.0)	23 (15.2)	13 (6.7)	11 (7.5)
03	Demand Draft	39 (19.0)	74 (50.0)	20 (10.3)	24 (15.9)
04	Cheque	61 (30)	64 (30)	35 (18.0)	35 (23.9)

In case of preferred mode of payment cheque was the never preferred mode of payment by 30 per cent of female respondents in case of Ahmedabad and Baroda City. In case of Rajkot City 18 per cent female respondent indicated that they never preferred cheque as a mode of payment and incase of surat City 23 per cent female respondents never indicated a preference for the cheque.

#### **6.18 Selected Female Respondents' Responses on Online Shopping:**

Selected Female Internet users were asked to indicate their opinion on Online Shopping. Following are the selected Criteria of Online Shopping which are given in the Appendix XIV

##### **Security:**

**Selected Item Numbers from 01 to 05 indicated Security Criteria of Online Shopping.**

Overall results of the study indicated that more than 40per cent of female respondents showed that Online Shopping is insecure to purchase over the Internet. The main reason indicated that technology is not reliable.50 per cent of female respondents indicated that they do not want to give out any personal and financial detail over the Internet.

##### **Inconvenience:**

**Selected Item Numbers from 06 to 10 from indicated Inconvenience Criteria of Online Shopping.**

Overall results of the study indicated that more than 60 per cent of female respondents showed agreement that inconvenience is associated with Online Shopping. The main reason cited for not purchasing online was the preference to examine products. The finding reported that the factors determining online purchases are the lack of security; the lack of opportunity to examine products before purchase.



**Impersonality:****Selected Item Numbers from 11 to 14 from indicated Impersonality Criteria of Online Shopping.**

Overall results of the study indicated that more than 50 per cent female respondents showed that they feel impersonal when they shop online. The major reason cited that impersonality in terms of lack of physical existence and personal contact with sales person. In case of Rajkot and more than 70 per cent of female respondents indicated agreement about Online Shopping is impersonal and no sales assistance to advise me.

**Perceived Stress:****Selected Item Numbers from 15 to 21 from indicated Perceived Stress Criteria of Online Shopping.**

Overall results of the study indicated that more than 55 per cent respondents indicated personality is associated with Online Shopping. The major reason cited that uncertainty and higher risk related to Online Shopping due to lack of physical existence. Female shoppers are more concerned about the difficulty in returning purchases made online, exchanging a defective product and getting after sales service and after sales enquiries. The major perceived stress is associated in the form of product related attributes.

**Convenience:****Selected Item Numbers from 22 to 26 from indicated Convenience Criteria of Online Shopping.**

Overall results of the study indicated that more than 25 per cent of respondents indicated that Online Shopping provide convenience to the customers. The major reason of the convenience that in form of consumers can purchase any time of the day and can reduces cost of travelling. 50 per cent of female respondents indicated that they researched products online but they would like to purchase offline.

**Personality:****Selected Item Numbers from 27 to 30 indicated Personality Criteria of Online Shopping.**

Overall results of the study indicated that for the personality factor different views were found out by shoppers. More than 45 per cent of female respondents indicated that during search stage they prefer online channel and during purchase stage they prefer offline channel. More than 50 per cent of respondents' indicated that Online Shopping provide hassle free shopping.

**User experience:**

**Selected Item Numbers from 31 to 35 indicated User experience Criteria of Online Shopping.**

When studying Online Shopping behaviour, the familiarity of each user toward Internet is to measured with following statements. Overall results of the study indicated that 40 per cent of respondents showed agreement that Online Shopping is expensive.

It indicates hidden cost are associated with Online Shopping and no problems are associated with usage of Internet Technology. Only 30 per cent respondents indicated that they would continue and recommend for Online Shopping. It indicated that major reason not to shop online because of insecurity; impersonality and perceived stress associated with Online Shopping.

**6.19 Selected Female Respondents' Responses on Different Benefits of Offline Shopping:**

Selected Female Internet users were asked to indicate their opinion on Online Shopping.

Following are the selected Criteria of Online Shopping which are given in the Appendix XV

Female respondents' were asked to indicate their extent of agreement regarding the benefits of offline shopping.

Results indicated that female shoppers felt that offline shopping offer more benefits compared to online shoppers.

**Convenience:**

**Selected Item Numbers from 01 to 06 indicated Convenience Criteria of Offline Shopping.**

85 percent of female respondents showed that convenience factor is associated with offline shopping it offers convenient to purchase products and services. 80 per cent of female respondents indicated that security is prime concern for offline shopping

**Security:**

**Selected Item Numbers from 07 to 08 indicated Security Criteria of Offline Shopping.**

80 per cent female respondents showed agreement toward to give out personal and financial detail for offline shopping. It indicates that more secure to purchase at physical retail store compared to Online Shopping.

**User Experience:**

**Selected Item Numbers from 09 to 12 indicated User Experience Criteria of Offline Shopping.**

Overall results of the study indicated that more than 80 per cent female respondents that offline shopping provides customer services and only 67 pr cent of female respondents indicated that they found problems during shopping.

**Efficiency:****Selected Item Numbers from 13 to 16 indicated Efficiency Criteria of Offline Shopping.**

75 per cent of female respondent showed their agreement towards the efficiency aspects of offline shopping. It requires fewer efforts and less bother toward purchasing at retail store also it offers prompt delivery of goods and service without any delay.

**Price Consciousness:****Selected Item Numbers from 17 to 22 indicated Price Consciousness Criteria of Offline Shopping.**

80 per cent of female respondents indicated that Price conscious was the prime concern for choosing products and services over the physical store. It indicated that female respondent are price conscious and therefore pay great attention toward bargaining of prices. Female Consumers with price consciousness may view purchasing products online as expensive due to shipping and handling fees and show that customer prefer offline shopping.

**Social Experiential:****Selected Item Numbers from 23 to 27 indicated Social Experiential Criteria of Offline Shopping.**

Overall results of the study indicated that more than 80 per cent of respondents prefer offline shopping because it offers more social experiential environment compared to Online Shopping. Only Ahmedabad City respondents' indicated that offline shopping create buzz and provide fun and excitement during purchase. Also results of the study indicated that it is important to have contact with people when they make purchase.

**Emotions:****Selected Item Numbers from 28 to 34 indicated Emotions Criteria of Offline Shopping.**

Overall results of the study indicated that 70 per cent of respondents' showed that they prefer offline shopping because it offers more shopping enjoyment, fun and excitement. It indicates that enjoyment as motivation for shopping.

**Identity:****Selected Item Numbers from 35 to 36 indicated Identity Criteria of Online Shopping.**

More than 75 per cent of respondents indicated that they prefer offline shopping because it offers prestige and to get social approval.

#### **6.20 Selected Female Respondents' Response on Different Benefits of Online Shopping:**

Selected Female Internet users were asked to indicate their opinion on Online Shopping. Following are the selected Criteria of Online Shopping which are given in the Appendix XVI. Female respondents were asked to indicate their extent of agreement regarding the benefits of Online Shopping.

Results indicated that female online shoppers felt that Online Shopping offer more benefits.

##### **Convenience:**

##### **Selected Item Numbers from 1 to 6 indicated Convenience Criteria of Online Shopping.**

Overall results of the study showed that more than 45 per cent of respondents' indicated convenience reason for shopping online. First there is reduction of time; second there is the flexibility in the timing for shopping and third there is reduction in the physical effort of vision store.

##### **Security:**

##### **Selected Item Numbers from 7 to 8 indicate Security Criteria of Online Shopping.**

Overall results of the study indicated that 41 per cent of female respondents showed agreement that security is important Criteria for Online Shopping. The major reason cited for not shopping online is found out that lack of security. Online Shopping does not provide security in terms of giving out personal and financial details online.

##### **User Experience:**

##### **Selected Item Numbers from 9 to 12 indicated User Experience Criteria of Online Shopping.**

Overall results of the study indicated that above 45 per cent female respondent showed that Online Shopping provide required customer services. 25 per cent of female respondents indicated that no problems were found out during Online Shopping.

##### **Efficiency:**

##### **Selected Item Numbers from 13 to 16 indicated Efficiency Criteria of Online Shopping.**

More than 30 per cent of female respondents indicated that Online Shopping provides faster goods and services; it avoids trouble and offer prompt delivery and service. It indicated than more than 70 per cent of respondents showed Online Shopping offers inconveniency.

##### **Price Consciousness:**

##### **Selected Item Numbers from 17 to 22 indicated Price Consciousness Criteria of Online Shopping.**

More than 35 per cent respondents indicated that they prefer Online Shopping because it offers competitive prices and it has no hidden costs; easy way to get best deal.

**Social Experiential:****Selected Item Numbers from 23 to 27 indicated Social Experiential Criteria of Online Shopping.**

More than 60 per cent of female respondents indicated that social experiential benefits are not offered by Online Shopping does not provide see-touch and handle the product at Online Shopping.

**Emotions:****Selected Item Numbers from 28 to 34 indicated Emotions Criteria of Online Shopping.**

Only 28 per cent of female respondents' indicated that Online Shopping is an important leisure activity and arouses emotions and feelings. 62 per cent of female respondents indicated that they did not like Online Shopping. Because it does not provide entertainment during shopping.

**6.21 Female Respondents' Media habits and Daily activities**

The initial question of the questionnaire about you collected information to identify the profile of female respondents. Respondents were asked to indicate daily activities; their media habits; and preferred websites and Search Engines.

In selected cities of Gujarat 80 per cent female respondents indicated preference for watching television; 75 per cent indicated preference for listening radio; followed by 72 per cent for reading news paper; 50 and 47 per cent indicated preference for physical exercise and go for walk as the preferable daily activities.

Television, a most preferable medium for entertainment ranked first by 87 per cent female respondents. Radio was found second preferable activities by female respondents'.

In case of Search Engines 85 per cent female respondents indicated preference for Google as the most preferred and 79 per cent of respondents indicated Yahoo as the second preferred search engine by female respondents.

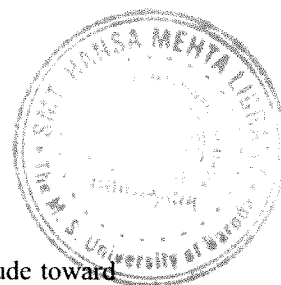
In case of Preference for websites 92 percent female respondents indicated that Google was the most preferable website; followed by 85 per cent female respondents indicated preference for Yahoo.

77 per cent female respondents indicated preference for Femina as the most preferred Magazines and followed by 65 per cent respondents indicated preference for Indiatoday. 89 per cent female respondents indicated Gujarat Samachar was the most preferable news paper and followed by 83 per cent female respondents indicated preference for Times of India.

The results suggested that News paper and Magazines are the most popular medium for shopping; leisure for news and current events. Television, a traditional medium for entertainment. The way of accessing to radio has undergone a big change. Radio is converging with the Internet and

online broadcasting is becoming popular. The introduction of online broadcasting has created a change in the way of listening to radio programs. The second objective of the study was to examine whether media choice varied by activity. As the Internet integrates the functions of traditional media, people can enjoy media contents such as newspaper articles, television and radio programs on the Internet. The Internet is becoming a multimedia platform. This may explain why the female respondents spent a lot of their time on the Internet. Traditional media owners face the challenge of maintaining their presence in the minds of the young audience.

The Internet was the preferred media choice for information driven activities. Traditional media retained importance for entertainment and shopping activities. Television was preferred among young female for news and current affairs. Most of the female respondents found useful web sites through Search Engines. The twenty-first century is a digital age and it indicates that the importance of the Internet will continue to grow. Advertisers should face this challenge. They should take a more active role in building their online communication platform to meet the needs and desires of the young people they have targeted



### **6.5 MAJOR RESULTS OF THE RESEARCH STUDY:**

The purpose of this research study was to examine Internet usage activities and attitude toward online shopping and offline shopping of female Internet users of potential online shoppers and potential offline shoppers of an interactive electronic shopping medium, and to develop consumer profiles that will assist marketers in introducing and promoting consumer adoption for online shopping.

- 90 per cent of female respondents' indicated that they use Internet for different purposes viz., sending and receiving e-mail; Collecting information on various aspects and availing different services over the Internet..
- Home is the most common place for the access of the Internet.
- 65 per cent of female Internet users' availed services over the Internet. Above 20 per cent of female respondents' purchased products over the Internet except in Rajkot City people purchased only 5 per cent of products and average overall 5 per cent to 10 per cent female respondents' purchased both product as well as services over the Internet.
- It was found that female respondents' have used Internet more than 4 years. So female respondents' were computer literate and experienced users were in the Gujarat State.
- It showed that more than 45 per cent female respondents' use Internet more than 1 hour and 30 mins.
- It indicated to get information about websites most of the respondents locate website through print media and reference group i.e friends, family members and colleagues.
- The overall results indicated that the primary use of Internet for Searching Information; Sending and Receiving mail, and for Entertainment Activities.
- It showed that major problems faced sometimes by female Internet users viz., Problem of Disconnection; frequently hang up of a Computer; Problem of Downloading and Problem of Speed in Internet.
- It was found that major female respondents' indicated that they faced following problems over the Internet viz., Speed of Internet; Problem of Downloading and Virus; Expiry of Websites and WebPages and Unupdated Information on Websites.
- Above 30 per cent of female respondents indicated that they never faced any Problems related to Website Outlook and Advertisement on the Internet.
- Overall results of the study indicated that female respondents used Internet for Business purpose; Educational Activities; Financial Services; Travel Services; Collecting Information on different aspects such as Astrology; Weather; Politics, and Entertainment activities.

- The study of the results indicated that the use of Internet for purchasing the services was compared to high than the purchase of products over the Internet.
- More than 20 per cent of female respondents' purchased products over the Internet except in case of Rajkot City only 5 per cent purchased products.
- More than 50 per cent of female respondents' purchased services over the Internet except 35 per cent in Rajkot City.
- The result of the study indicated that more than 9 per cent female respondents' purchased Computer Software and Hardware; Magazine; Books; Gift items and Music cds over the Internet except in Rajkot City indicated 1 per cent of preference of products purchased over the Internet.
- Search products whose relevant attributes information can be easily obtained and can describe as search products. Female respondents preferred more search products over the Internet. Experience products whose physical inspection and real life shopping experience are described as experienced products. People indicated less preference for experience products in selected cities of Gujarat.
- It was found that for search products viz., Books and Personal Computers, online shopping preference was comparatively higher than offline shopping. For experience products such as Clothing; Shoes; Electronic Appliances and Jewellery were comparatively lower over the Internet.
- Most popular services that female respondents bought via Internet were Railways Tickets; Transfer of funds between accounts; To check account balance; Banking Services over the Internet.
- The main reason given by most respondents were that they could not examine or try the products viz., Jewellery; Clothing and Shoes before shopping over the Internet. Another concern was that they do not want to give Personal and Financial Information; Lack of physical touch; Security in payment though Internet and other major reason was that the most of the 75 per cent female respondents still prefer the real life shopping experience.
- The availability of online shopping has intensified the competition among retailers in various shopping channels, particularly between online and traditional retail shopping. Because consumers do not concentrate their shopping activities within one particular shopping channel.
- Online retailers must identify consumer's shopping channel preferences. The findings of this study suggested that convenience and product type are two major forces driving female consumers to shop on the Internet.



- Female respondents were more interested during pre purchase stage of products and services to collecting detail information about products and services and to visit frequently asked Question sections over the Internet. They always use Internet to get benefits on products and services during the purchase stage; to show interest in company's sale promotion offer.
- It was found that most preferred mode of payment was cash on delivery and cheque in all selected cities of Gujarat. It showed that security on financial aspects appeared to play an important role in affecting consumers' intention for mode of payment.
- Difference in the effect of risk factors on purchase intentions were found between online and offline female shoppers across selected cities of Gujarat State. For offline shoppers, transaction security and inconvenience appeared to be the only concern that negatively affects online purchase intention.
- Offline consumers may distrust online stores' ability to provide privacy security, thus negatively influencing their intention to purchase online. The security concern appeared to play an important role in affecting female consumers' intention to purchase products and services over the Internet.
- Moreover, although physical stores lower consumers' perceived risk with respect to the inconsistency between the ordered and delivered product, such product delivery issues a critical factor affecting female consumers' intentions to purchase products over the Internet.
- An additional significant factor was the felt need to engage in a face-to-face encounter with the service provider, prior to purchasing online. Face-to-face contact with the service provider prior to committing to a purchase was found to increase female respondents' stated intention to shop on the Internet.
- These findings provided a general indication that, when purchasing from the Internet, services shoppers are still highly dependent on human interactions. The lack of any physical and human interaction affected purchasing decisions. Female respondents' preferred offline channel instead of online channel. The heightened perceived risk and product variability perceptions that found to be associated with offline services still persist on the Internet.
- This study empirically examined the influence of convenience, price, and product type on female consumers' intention to shop online. The results of the study indicated that convenience influences female consumers' intention to shop over the Internet. When consumers perceive shopping online as convenient, they are more likely to shop on the Internet for the financial services and travel service.

- The present research examined Internet privacy and security issues that affect both online retailers and female online shoppers. The study results provided evidence that higher levels of Internet experience may lead to lower risk perceptions regarding online shopping and fewer specific concerns regarding system security and online retailer fraud yet more concerns regarding online privacy.
- The data analysis indicated that female offline shoppers indicated more agreement on following dimensions viz., Social experiential; Efficiency; Emotions and Convenience.
- Female respondents' indicated functional benefits of online shopping such as Economy; Convenience, and Efficiency acts as a facilitator for women's online shopping, whereas Social Experiential concerns are a very important barrier.
- Social Experiential aspects are seen as an important benefit of offline shopping and their lack as a serious drawback of the Internet, and the extent to which Social Experiential factors are important to women discriminates between those who do and do not shop online.
- An online shopping that is perceived by females as user friendly will facilitate online shopping visits and online purchase intentions. By applying interactive virtual reality along with background music, online retailers can efficiently demonstrate for female consumers how to use products in a fashionable manner, and engage them with surprising visual effects, and thus successfully stimulate positive attitudes and increased purchase intentions.
- The results of the study indicated that female online shoppers respondents showed agreement on benefits associated with online shopping on following dimensions viz., Convenience; Security; and indicated less agreement on following dimensions., Price Consciousness; Social Experiential; Emotions and Perceived Risk which were the aspects disadvantages associated with online shopping.
- The data further suggested that two cities i.e Rajkot and Surat City transaction security and product delivery discourage female consumers' use of shopping over the Internet. Offline shoppers have higher mean scores for selected opinions about of online shopping than the online shoppers.
- There are statistically significant difference found out between online shoppers and offline female shoppers. Thus, those who purchase online appeared to be more influenced by the benefits of online shopping.
- Since offline female shoppers perceived certain advantages of the Internet, Marketers must offer public relations campaign to encourage female online shopper for online shopping in persuading them to buy online.

- The findings of the study identified that two types of benefits identified during online shopping such as hedonic and utilitarian benefits. The study revealed that the reasons for purchasing financial services online related to efficiency and thus, financial services and travel related services were approached as a utilitarian task while when customers evaluate social and emotional experience during physical retail shopping identified as hedonism benefits.
- Moreover, the study has demonstrated that hedonic and utilitarian benefits play important roles in leading customers with certain motivations for online shopping and offline shopping.
- Overall findings suggested that services are likely to be perceived as more congruent with online shopping, while more tangible products are seen as congruent with Physical retail store. For both services and tangible products, enjoyment as a motivation for shopping was found to be somewhat higher for the offline shopper. The results showed that for experiential goods, traditional store retailers were favoured. Since female consumers perceived higher risk for online shopping than physical store shopping.
- It indicated that online female shoppers were browsing the Internet more frequently than offline shoppers. It appeared that browsing activities express preference toward online shopping.
- Online female shoppers may be categorized as Information searchers such as those who search product information through the Internet without purchasing online and purchase offline or purchasers those who purchase online. Information Searchers are offline shoppers. Online shoppers and Information Searchers are somewhat interchangeable.
- An information searcher can become an online shopper because of different benefits of online shopping. Online shoppers can be degraded into an information searcher by dissatisfying online purchasing experiences. In this case she may only seek necessary information on products and services online but purchase them offline.
- Preference for shopping online and offline were shown to vary across products, consumers and stage of the shopping experience. One can speculate that in a physical retail store, there is greater chance of retail personnel meeting customers face to face and therefore of establishing a human rapport. This is likely to lead to a certain sense of steadiness and a feeling of security in the minds of customers. In contrast; online shopping have been perceived to be lacking in the assurance dimensions, on real experience.
- In a physical store, customers interact with sales personnel; their friendliness and knowledge can affect consumers' purchasing decision. E-marketers offer consumers with sales clerk service in different forms, such as a toll-free phone number, e-mail addresses, FAQs, and customer feedback over the Internet.

- Benefits of online shopping are that it is Cheaper, more convenient, provides larger selection, quicker transactions, reduces processing errors, protects customer ambiguity and results in savings for the consumer. Likewise, some of the perceived disadvantages of online shopping were security fears, delayed gratification, lack of return policies, impersonalization of shopping, and perceived stress.
- The study also revealed that product type influences consumers to shop online. For search goods viz., Books; Intention to shop online is higher than intention to shop for experience goods such as Jewellery; Clothing; and Home Electronic Appliances. Because search costs are reduced, search goods have a greater chance of success in this electronic environment. This poses challenges for online retailers specializing in experience goods. As dominant product attributes cannot be obtained prior to purchase, transforming an experience good into a search good could potentially motivate shoppers for online purchases.
- Internet related marketing is more suitable for intangible or service-related, as well as high differentiation goods. The results of this study suggested that Internet users in the overall Gujarat State are predominantly young and educated. However they tend to be younger than offline shoppers and have higher income.
- Female consumer group tend to be affected by more number of factors such anxiety over computer use; their attitude toward money, and together with how often they surf the Internet.
- The results also showed that Internet usage in selected cities of Gujarat State is most prevalent among age group of 26 to 35 years. Businesses should consider providing customized advertisements to target this potential group and organize their marketing campaigns around the characteristics of the desired target group.
- The results of the study indicated that the older age females were less emotionally satisfied with online shopping and they tended to find Online shopping more of a hassle.
- The study also found that higher educated individuals are less likely to be affected by the personality factor. They might also possess better information and knowledge on products and services they intend to purchase, but they don't feel safe about not having to have physical touch or personal contact in the buying process.
- In this study, the type and intensity of perceived online shopping risks differentiate online shoppers and offline shoppers. While the type and intensity of utilitarian and hedonic benefits distinguish between female online shoppers and offline shoppers.

- **The findings of the study identified different types of shoppers based on their Internet usage activities' and their preference toward online shopping and offline shopping. In case of Ahmedabad City two groups were identified Adventure Seekers and Technocrat Users; In case of Baroda City groups viz., Fun Seekers and Shopping Adopters; in case of Surat City groups viz., Suspicious Learners and Shopping Avoiders and in case of Rajkot Fearful Shoppers and Technology Muddlers.**
- It indicated that highly educated female respondents would more likely to prefer online shopping compared to offline shopping because of Convenience factor compared to less educated people.
- The reluctance of older consumers to spend the time and effort to shop for products online may reflect their less positive attitude toward online shopping.
- The efficiency and convenience viz., Saving time; Speed and Efficiency, and constant access and information acquisition to captures potentially important dimensions of online shopping.
- The perception of utilitarian benefit increases steadily with age but decreases with income and education. The hedonic benefit is associated with physical store shopping.
- Over all results indicated that the female respondents in the data set skewed toward younger generations. It indicated that female Internet Users decreases with age and suggested that it is younger female respondents who use the Internet most. It was younger single female respondents who use the Internet most except in Baroda City. Based on the above information it appeared that majority of respondent were well educated Unmarried, middle aged, who enjoyed a higher than average household income.

#### **6.6 CITY WISE RESULTS OF THE STUDY:**

Following groups were identified on the basis of Internet usage activities in selected cities of Gujarat viz., Ahmedabad; Baroda; Rajkot; and Surat. In each City two groups of female Internet users' respondents were identified On the basis of their online shopping and offline shopping activities of female Internet users. Female respondents' indicated their preference for Collecting Information; Purchasing and availing online services over the Internet. Overall results indicated that 56 per cent of female respondents purchased products; services as well as both over the Internet. 8 per cent of female respondents indicated that they purchased products; 70 per cent of female respondents indicated that they purchased services and only 20 per cent of female respondents indicated that they purchased both products and services over the Internet.

The following discussions will attend to the marketing implications of each type of online shoppers and offline shoppers for online retailers, simply to suggest that such an analysis can have large implications for marketing practices to target City wise group of customers.

### **6:6:1: Ahmedabad City:**

In case of Ahmedabad City 76 per cent female respondents' availed online services for business related activities and 33 per cent female respondents purchased products and services over the Internet. 13 per cent female respondents purchased products over the Internet. They availed services for business related activities. They purchased products such as Computer Hardware and Software; Books; Gift items; Home electronic appliances; Clothing and Jewellery.

It showed highest products purchased compared to all four cities. In Ahmedabad City two types of shoppers were identified on the basis of online shopping and offline shopping activities Internet usage activities viz., Adventure seekers and Technocrat users.

#### **6:6:2 Adventure Seeker Online Shoppers Group:**

Those who have purchased both products and services over the Internet were identified as Adventure seekers. Female respondents' in adventure seeker group were versatile and prolific in their Internet use. Their Internet usage activities were the highest in every category except few products and services. This is likely the groups that are the opinion leader for things online.

Among online shoppers, Adventure seekers showed strong agreement with the following Statements.

I like to buy things which impress other people and I like to shop online, not because I have to but because I want to.

Adventure seeker female group of respondents' represented 49 per cent of respondents in the age group of 26-35 years. 76 per cent of respondents' were found as married. Occupation status as professional with 39.3 per cent of female respondents'. About 52 per cent of female respondents' were found highly educated with post graduate degrees.

#### **6:6:3 Technocrat Users Offline Shoppers Group:**

Those who have availed and gained services over the Internet were identified as Technocrat users. This group of customers were combination of online and offline shoppers.

They availed services over the Internet for business related activities and collecting different information over the Internet. They were less likely than any other group of customers to chat online or to go online to play games. They showed strongly disagreement with following Statements.

Internet technology is not reliable; I do not get irritated by sales promoters; I prefer to talk to sales person.

They showed strongly agreement with following Statements.

I have no problems in using Internet technology.

Technocrat users' female group of respondents' represented 48 per cent of respondents in the age group of 26-35 years. 78 per cent of respondents' were found as married. Occupation status as professional with 34 per cent of female respondents'. About 42 per cent of respondents' were found highly educated with post graduate degrees. Average household annual income for female respondents in this segment was higher than remaining four cities with 43 per cent of female respondents at Rs.1,80,000 to 3,00,001.

The primary place of Internet access was office.54 per cent of female respondents' indicated that they have used Internet for more than 4 years and 46.3 pr cent of female respondents used Internet for every day activites.Average use of Internet was found more than 1 hr and 30 mins.It showed that Internet usage activity is higher in Ahmedabad City by female respondents compared to Baroda; Rajkot and Surat.

#### **6:6:2:Baroda City:**

In case of Baroda City 75 per cent of female respondents' availed online services over the Internet and 9 per cent female respondents purchased both products and services over the Internet while 26.5 per cent of female respondents purchased products over the Internet. They purchased products viz., Magazine; News paper; Books; Gift items; Computer Software and music cds over the Internet.

In Baroda City two types of shoppers were identified viz., Online shopping adopters and Fun seekers.

##### **6:6:2:1:Online Shopping Adopters Online Shoppers Group:**

Those who have purchased both products and services over the Internet were identified as online shopping adopters in Baroda City as per their Internet usage activities. People in this group are big window shoppers while online. Female respondents in this group use their computer online for visiting retail sites looking for merchandise and visiting auction sites. More than 30 per cent of female respondents indicated preference for all the product categories and services over the Internet except few products and services.

These groups of customers would like to adopt most of the products and services over the Internet rather than physical store. This people love to adopt online shopping and they use the Internet for shopping. Online shopping appeared to be novel way for them to shop. They indicated strongly agreement for the following Statements.

I like to shop online, not because I have to but because I want to; I enjoy browsing and looking at things, even when I do not intend to buy something and I like to buy things which impress other people; I would like to continue online shopping and I would recommend others to buy online.

This segment has maximum group of female respondents in the age group of below 25 years with 39 per cent of respondents. It indicated one of the youngest groups of customers. Average household annual income for individual in this group is Rs. 1,35,000 to 3,00,001. About 59 per cent of respondents were unmarried. 33 per cent of female respondents were service class people and 52 per cent of female respondents were highly educated with post graduate degrees.

#### **6:6:2:2Fun Seekers Offline Shoppers Group**

Those who have availed or gained online services over the Internet for entertainment related activities such as to get information on Music; Movies and greetings. This group is identified as Fun seekers. Member of this group of customers look Internet for entertainment value. They showed strongly agreement for the following Statements.

Online Shopping is fun and exciting and I enjoy browsing and looking at things even when I do not intend to buy something.

These groups of customers were in the age group of below 25 years with 39 per cent of respondents. Average household annual income for people in this segment are lowest with 32 per cent of female respondents in the income group of 1,35,001 to 1,80,001. It indicated that 60 per cent respondents were married and 33 percent respondent were professional class people. 44 per cent of female respondents showed that highly educated with post graduate degree.

The primary place of Internet access was home and 52 per cent female respondents indicated they have used Internet for more than 4 years and 35.3 percent respondents used Internet for Each alternate day and average usage of Internet for more than 1 hr and 30 minutes.

#### **6:6:3:Surat City:**

In case of Surat City 68 per cent of female respondents' availed online services over the Internet and 7 per cent female respondents purchased both products and services over the Internet while 20.5 per cent of female respondents purchased products over the Internet. They purchased products viz., Magazine; News paper; Books; Gift items and music cds over the Internet.

In Surat City two types of shoppers were identified viz., Suspicious learners and Shopping avoiders.

##### **6:6:3:1Suspicious Learners Online Shoppers Group:**

Their online use preliminary to play games; visit site; looking for tickets ore reservation; chat online; looking for job opportunity and to search information for product purpose. They availed online services for paying bill s online and for banking services. They used Internet for gaining and collection information on News; Share Markets; Clothing; Education and investment choices. Thy purchased Magazines; Books; Newspaper and Music cds over the Internet. To become a significant online shoppers group, this segment needs direction and guidance.



They showed strongly agreement for the following Statements:

I need to see and touch consumer goods before I buy them; Online shopping provides adequate information; Online shopping provides the required customer services; Encounter no problems during shopping; I wouldn't want to buy clothes without trying them on first.

They showed strongly disagreement for the following Statements:

Online shopping has no hidden costs; online shopping is safe to give out personal information; Online shopping is safe to give out financial details and It requires less efforts of my part.

This group of customers in the age group of 26-35 years with 46.4 per cent of respondents. Average house hold annual income for this group of customers were above 3, 00, 00. About 47 per cent of female respondents were unmarried and 39 per cent of female respondents were indicated educational qualification as post graduate degrees.

#### **6:6:3:2: Shopping Avoiders Offline Shoppers Group:**

Those who have availed services over the Internet this group of customers were identified as S Shopping avoiders. People in this group like to use the Internet to look at financial information viz., basic Communication activities Sending and Receiving e-mail; Stock related information; Trading activities; To read online news and magazines. They showed strongly agreement for the following Statements.

I do not feel comfortable shopping online; I am unsure about how to return faulty products; It is difficult to be assured that the product is reliable; It is difficult to get after-sales service online and I prefer to research products online but then shop offline.

This group of customers in the age group of 26-35 years with 40 per cent of female respondents. 31 per cent of respondents were married. 33 per cent of respondents; indicated professional as their occupational status. 43 per cent of respondents indicated that attained post graduated degrees. Average household annual income for respondents' above Rs. 3,00,000.

#### **6:6:4:Rajkot City:**

In case of Rajkot City 64 per cent of female respondents' availed online services over the Internet and 2.5 per cent female respondents purchased both products and services over the Internet while 5 per cent of female respondents purchased products over the Internet. They purchased products viz., Furnitures; Gift items; Computer Hardware and Software over the Internet. It indicated 1 per cent of purchase. While they purchased online services viz., Transfer of fund; Share trading activities and Banking services.

In Rajkot City two types of shoppers were identified viz., Technology Muddlers and Fearful Shoppers.

#### **6: 6:4:1:Technology Muddlers Online Shoppers Group**

Those who have availed and gained services over the Internet were identified as technology muddlers. They collected information over the Internet for Job Search; Share Market; Investment choice and Travel arrangement. People in this segment use the computer least compared to Ahmedabad; Baroda, and Surat.

They showed strongly agreement for the following Statements.

Internet technology is not reliable; My credit card number may be stolen; I am unsure about how to return faulty products; I am unsure about how to return faulty products; It is difficult to be assured that the product is reliable; It is difficult to be assured that the product will perform as well as it is supposed to; It is difficult to return purchases made online; It is difficult to exchange the defective product online.

This group of customers has an age group of 26-35 years with 40 per cent of female respondents.40 per cents respondents were married.29 per cent of female respondents were occupational status as self employed people.61 per cent of female respondents were indicated that they have attained post graduated degrees. An average household annual income of this group of respondents were found in the income group of 1,80,000 to3,00,000 with 25 per cent of female respondents.

The primary place of Internet access was cyber café.46 per cent respondents indicated that they used Internet from cyber café.45 per cent female respondents indicated that they are using Internet since last 2 to 4 years.37 per cent respondents indicated that they use Internet for each alternate day.41 per cent female respondents indicated that they used Internet more than 1 hr and 30 mins.

#### **6:6:4:2: Fearful Shoppers Offline Shoppers Group:**

Those who have availed and gained services and purchased products over the Internet were identified as Fearful shoppers. Only 5 per cent of female respondents indicated that they purchased products over the Internet and only 2.5 per cent of female respondents indicated purchased of product and service both over the Internet.

These groups of customers were identified as Fearful shoppers. This is about average in computer use among the four cities of Gujarat. Though this group of customers purchased online products and services but purchased very small amount over the Internet. Female respondents like to visit online retail shop websites. When online, they most often visit auction websites, other retail websites looking for merchandise, websites offering tickets or reservation, and Internet websites related to their hobbies.

These groups of customers consist of browsers; and fearful shoppers. These groups of customers are fearful of several online risks; having their credit card number stolen; wishing they could see products in person before they buy; lack of physical touch; lack of trust towards Internet and price conscious for the products and services.

They showed strong agreement for the following Statements:

I need to see and touch consumer goods before I buy them; It is important to me to have contact with people when I make purchases; I wouldn't want to buy clothes without trying them on first; It is important to me that goods I buy are value for money

They showed strong disagreement for the following Statements.

Online shopping has no hidden costs; Online shopping offers fix prices; Online shopping offers competitive prices; Online shopping is easy to place an order.

These groups of customers were an age group of 26-35 years with 54 per cent of female respondents. Out of which 53 per cent were found as married. 29.9 per cent were found occupational status as professional. About 41 per cent of respondents were having Post graduate degrees. An average house hold income was found above Rs.3.00.000.