CHAPTER EIGHT

CONCLUSIONS & SUGGESTIONS OF

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CHAPTER EIGHT
CONCLUSIONS & SUGGESTIONS OF THE RESEARCH STUDY

8.0: AN OVERVIEW OF THE STUDY

E-Marketing is defined as using Internet and other Interactive Technologies to create and mediate dialogue between the firm and identified customers. The consumer goods company or professional service organization develop an Internet based system to actively communicate and interact with its target customers and clients.E-Markeing is characterized as being dependent on technology to enable interactivity and thus differs from other marketing practices.

Internet marketing, can also be referred as online marketing, e-Marketing and Web Marketing, is fundamentally the practice of communicating products and services to consumers over the Internet. (Roderick J. Brodie, Heidi Winklhofer, Nicole E. Covielo, And Wesley J. Johnston,2007)[1].

A key factor for Internet marketing is involvement of Internet user. The level of consumer involvement in a product category or service is a major determinant of online shopping and buying purchase or usage behavior. Different involvement levels of customers indicate clusters differences in responses related to it. Thus, the degree of customer involvement in an electronic marketing effort determines Consumer behaviour. The response dimension is a function of the type of involvement generated and the situations confronted. There are three response factors viz., Search, Information Processing, and Purchase Process. However, a variety of variables are associated to precede and influence the user involvement.(Shwu Ing wu,2006)[2]

According to McKenna (1991), Technology is transforming choice and choice is transforming the marketplace. It has challenged the traditional business environment and different and ways of conducting businesses. Since customers have more channels to source companies using advanced intelligent technologies, they have more choices in selection & purchase of products/services.

Online purchasing, buying or shopping buying on represents technology infrastructure for the exchange of data and the purchase of a product or service using Internet (Despina A.Karyani, 2000)[3].

Internet has affected marketing in multiple ways. Some businesses have already found successful ways of advertising; marketing, and distributing its products and services. Due to the increased use of personal computers and the reduction in prices, the online or e- services have become attractive to many more people since it could be applied to majorities of the products and services.

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e-Marketers and advisers therefore need to be more creative in marketing their products and services using Internet. e- Marketers need to convince customers that online shopping is a convenient mode of shopping of products and services (Linda Ashcroft and Clive Hoey, 2001)[4].

Internet has changed the way in which consumers search for information about products and services. Online shopping has offered new and varied opportunities to consumers, but it has also posed new threats. Therefore, to attract and retain customers; e-marketers need to have a clear knowledge on online shoppers' expectations &experiences. They need to pay heightened more attention to the needs of two major types of users. Online shoppers, who use Internet as a means of shopping or buying of product or services; and Information searchers, who use Internet solely as a source to collect information for products or services. Customers are frequently using different channels at different stages of shopping. They collect product information, such as price and style information using Internet, and may buy product from traditional retail stores. Those who buy products and services from the traditional retail stores can be called as offline shoppers. In a multi-channel retailing environment, consumers can gather information about the products/services from Internet, Catalog, and TV, and purchase the products from either of those retail channels. They can return the products in stores as per their conveniences. The characteristics of the consumers as well as products play significant roles in their choices and usage of the certain channels. Another key feature of Internet lies in its role of facilitating information search to customers. The product acquisition process is enhanced by enabling consumers to access a greater amount of detailed information with regard to product attributes; comparative pricing; availability, and overall value proposition, particularly when Internet is used in combination with a search through conventional retail channels (Dholakia et al., 2005)[5].

A study by, sherril (2006); revealed interactive the number of browsers means consumers who gather information online and purchase offline has remained constant or has declined, whereas the number of online shoppers have increased steadily. The online shopping experience has become more positive for most of them. The research studies have shown that higher amount of online shopping of products/services. The research Studies have also shown that different products have different levels of customer acceptance in case of online shopping. It may lower the initial search costs, but could raise the product examination, payment and after service costs (Sheril Loken, 2006)[6].

The Internet is also becoming an increasingly popular medium for making possible information search, choice, and purchase. The degree to which shoppers are now turning to the Internet as a shopping channel underscores the need to better understand and predict consumers 'online shopping behaviours.

Given that online shoppers are known to be motivated to maximize benefits and minimize risks, both the perceived benefits and risks of online shopping are expected to play crucial role in explaining consumers' current shopping behaviours and predicting their intention to continue online shopping (Sandra Forsythe, Chuanlan Liu, David Shannon, and Liu Chun Gardner,2006). Given that men and women have shown to differences in their attitudes toward both the online and offline shopping environments. An online shopping environment is seen as masculine, which can lead women to feel disempowered and possibly excluded, whereas men feel at home online that women reported less computer self efficacy and more anxiety, It is possible that, despite the narrowed gender gap in use of Internet overall, gender differences in conventional buying motivations are crucial reasons behind experiences of women greater barriers to shopping online as an environment that does not offer much by way of emotional involvement and social contact and they may therefore find it harder to adapt to, and make the most of, the accelerating shift toward computer mediated shopping (Helga dittmar, 2004)[7].

An attempt has been made to throw light and also provide a brief sketch of Internet users in India and worldwide as follows.

According to comScore Networks India, China and Russia experienced the increasing growth rates in terms of Internet users. The Indian Internet population in India grew at 33 per cent, making it the fastest growing nation of Internet users. India had over 21 Million Internet users aged over 15 years at the end of January 2007, as against 16 Million of the year 2006.

According to survey conducted by the Juxt Consult, the constant speed in growth of Internet usage since 2008 also indicated that the proportion of regular Internet users with over 2 years of Internet usage experience had remained constant at around 62 to 63 per cent. Of the total 30.32 Million Urban Internet Users, 25.17 Million (83 per cent) were the regular Internet users who logged on Internet at least once in a month, and the balance 5.15 Million (17 per cent) were the occasional Internet users who use Internet with a lesser frequency (southasia.oneworld.net)[1].

According to IAMAI, there were 42 Million Internet users in India during 2008. It was found that around 12.32 Million online women Internet users were registered in India during the year 2005 to 2006 showing an increase of 4 per cent reflecting decline of 4 per cent male Internet users in India. It was found that the number of women Internet users who surfed Internet crossed the figure of 12 Million mark in India in the year 2006.Of the total number of Internet users, the percentage of women Internet users increased from 28 per cent in the year 2006 to 32 per cent in the year 2007.

The estimated figures for the male-female ratio was closer to 60:40 ratios in the year 2007 in India though the absolute numbers of male Internet users still remains relatively being higher than women Internet users.

With India's Internet population poised to reach 100 Million in the year 2009, the online male-female ratio is estimated to change to 60:40 of the year 2008 to 68:32 in the year 2009 . Overall, though in numerical terms the proportion of the male Internet users has increased but in relative terms it has showed decline(www.iamai.co.in)[2].

The other uses of Internet as found includes gathering of information for purchase such as viz.,Matrimonial; Job Search, and Astrological predictions on a higher scale amongst women compared to male Internet users (www.iamai.co.in).

According to Third Annual Global E-Commerce Report of Taylor Nelson Sofres (TNS) Interactive, the most popular online shopping in India comprised of products such as Clothes (46 per cent of shoppers), Music\CDs (29 per cent of shoppers) and Books (26 per cent of shoppers). Therefore, big online players too have prepared themselves to capture the opportunities.

To illustrate, EBay was merged with bazze.com to start its Indian operation Goods, which are sold online and includes Books; Electronic Gadgets; Air and Rail tickets; Apparel; Gifts; Computer Peripherals; Audio and Video CDs and DVDs; Magazines; Sport Goods; Movie Tickets; Jewellery and Toys (Sita Mishra, 2007)[8].

In India, many consumers are not using electronic buying system and it seems that online shopping is not keeping up with the global trends of e- Marketing. The cautious Indian customer obviously has many doubts, apprehensions, and under fear while using Internet for online services and accessing company's website with the purpose of online shopping. As a result, many offers Cash-on Delivery to as certain its target customers. Online retailers provides better security to its target customers. Despite an increasing number of online shoppers and products that are being offered on the websites, there exists relatively little research work that has focused on demographic and psychographic variables on the attitudes and buying behaviour related to online shopping of includes services in India(www.emergence.nu/events/budapest/ahuja.pdf).

The future of online shopping is inextricably intertwined with the use of Internet, which is the technology platform of this new shopping mode. The purpose of female Internet users in this research study was to collect information, understand and compare preferences for the online shopping and offline shopping by selected female Internet users in the selected cities of Gujarat. The major objective of this study was to examine the variables on online shopping and offline shopping activities.

The scope of this research study was restricted only to female Internet users who were having active e-mail ID, and who had either purchased product using Internet and or had also availed online service using Internet and were also residents selected cities viz. Ahmedabad, Surat, Baroda, Rajkot in the State of Gujarat. This study provides results regarding use of Internet and Internet related activities as well as results on online shopping activities selected of female online shoppers and offline shoppers. The research study explicitly showed female shoppers' preferences for online shopping for different types of products purchased online services availed by them having varied influence of demographics. This research provides some interesting insights & implications on buying behaviour of female online shoppers and offline shoppers.

The research study was aimed to know the views and opinions on online shopping activities, to measure selected female Internet Users' expectations and experiences for online and offline shopping of selected products and also availing of online services and to interpret and report on Demographics; such as Occupation; Educational, age and Income profiles as well as to report on their Socio Economic characteristics in the Gujarat State.

The Primary data were collected during August to December 2008, from the total number of 650 female Internet users who were having active e-mail ID, and had either purchased a physical product using Internet and or had also availed an online service using an Internet at least once. An Empirical data were collected through a field survey supported with personal interviews of female Internet users cum online and non-online shoppers in order to examine their attitudes and patterns of shopping behaviour towards online shopping and offline shopping. The population was defined as female Internet user. The researcher has used Structured Non-disguised questionnaire designed based on a pilot study and opinions of experts and female Internet users and online shoppers too were gathered.

The Questionnaire has been subdivided in to three Sections. The first part dealt with such as Internet usage activities, Online shopping activities, and different facets of online offline shopping. The third part of the questionnaire covered a set of items about online shopping and offline shopping activities aimed to study motivations of respondents for online and offline shopping of consumer goods.

The second, and main, part of the questionnaire consisted of a set of Statements, which included motivations for buying consumer goods.

These items were designed to consider three main conceptual aspects. The first aspect focused on functional issues, which included economic concerns about the rational benefits of online and offline shopping. The second aspect focused on emotional, experiential and social factors. It also included aspect of emotional involvement in shopping as a pleasurable activity

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The final aspect of identity-related concerns considered both social and personal identity.

The female Respondents were asked to rate the extent to which they agreed or disagreed with each of the selected items on 5-point scales defined as , from 1 = Strongly disagree to 5 = Strongly agree), First with reference to conventional shopping from physical store, and second with reference to online shopping using Internet. They were requested to express that their views might be similar for some Statements, but may differ for others.

8.1: KEY RESULTS OF THE RESEARCH STUDY:

The purpose of this research study was to examine Internet usage activities and attitudes toward online and offline shopping by female Internet users and to also develop their profiles that would assist marketers in introducing and promoting consumer adoption for online shopping in selected cities of Gujarat in near future.

➢ 65 per cent of female Internet users' availed services using the Internet. Above 20 per cent of them shopped 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.

➢ The primary use of Internet for Information Search; Sending and Receiving e-mail, and for Entertainment Activities; 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 using Internet except in case of Rajkot city only 5 per cent purchased products.

➢ More than 50 per cent of female respondents' availed services using Internet except 35 per cent in Rajkot city.

➢ 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. Selected respondents 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.

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- 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 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.

- These findings provided a general indication that, when purchasing from the Internet, services shoppers are still highly dependent on human interactions. 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.

- 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.

- 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 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.

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➤ 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.

8.2: AN OVERALL IMPLICATIONS OF THE RESEARCH STUDY:

Online and Offline environments cause different shopping perceptions even when the same products are available for purchase.

This study has presented empirical findings of Online shopping versus offline shopping by female respondents in of selected cities of Gujarat State comparing the online and offline shoppers.

➤ A variety of marketing opportunities exist among the different segments. Profiling market segments is of little use unless they vary in their attractiveness to marketing practitioners.

➤ Shopping Adopters and Adventuresome Explorers are buying online now and could well be the opinion leaders needed to convert and train others, particularly Suspicious Learners and Fearful shoppers, to be more comfortable with online shopping.

➤ Technocrat Users were less likely than these to be online shopping advocates, as their online activity was driven by professional needs rather than personal ones.

➤ Technology Muddlers had computer training hurdles so substantial as to make them unattainable online retailers in the near term, and Fun Seekers have values consistent with online searching activities rather than online shopping.

➤ Marketer must demonstrate to offline shoppers that interactive shopping is convenient, safe and simple to use. In the selected cities of Gujarat, expensive goods like Home Electronic Appliances; Jewellery; Furniture; Clothing, and Shoes are not ready for Internet selling. The monetary risks involved in buying Consumer durable products. These products also require more than visual inspection. This reflects some of the Electronic retailers should focus on computer related products which allow trial sampling or those that are high on information content. Examples of these include Computer Software, CDs, Online newspapers, Online Videos; Music; Online financial, and Stock information.

➢ The search costs for product information through the Internet are low, buyers can easily compare similar such products across different Internet Websites companies with a click of the mouse. The results revealed that the respondents' high level of search activities does not necessarily lead to similar purchase levels. Thus, online retailers should develop an effective website that has attributes that not only attract shoppers to visit it but also encourages them to follow through with purchases from the Internet websites.

8.3: MAJOR REFLECTIONS OF RESEARCHER ON THE RESEARCH STUDY:

The Online shopping sales figure suggested that there is a steady growth in the Online Shopping activities. Other factors such as the continuous growth in the number of Internet users and broadband subscribers, and the rapid pace of technological improvements and innovations also hold the promise of greater acceptance of the digital medium by consumers.

This research revealed that online shoppers differ substantially from offline shoppers. Online shoppers are younger, wealthier, better educated, have higher computer literacy, spend more time on their computer, spend more time on the Internet, find online shopping to be easier and more entertaining, and are less fearful about financial loss resulting from online transactions.

They also have substantially different Internet related behaviors than offline shoppers. Several of these differences were likely due to risk aversion associated with unfamiliarity or lack of comfort with the computer and Internet. The results revealed substantial differences between online shoppers and offline shoppers in the time spent with their computers and online, and their computer literacy. Shoppers use computers more, and are more comfortable with online activities and Internet use.

The offline shoppers more often use their time to play Games; Chat; Search for images; Look at Financial information, Visit news groups, Search for Software, and Job Search. Their most frequent activity is game playing, and several of their other Internet activities are entertainment oriented. Their Internet related activities appeared to be less adventuresome than Online Shoppers' activities. These activities require lower computer literacy and were minimally subject to credit-card fears. This research also examined why people do or do not shop on the Internet. The results suggested that substantial reason was fear. Over 70 per cent of female respondents of online shoppers agreed that "I don't want to give personal and financial information.50 per cent of the female online shoppers agreed that, "I worry about my credit card number being stolen on the Internet. If these fears can be minimized, a substantial increase in the overall spending in the online market should be achieved.

Finally, the results from this study showed that neither female online shoppers, nor female offline shoppers, constitute a homogeneous market segment. Each contains segments of individuals who use and perceive the Internet differently for searching the information and for online shopping. To properly address these segments requires recognition of the differences between them and the unique perceptions of each.

Product and service type classification indicated significantly influence the consumer choice between a physical retail store and over the Internet. The types of products or services that are suitable for selling through the Internet were also identified. The products and services that have low expenses, are frequently purchased, have intangible value proposition, and are relatively high on differentiation are more likely to be purchased via the Internet. Based on the analysis and results obtained from the study, some Consumers utilized various physical retail channel as well as online retail channel for information search and product and services purchases.

Security was one of the issues frequently associated with the online shopping. Shoppers' were seriously concerned about the safety of their Personal information; Transaction; Security and Misuse of Private Consumer Data. The physical distance, lack of personal contact and the anonymity of the Internet were also factors further increasing the consumers' anxiety and risk perceptions. The results suggested that substantial reason was fear and perceived risk.

However, different to expectations relating to service typology, purchase preferences likelihood was higher for travel than for clothing and shoes. These findings indicated that the reluctance of some consumers to purchase online may relate to perceived barriers towards the Internet channel itself. Once consumers have tried purchasing online, they may be likely to do purchase over the Internet.

Consumers with convenience and time consciousness were concerned about time when shopping, and tend to shop for Clothes; Jewellery and Shoes at physical stores where they save time. The results may implied that this type of consumer may perceive online information searches as time consuming, and may not use the Internet to search for information about high touch products.

The results indicated that offline shoppers have greater doubts than online shoppers with regard to the reliability and performance of products bought online. This may help explain why offline shoppers are not shopping online. It was also indicated that offline shoppers are more concerned than online shoppers with the difficulty in returning purchases made online, exchanging a defective product, getting after-sales service and making after-sales enquiries.

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The study has found that product type has a significant effect on consumer preference to shop online. Although online shoppers perceived significant differences among the online retail store and offline retail store.

Offline shoppers prefer physical retail shopping for the variety of reasons; the opportunity to window shop, and the potential to combine shopping with socializing, dining, and other leisure activities. Internet retailers should successfully implement the concept of virtual communities, to offline group of shoppers may be the most reluctant to embrace online shopping. If marketers are interested in attracting more women online shoppers over the Internet, the findings suggested that, female online shopper perceive value in the functional aspects of purchasing online.

However, online shoppers experience the social aspect of being able to talk about using the Internet for purchasing when compared with female offline shoppers.

Women were more likely to use the Internet for purchasing when receiving recommendation from friends. This concept of recommendation can be implied through hearing the experiences of other women who have already purchased online. While female offline shoppers were discriminated from female online shoppers in the form of perceived risk, they might be more willing to risk purchasing online if they feel that they are following recommendations from an experienced shoppers.

To online consumers, convenience and Utilitarian value are distinctly the fundamental benefits. Internet marketers need to create and maintain superior performance in various convenience and value factors to build long-term sustainable competitive advantages. Ability to conduct careful product evaluation was another distinctive advantage for Internet marketers. Online shopping may be avoided due to uncertainties and negative consequences. If people feel confident about their judgments in shopping on the Internet, their purchase intent may increase. Thus, it is important for online retailers to make the shopping environment less risky to help female shoppers make purchase decisions with confidence.

The risks of security, performance of the product and how to exchange defective products were the strongest perceived stress identified by the online shoppers. On the other hand, the viewing of the product performance seems to play an important role in risk reduction.

As per findings of the study, designers of Internet websites should be encouraged, in their efforts to propose new innovations such as the possibility of zooming in on the image of the product, to use web cameras so the buyer can get an idea of the external qualities of the product. Such risk relievers are already present on certain sites, but the applications remain limited to date.

Two kinds of attributes that can be used to assess a product are search attributes such as colour or style, which can easily be included in websites, and experiential attributes, such as the texture of the clothes, which cannot be determined before the purchase. Relievers such as a money-back guarantee, the right to exchange the product, and payment security can also be proposed by website marketers or certified organizations responsible for ensuring the reliability of a website.

They found that online shoppers were younger, wealthier, better educated, more computer literate and more likely to spend time on the computer, more likely to find online shopping to be easy and entertaining, and less fearful about financial loss resulting from online transactions

Online shopping experience is found to be influenced by various factors related to Security; Personality; Perceived stress; Security and Convenience for online shopping. Specifically, long term Internet surfers, with heavy usage were found to have the strongest affinity for Internet shopping. Prior experience online shopping had a multiplying impact on future intention to shop through the Internet.

8.4 :SUGGESTIONS OF THE RESEARCH STUDY:

➤ It should inform the female customers that serious security procedures have been implemented to effectively protect credit card payment and personal privacy associated with online transactions.

➤ Online businesses can increase consumers' confidence that their websites are secure by including telephone and fax numbers and email addresses in their websites so that consumers can easily communicate with them. The above measures may also help to lessen consumers' fear of online fraud and poor Internet security.

➤ The analysis of data showed that the offline channel is generally preferred over the offline channel for purchase stage and online channel is preferred for search stage. The channel usage intention in a particular stage is moderated by the consumers' Internet experience.

➤ Specifically, in both the search and post-purchase stages, the usage intention for the online channel is higher when consumers have more favorable Internet experience. In the purchase stage, consumers prefer the offline channel over the online channel, regardless of their Internet experience.

➤ Managers should invest on providing incentives to encourage trial and to overcome possible barriers, for example in the form of providing virtual experience to the female shoppers or extensive online customers' reviews.

➤ Electronic retailers should keep their Websites open 24 hours a day and equipped with an online ordering mechanism for easy impulse buying to offer more convenience to the shoppers'.

➤ To avoid inconveniency, retailers with both online and physical presences have an advantage, although items purchased online must be returnable to physical stores just as if they had been purchased online. Therefore, a responsible store should offer detailed product information on the Internet website.

➤ Credibility is extremely important since people shop from online businesses mainly on the basis of what is stated on their websites. For online shopping online stores should also provide clear information and responses to Frequently Asked Questions (FAQ); including information about the Security of Consumers' transactions, Company return, Payment policies, and after sales services, and guarantees and Statements about product quality.

➤ It should also provide product warranty and logistics support in order to reduce consumer concern. Returns of products also need to be made easier.

➤ Services being ranked the highest imply that online marketers should emphasize providing comparison guides for shoppers, third party reviews and evaluation about product attribute, access to knowledgeable sales person, information about product availability and search functions to encourage more online shoppers to shop for online services.

➤ Marketers should be concerned such as sales assistance advice should be provided to the online female shopper, for making it easier for Internet surfers to locate particular websites sooner and providing easier access to someone who can answer questions online to gather information.

➤ Many online female users want to see things in person before they buy and agree that it would be a real hassle to return merchandise bought online. Online retailers should be doing more to permit prospective buyers to simulate seeing things in person before they buy, to provide precise dimensioning measurements and sizing, etc.

➤ They may create online communities for their customers, which would allow customers to access experts and other female customers with similar interests and experiences.

➤ Online retailers need to focus on competing based on the factors such as product category, relevant product attribute information, and important retailer attributes to avoid inconveniency of the customers.

➤ In order to reduce consumer concerns about risk, detailed information on products and services should also be available on the Internet websites along with a reassuring explanation of online security.

➤ Online marketers should study these expectations carefully and formulate ways to reassure female consumers that the online stores are able to in particular, businesses need to resolve security issues and reassures users that electronic transactions are safe and secure from unauthorized access.

➢ The managerial problem is to integrate the Internet into overall channel management so that those consumers have a choice of how they wish to interact with the firm through physical stores and over the Internet. In this way, consumers who like the Internet can use it, while those who do not like the Internet can resort to other channels or use the Internet.

➢ Online marketers need to develop a Internet website that facilitates shopping convenience through easy navigation such as easy to follow the search path to find information about products and services, by providing sufficient and accurate product information viz., Providing up to Date Information; Showing all colours and sizes available and Offering helpful customer service viz., Ease of returning products and Tracking on the status of an order.

➢ Online retail service providers should pay attention to social influence on consumer behavior. It is also recommended that online retailers encourage customers to share their views on certain products.

➢ Internet marketers who particularly aim at a female market ought to take social and emotional dimensions into account, and some retail websites aimed at women consumers already attempt to incorporate more social experiential dimensions, such as increasing visual material, or offering online alternatives to trying consumer goods such as placing clothes on a female body shape selected as similar by the potential buyer.

➢ Further, businesses should provide clear exchange or a refund policy to minimize the perceived risk in purchasing and reassure consumers of the quality of products and responsiveness of after-sales service. Competent sales support staff who can handle customers' enquiries and complaints promptly will add credibility to online business.

➢ Online marketers' should also incorporate entertainment features, viz., Providing Music; Interactive Networking Communities for customers and User generated content, like Customer written review websites to attract consumers with shopping enjoyment to the websites and Encourage them to purchase online to attract more female online shoppers.

➢ The lesson for marketers is that they should focus on making the experience of online shopping more accommodating and more user friendly. Since the risk of online shopping appeared to be more important than the benefits of online shopping in differentiating online shoppers from offline shoppers.

➢ The customerisation of Internet web page is substantially positive for females since it increases the sense of consumer freedom and accessibility.

➢ The availability of online shopping has intensified the competition among retailers in various shopping channels, particularly between online and physical retail shopping.Beacuse consumers do not concentrate their shopping activities within one particular shopping channel. Marketers need to identify customers' preference for shopping channel. The findings of this study suggested that convenience and product type are two major forces driving consumers of shop on the Internet.

➢ Findings of this study could help businesses better understand the needs of online and offline shoppers, and so that they can design marketing strategies in more effective ways. Understanding differences among online shoppers and offline shoppers is important for understanding consumer behaviour and is likely to be strategically advantageous as the Internet grows in importance as a medium for growth of online shopping.

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