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APPENDIX-I
SUMMARY FOR REVIEW OF LITERATURE ON ATTITUDE TOWARDS ONLINE SHOPPING
VERSUS OFFLINE SHOPPING

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|----------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Retailing; Vol No. 56; No.3; 1980; PP. 77-92. | Profiling: The Recreational Shopper | Bellenger and Korgaonkar (1980) | The study investigated that recreational shoppers viewed online shopping as an enjoyable social activity. |
| 02 | Communications Of The ACM; Vol. 42; No. 4; 1999; PP.80-85. | Building Consumer Trust Online | Hoffman, D.L. and Novak, T.P(1996) | Findings showed that online shopping requires computer skills and resources such as personal computer ownership and accessibility. |
| 03 | International Journal Of Electronic Commerce; Vol. 1; No. 2; 1997; PP 59-88. | Consumer Reactions To Electronic Shopping On The World Wide Web | Jarvenpaa and Todd (1997) | It was concluded that the attitude and the risk perception affected the consumers' intention to buy from the store |
| 04 | Journal Of The Academy Of Marketing Science; Vol.25; 1997; PP. 329-348. | Exploring The Implications Of The Internet For Consumer Marketing | Peterson et al. (1997) | Author proposed a Model of Internet buying Attitude to identify shoppers; behaviour towards online shopping. |
| 05 | Communications Of The ACM; Vol. 42; No. 12; Pp. 32-38. | Predictors Of Online Buying Behavior | Bellman (1999) | The Study concluded that online shopping offered a similar set of conveniences, and also introduced some new conveniences for online shopping. |
| 06 | International Journal Of Retail And Distribution Management; Vol.27, No.6; 1999; PP.209-223. | Profiling Potential Adopters And Non Adopters Of An Interactive Shopping Medium | Marry and others (1999) | A Study emphasized on to identify personal characteristics; shopping patterns, and attitudes of potential innovators and non-adopters of an interactive electronic shopping innovation. |
| 07 | Information Technology And Management; Vol. 1; No. 1; 2000; PP. 45-71. | Consumer Trust In An Internet Store | Jarvenpaa et al. (2000) | Study described about consumer attitude toward specific stores, in which perceptions of the store's reputation and size were assumed to affect consumers' trust of the retailer. |
| 08 | Journal Of Computer-Mediated Communication; Vol. 5; No. 2; 2000; PP. 29-35 | Internet Store Design: How The User Interface Influences Traffic And Sales | Lohse (2000) | The Study suggested that specific information available to support consumer search, and multiple search, mechanisms with a positive challenge increased shopping enjoyment |

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|----------------|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| 09 | International Journal Of Research In Marketing; Vol. 17 ;No. 1; 2000; PP. 55-78. | Consumer Choice Behaviour In Online And Traditional Supermarkets: The Effects Of Brand Name, Price, And Other Search Attributes | Degeratu (2000) | Author classified products on Internet into sensory versus non-sensory categories and identified behaviour for online shopping. |
| 10 | International Journal Of Electronic Commerce; Vol. 4; No. 4; 2000; PP. 83-104. | Quantitative Characterization And Prediction Of Online Purchasing Behavior: A Latent Variable Approach | Vellido (2000) | Author identified nine factors that were associated with users' perception of online shopping. |
| 11 | Marketing Science; Vol. 19; No. 1; 2000; PP. 4-21. | Consumer Decision Making In Online Shopping Environments: The Effects Of Interactive Decision Aids | Haubl and Trifts (2000) | The study found that interactive tools had favourable effects on the quality and the efficiency of purchase decisions. |
| 12 | Journal Of Marketing; New York, NY, 2001; PP. 153-176. | Multimedia And The Web: Creating Digital Excitement | Jorgensen, and Coorough (2001) | This research showed that personal values had an indirect effect on Online shopping behaviour through attitude. |
| 13 | Electronic Markets; Vol.10, No.1; 2000; PP. 29-38. | Intentions To Shop Using Internet: Exploring The Effects Of Product Types, Shopping Orientations. | Leo R. Vijayasarathy and Joseph M.Jones (2001) | The results showed that online shopping aids were convenient and reduced search efforts. |
| 14 | European Retail Digest; Vol. 30; 2001; PP.9-12. | Grocery Retailing On The Internet: The Leaky Bucket Theory | Wilson-Jeanselme (2001) | The Study noted that in the context of grocery retailing, the convenience benefits offered by the online experience. |
| 15 | California Management Review; Vol. 43; No. 2; 2001; PP. 34-55. | Shopping For Freedom, Control And Fun | Wolfinbarger and Gilly (2001) | It was found that website design quality was an important issue in customers' satisfaction. |
| 16 | Marketing Intelligence And Planning; 2003; PP.37-44. | The Relationship Between Consumer Characteristics And Attitude Toward Online Shopping | Shwu (2003) | It examined relationships between Internet users' concerns and perceptions of online shopping. |

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|---------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 17 | Journal Of Consumer Psychology; Vol.13, No.1&2; 2003; PP 177-183. | Factors Driving Consumer Intention To Shop Online: An Empirical Investigation. | Kaun-pin Chiang and Ruby Roy Dholkia, (2003) | It was found that convenience and product type characteristics influenced consumers to engage in online shopping, |
| 18 | Computers In Human Behavior; Vol. 19; 2003;PP. 425-442. | Designing Website Attributes To Induce Experiential Encounters | Huang (2003) | It identified seven distinct types of interactivity responsiveness; individualization; navigability; reciprocity, synchronicity; participation, and demonstrability. |
| 19 | Proceedings Of The 16th Bled Ecommerce Conference Bled ; 2003; PP.9-11. | Online Consumer Behavior: A Review And Agenda For Future Research"; | Cheung(2003) | Author attempted to understand online shopping behaviour as a priority issue for practitioners competing in the fast expanding virtual marketplace. |
| 20 | Journal Of Marketing Science; Vol. 22; No. 4; 2003; PP. 461-476. | Comparison Of Online And Offline Consumer Brand Loyalty | Danaher (2003) | It found that online shoppers infer quality from brands; associate less risk with known brands, and use electronic lists for repeat purchases, and thus not change brands. |
| 21 | Internet Research; Vol.14, No.3; 2004; PP.198-212. | The Theory Of Planned Behavior And Internet Purchasing | Foey F. George (2004) | The Study investigated the relationships among beliefs about Internet privacy and trustworthiness, along with beliefs. |
| 22 | Journal Of Fashion Marketing And Management; Vol.8, No.1; 2004; PP.84-95. | Psychological And Behavioral Drivers Of Online Clothing Purchase | Ronald E. Goldsmith and Leisa R. Flynn (2004) | The result of the study showed that online apparel buying was motivated more by Internet Innovativeness rather than by Clothing Innovativeness. |
| 23 | Journal Of Consumer Marketing; Vol. No.19; No.3; 2002;PP. 231-246. | "Web Equity: A Framework To Build Brand Value In A Dot.Com World | Elzbieta lepkowska (2004) | The results showed that in contrast to online shoppers, online browsers were more concerned about the design and security of online stores, customer service, and product offerings price, selection, and quality. |
| 24 | Internet Research; Vol.14, No.2; 2004; PP.127-138 | Personal Values' Influence On E-Shopping Attitude And Behavior | Chanaka (2004) | Author studied on a Value-Attitude-Behaviour model to investigate the role of personal values in online shopping consumer behaviour. |
| 25 | Behaviour & Information Technology; Vol. 23, No. 4; July-August 2004; PP. 237-245. | Consumer Reactions Toward Clicks And Bricks: Investigating Buying Behavior Online And At Stores | Glenn.J. Browne and others (2004) | Author undertook study to develop insight into problems concerning online shopping by assessing online shoppers' beliefs and preferences from physical stores. |

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|----------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 26 | International Journal Of Internet Marketing Research; Vol.12, No.3; 2006; PP.375-394. | Adopters and Non adopters for Online Shopping | Thompson S.H. Teo (2006) | The study examined the perceptions of adopters and non-adopters of online shopping in terms of demographic profile, consumers' expectations of online stores, advantages and problems of online shopping and transaction cost. |
| 27 | International Journal Of Retail, Distribution And Consumer Research; Vol.12, No.4; 2007; PP.375-394. | Perceived Risk And Risk Reduction Strategies In Internet Shopping | Anne (2007) | The results of the study suggested that online retailers should build web sites that are not only useful, secure, and respect privacy, but it should be trustworthy to reduce risk associated with buying of product or service. |

APPENDIX II:
SUMMARY FOR REVIEW OF LITERATURE ON MOTIVATION FOR ONLINE SHOPPING

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|----------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Marketing; Vol. 36; No. 4; 2000; PP. 46-49. | "Why Do People Shop?" | Tauber (1972) | The Study focused on the role of Online shopping motives in examining shopping behaviour. |
| 02 | Patronage Behavior And Retail Management; North- Holland, New York, NY; PP 9-28. | An Integrative Theory Of Patronage Preference And Behavior"; In Darden, W.R. And Lusch, R.F. (Eds), | Dina Sheth (1983) | The Study expanded determinants of store choice by classifying consumers' shopping motives into two levels viz., Functional and Non-functional. |
| 03 | New York: Elsevier Science Publishing. (1983); PP.129-140. | Pretesting New Merchandising Strategies, In Patronage Behavior And Retail Management. | Pessemier (1983) | The Study focused on the factors that affected online shopping behaviour. |
| 04 | Journal of Reatil Marketing; 1983; Vol.3; No.3; PP.40-47. | Pushing The Hot Buttons For A Successful Retailing Strategy | Tigert (1983) | Author discussed the importance of Online shopping environment; in store patronage. |
| 05 | Journal Of Consumer Research; Vol. 20; No. 4; 1994; PP. 644-657. | Work And/Or Fun: Measuring Hedonic And Utilitarian Shopping Value | Babin et al (1994) | Author identified two dominant shopping motives viz., shopping for fun (Hedonic) and shopping with a goal in mind(Utilitarian) |
| 06 | Journal Of Consumer Research; Vol. 20; 1994; PP. 644-656. | Work And/Or Fun: Measuring Hedonic And Utilitarian Shopping Value | Babin, Darden, and Griffin (1994) | Some research studies have focused mainly on customer characteristics for Online shopping and discussed the importance of consumer values |
| 07 | International Journal Of Retail & Distribution Management; Vol. 27; No. 6, 1999; Pp. 209-223. | "Profiling Potential Adopters And Non-Adopters Of An Interactive Electronic Shopping Medium | Eastlick and Lotz (1999) | Authors undertook study on the consumers' motivation and the future of online marketing. |
| 08 | Journal Of Advertising Research; Vol. 39; No. 2; PP. 53-68. | A Multivariate Analysis Of Web Usage | Korgaonkar and Wolin(1999) | Author studied for shopping motivation and identified seven motivations for web use of Internet viz., social escapism; transaction security and privacy; information; interactive control; socialization; non-transactional privacy; and economic motivation. |

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|---------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 09 | California Management Review; Vol. 43; No. 2; 2001;PP. 34-55. | Shopping For Freedom, Control And Fun | Wolfinbarger and Gilly(2001); Zeithaml et al., (2000) | The results of the study evaluated the convenience of 24×7 trading hours and multitude of Internet website that might reduce the time and effort involved in accessing stores and searching for products. |
| 10 | Journal Of Retailing; Vol. 77; 2001; PP. 511-535. | Hedonic And Utilitarian Motivations For Online Shopping Behavior | Childers (2001) | Author examined shopping motivation for online shoppers viz., utilitarian and hedonic, |
| 11 | International Journal Of Electronic Commerce;Vol. 5; No. 3; 2001; PP. 7-22. | A Model Of Consumer Choice Of The Internet As An Information Source | Ratchford (2001) | Author found that heavy users of Internet sources were also heavy users of printed sources of information |
| 12 | California Management Review; Vol. 43; No. 2; 2001;PP. 34-55. | “Shopping For Freedom, Control And Fun”; | Wolfinbarger and Gilly (2001) | The findings showed that these two motives viz., Hedonic and Utilitarian aspects were also important for online shoppers. |
| 13 | Proceedings Of The 35th Hawaii International Conference On System Sciences; January 2002. | An Analysis Of Online Customer Complaints: Implications For Web Complaint Management | (Cho.et.al. ,2002). | The results of this study indicated that Internet was better suited for the sampling and distribution of intangible products and services such as Airline Tickets, Travel Packages, Insurance, Financing and Brokerage Services. |
| 14 | International Journal Of Retail & Distribution Management; Vol. 30; No. 10; PP. 459-469. | Switching To Electronic Stores: Consumer Characteristics And The Perception Of Shopping Benefits | Dholakia and Uusitalo (2002) | The study found that younger customers reported more hedonic and utilitarian benefits of online shopping than older consumers in examining the relationship between age and Internet shopping motivations. |
| 15 | Journal Of Consumer Marketing; Vol. 20; No. 2; PP 90-108. | Exploring Motivations For Consumer Web Use And Their Implications For E-Commerce | Joines et al. ,2003. | For frequency of online shopping, four motives emerged as significant predictors viz; information; motivation i.e quick access to large volumes of information, interactive control, economic motivation, and transaction-based security concerns. |
| 16 | MIS Quarterly; Vol. 28; No. 4; 2004; PP. 695-704. | User Acceptance Of Hedonic Information Systems | Heijden (2004) | The study identified that hedonic content that is interactive image of product virtualization technologies. |
| 17 | MIS Quarterly;Vol. 28; No. 4; 2004;PP. 695-704. | User Acceptance Of Hedonic Information Systems | Heijden (2004) | Author found that perceived entertainment value was a stronger determinant of intentions to visit a movie website than perceived usefulness. |

| Sr. No. | Details About Publication | Title of the Research Paper | Authors | Key Findings of The Research Paper |
|----------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18 | Information & Management, Vol. 42; No. 3; PP. 401-413. | Extrinsic Versus Intrinsic Motivations For Consumers To Shop Online | Shang (2005) | The Study confirmed that hedonic motives for online shopping were important predictors of attitudes toward online shopping |
| 19 | Industrial Management & Data Systems; Vol. 105; No. 9;2005; PP.1225-1244 | Factors Affecting Intentions To Purchase Via The Internet | W.C. May So, T.N. Danny Wong and Domenic Sculli(2005) | Author identified that online shopping intentions, were directly affected by web-search behaviour and Online shopping adoption decisions. |
| 20 | International Journal Of Retail & Distribution Management Vol. 35; No. 6; 2007; PP.23-34. | Hedonic Usage Of Product Virtualization Technologies In Online Apparel Shopping | Jiyeon Kim Sandra Forsy (2007) | Author studied on shopping motivation and it's results showed that the hedonic motivation had a stronger positive relationship than functional motivations |
| 21 | European Journal Of Marketing; Vol. 41; No. 5: 2007;PP.640-658 | Gendered Perceptions Of Experiential Value In Using Web-Based Retail Channels | Lynda Andrews and others (2007) | Author compared the experiential consumption values that motivated consumer choice to shop online for both male and females' purchasers and non-purchasers. |
| 22 | Asia Pacific Journal Of Marketing And Logistics; Vol. 20; No. 2; 2008; PP.156-173. | Personal Values As Underlying Motives Of Shopping Online | Dong-Mo Koo, Jae-Jin Kim, and Sang-Hwan Lee(2008) | The Study examined attributes of online stores. |

Appendix III: Summary For Review of Literature on Online Shopping Orientations

| Sr. No. | Publication Details | Title | Authors | Findings of The Study |
|---------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | American Journal Of Sociology; Vol. 60; PP. 36–45. | City Shoppers And Urban Identification: Observations On The Social Psychology Of City Life | Stone (1954) | The Study identified four types of shoppers economic, personalizing, ethical and apathetic. Economic shoppers tend to weigh price, quality and the value of multiple alternatives prior to a purchase decision. |
| 02 | Journal Of Political Economy; Vol.78 ; No. 2; PP. 311–329. | “Information And Consumer Behavior,”; Journal Of Political Economy; Vol.78 ; No. 2; PP. 311–329. | Nelson (1970) | Author had classified products as either search or experience products. Before purchasing a product, a consumer has to consider various types of risks. |
| 03 | Journal Of Political Economy; Vol. 82 ; (July/ August), PP. 729–754 | Advertising As Information | Nelson, Philip. (1974) | The Study described four types of consumer shopping orientations such as recreational, experiential, convenience and economic. |
| 04 | Journal Of Personality And Social Psychology; Vol. 38; 1980; PP.50-56. | Stimulus Condition Self-Selection By Males In The Interaction Of Locus Of Control And Skill-Chance Situations”; | Kahle (1980) | Author found that personal values only had indirect effect on mall shopping |
| 05 | International Journal Of Retail & Distribution Management Vol. 35; No. 6; 2007; PP.23-34. | Shopping with Click | (Engel et al., 1990) | One major point of difference that deals with store atmospherics. |
| 06 | Journal Of Business Research; Vol No. 14; PP. 63–81. | Shopping Patterns Of The Rural Consumer: Exploring The Relationship Between Shopping Orientations | (Gehrt and Carter 1992; Lumpkin and Burnett 1991–92). | Shopping Orientations have also emerged as reliable discriminators for classifying different types of shoppers based on their approach to shopping activities. |
| 07 | Journal Of Marketing; Vol. No. 60; No.3; July 1996; PP. 50-68. | Marketing In Hypermedia Computer-Mediated Environments: Conceptual Foundations | D.L. Hoffman and T.P. Novak(1996) | argued that the higher playfulness was associated with experiential behaviour resultant in to a more positive mood, greater shopping satisfaction, and a higher likelihood of impulse purchasing compared to goal focused shopping. |

| Sr. No. | Publication Details | Title | Authors | Findings of The Study |
|---------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 08 | International Journal Of Retail And Distribution Management; Vol. No. 24; 1996; PP 26-37. | Retailing And Shopping On The Internet | Rowley (1996) | Author compared benefits of online shopping and traditional shopping. |
| 09 | International Journal Of Marketing Management; Vol. No. 34; 1996; PP 16-27. | Shopping orientation and E-shoppers | (Eighmey, 1997). | Author discussed that On Internet, shopping enjoyment was positively and significantly related both to attitudes and intentions toward shopping on Internet. |
| 10 | Journal Of Marketing Research; Vol. 29; No. 5; PP. 50-58. | Role of Internet in Shopping | (East, 1997). | Author identified that Store atmospherics that have a direct effect on customers mood and behaviour |
| 11 | Journal Of Electronic Markets; Vol.11, 2001; PP.75-83. | E-shoppers or Browsers? | (Rice, 1997) | The Study found out that Enjoyment of the online shopping experience was also an important determinant of retaining online shoppers. |
| 12 | Journal Of The Academy Of Marketing Science; Vol.25; 1997; PP. 329-348. | Exploring The Implications Of The Internet For Consumer Marketing | (Peterson et al., 1997; Klein, 1998). | Researches have suggested that customers generally prefer to use e-commerce for purchasing products that do not require physical inspection. |
| 13 | Journal Of Advertising Research; Vol. 39; No. 3; PP. 52-58. | The Internet Shopper | Donthu and Garcia(1999) | Researchers found that both convenience and recreational orientations were strong predictors of a preference for online shopping |
| 14 | Journal Of Consumer Studies; Vol.No.3; No.5; PP.25-34. | Types Of Shoppers | Swami Nathan (1999) | Author found that convenience shoppers tended to use Internet more frequently to buy goods and spent more money on their online shopping. |
| 15 | Industrial Management Data System; 2000; PP.294-300. | Adoption Of Internet Shopping: The Role Of Consumer Innovativeness | Alka Verma and others (2000) | Author found that generally higher amounts of Internet use for non-shopping activities were associated with an increased amount of Internet product purchases. |
| 16 | Communications Of The ACM; Vol. 43; No. 11; 2000; PP. 98-105. | On Risk, Convenience And Internet Shopping Behavior | Bhatnagar (2000) | It defined two types of risk; Product Category Risk and Financial Risk. Their results indicated that increase in both types of risk generally decreased the likelihood of online shopping behaviour. |
| 17 | Journal Of Electronic Markets; Vol.11, 2001; PP.75-83. | Do Internet Shopping Aids Make A Diference? | Vijayasathy and Jones (2000) | The Study explored the relationship between shopping orientations and intentions to shop from Internet websites. |

| Sr. No. | Publication Details | Title | Authors | Findings of The Study |
|---------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18 | International Journal Of Electronic Commerce; Vol. 4; No. 4; 2000; PP. 83-104. | Quantitative Characterization And Prediction Of Online Purchasing Behavior: A Latent Variable Approach | Vellido (2000) | The Study found out that online purchase behaviour was best predicted by consumers' risk perception of online shopping . |
| 19 | Journal Of Consumer Affairs; Vol.35;No.1; 2001; PP.27-42. | Consumer Perceptions Of Privacy And Security Risks For Online Shopping; | Anthony D. Miyazaki and Ana Fernandez (2001) | Researchers explored risk perceptions among consumers of varying levels of Internet experience and how these perceptions relate to online shopping activities. |
| 20 | European Journal Of Marketing; Vol.37, No.11-12; 2001; PP. 1666-1673. | Buying Or Browsing? An Exploration Of Shopping Orientations And Online Purchase Intentions | Mark Brown, Nigel pope and Kevin Voges, (2001) | The empirically Study showed that customers' fundamental shopping orientation had no significant impact on their proclivity to purchase products online. |
| 21 | Internet Research; Vol. No.12, 2002; PP. 411-427. | Product Characteristics And Internet Shopping Intentions | Leo R. Vijayasarathy, (2002) | The author examined the relationship between shopping orientations, product types, and customer intentions to use Internet for shopping. |
| 22 | International Journal Of Retail & Distribution Management; Vol. 30, No.10; 2002; PP. 459-469. | Switching To Electronic Stores: Consumer Characteristics And The Perception Of Shopping Benefits | Ruby Roy Dholkia and Outi Uusitalo (2002) | Author found out that two shopping formats were perceived as clearly different from each other in terms of its shopping benefits. |
| 23 | European Journal Of Marketing; Vol. 37; No. 11 PP.1666-1684. | Buying Or Browsing? An Exploration Of Shopping Orientations And Online Purchase Intention | Brown.(2003) | The Study revealed that recreational shopping was more important than convenience for online shoppers. |
| 24 | Journal Of Consumer Studies; Vol. No.27; PP. 126-133. | Comparing Online And Non-Online Shoppers- International | Stanford, C. (2003) | Author found that general consensus amongst Singaporeans that the Internet was felt as a convenient medium for information search and or making purchases. |
| 25 | Journal Of Business And Psychology; Vol.18, No.1; 2003; PP.101-118. | Relationship Of Type Of Product, Shopping Orientations And Demographics With Preferences For Shopping On The Internet | Tulay Giard (2003) | Their findings also confirmed the relationships of shopping orientation and demographic variables with purchase preference for shopping online significantly differed by product category. |

| Sr. No. | Publication Details | Title | Authors | Findings of The Study |
|----------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 26 | International Journal Of Retail And Distribution Management, Vol. No. 34; 2004; PP. 577–596. | Multichannel Retailing In Korea: Effects Of Shopping Orientations | Choi and Park (2004), | The results found that online shoppers were more likely to be economic and recreational shoppers, compared with single-channel offline purchasers (Choi and Park ,2004). |
| 27 | Www.Kisdi.Re. Kr (Accessed On 14 September 2006). | Analysis Of Korea Internet Shopping. Korea Information Strategy Development Institute. | Hong (2004) | The results of the study found that the customers varied by different shopping orientations. They identified four types of shopping orientations viz; highly-involved; customer service; conscious; price conscious; and apathetic shopping orientations. |

Appendix IV: Summary For Review of Literature on Risk associated with Online Shopping

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Political Economy; Vol.78; No. 2; PP. 311-329. | Information And Consumer Behavior | Nelson (1970) | Author had classified products as either search or experience products. Before purchasing a product, a consumer has to consider various types of risks. |
| 02 | Journal Of The Academy Of Marketing Science; Vol.25; 1997; PP. 329-348. | Exploring The Implications Of The Internet For Consumer Marketing | (Peterson et al., 1997; Klein, 1998). | Researches have suggested that customers generally prefer to use e-commerce for purchasing products that do not require physical inspection. |
| 03 | Journal Of Interactive Marketing. Available Online: Http:// Grace.Warton. Upenn.Edu | Consumer Buying Behavior On The Internet; Findings From Panel Data. | (Johnson, 1999) | It pointed out three barriers to online shopping viz., purchase failures; security fears, and service frustrations. |
| 04 | Journal Of Advertising Research; Vol. 39; No. 3; 1999; PP.52-59. | The Internet Shopper | Naveen(1999) | online browsers were worried about security and privacy online more than online buyers. |
| 05 | European Journal Of Marketing; Vol. 33; No 1; PP. 163-196. | Consumer Perceived Risk: Conceptualizations And Models | Mitchell (1999) | A study conducted on perceived risk and its impact on consumer behaviour. |
| 06 | Community Level Socioeconomic Impacts Of Electronic Commerce; | Journal Of Computer-Mediated Communication; Vol 5; No.2; 1999; PP. 34-39. | Steinfeld and Whitten(1999) | The Study examined customers 'attitude towards Online Store. |
| 07 | Communications Of The ACM; Vol. 43; No. 11; 2000; PP. 98-105. | On Risk, Convenience And Internet Shopping Behavior | Bhatnagar (2000) | It defined Product Category Risk and Financial Risk. Their results indicated that increase in both types of risk generally decreased the likelihood of online shopping |
| 08 | International Journal Of Electronic Commerce; Vol. 4; No. 4; 2000; PP. 83-104. | Quantitative Characterization And Prediction Of Online Purchasing Behavior: A Latent Variable | Vellido (2000) | The Findings indicated that online purchase behaviour was best predicted by consumers' risk perception of online shopping. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 09 | Journal Of Consumer Affairs; Vol.35;No.1; 2001; PP.27-42. | Consumer Perceptions Of Privacy And Security Risks For Online Shopping; | Anthony D. Miyazaki and Ana Fernandez (2001) | explored risk perceptions among consumers of varying levels of Internet experience and how these perceptions relate to online shopping activities. |
| 10 | Journal Of Consumer Psychology; Vanderbilt University; Elab, Available At: Http:// Elab.Vanderbilt. Edu/Research/M anuscripts/Index. Htm | The Role Of Virtual Experience On Consumer Learning | Li, H., Daugherty, T. and Biocca, F. (2001) | Their results showed that Singaporean customers with a higher degree of risk aversiveness than others who tend to perceived online shopping as a risky activity. |
| 11 | Journal Of Fashion Marketing Management, Vol.7; No.1; 2003; PP. 34-45. | Risk Perception and Online shopping | (Jayoung choi, kyu-Hye Lee, Seoul, 2003). | There were similarities and differences in the relationships between risk perception and purchase intention across both the countries. |
| 12 | Applied Economics; Vol. 35; 2003; PP. 721-726. | E-Commerce And Consumer's Purchasing Behavior; | Koyuncu and Lien (2003), | The Study examined perceived risk associated with online shopping |
| 13 | Journal Of Business Research; Vol. 56; No. 1; PP. 867-875. | "Consumer Patronage And Risk Perceptions In Internet Shopping"; | Forsythe and Shi(2003) | Author examined transaction based cost approaches and perceived risk of online shopping. |
| 14 | Industrial Management & Data Systems, Vol. 106; No. 5, PP. 601-620. | "Consumer Trust, Perceived Security And Privacy Policy: Three Basic Elements Of Loyalty To A Web Site", | Flavian, C. and Guinaliu, M. (2006) | Author conducted a study which revealed that privacy of personal information was the most important concern |
| 15 | Journal Of Consumer Behaviour ;Vol. 4; No.1; 2008; PP. 40-50. | Effect Of Brand Name On Consumers' Risk Perceptions Of Online Shopping; | Wen-yeh Huang Holly Schrank Alan J. Dubinsky (2008) | Researchers explained the relationship between brand names and customers' perceived risk towards online shopping. |

Appendix V: Summary For Review of Literature on Trust associated with Online Shopping

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | MIS Quarterly; Vol 13; No.3; PP 319-340. | Perceived Usefulness, Perceived Ease Of Use, Of Information Technology | Davis (1989) | Author identified preferences for online shopping online trust, and influences positively purchase intention. |
| 02 | Journal Of Public Policy And Marketing; Vol. 19; 2000; PP. 20-33. | Protecting Privacy Online: Is Self Regulation Working? | Culnan and Armstrong, (1999) | The Study examined the online trust that can reduce the level of perceived risk associated with transaction processes |
| 03 | Sloan Management Review; Vol. No. 4; PP. 41-52. | Finding Sustainable Profitability In Electronic Commerce | De Figueiredo (2000) | It showed that customers' dissatisfaction with sensory products on the Internet. |
| 04 | Journal Of Retailing And Consumer Services; Vol. 9, No. 2; March 2002; PP.115-124. | Singapore's Internet Shoppers And Their Impact On Traditional Shopping Patterns | (Loo Lee Sims and others, 2001) | Their findings suggested that e-commerce had an insignificant impact on conventional shopping patterns primarily due to their preference for real life shopping. |
| 05 | Journal Of The Academy Of Marketing Science; Vol. 30; No. 4; PP. 411-432. | Technology And The Customer Interface: What Consumers Want In The Physical And Virtual Store | Burke, R.R. (2002), | Author undertook research study concerning trust for online transactions. |
| 06 | International Journal Of Electronic Commerce; Vol. 6; No. 2; 2002; PP. 115-138. | Consumer Behavior In Web-Based Commerce: An Empirical Study | Koufaris and others (2002) | The study defined perceived risk as perceived privacy which is as the consumers' ability to control |
| 07 | Journal Of Interactive Marketing; Vol. 16; No. 2, PP. 47-63. | The Antecedents And Consequences Of Trust In Online-Purchase Decisions | Yoon (2002) | Author studied on the mechanisms of online trust as: security assurance, reputation, Internet searching, fulfillment that is willingness to customize, presentation that is web quality, technology, and interactions e-forums. |
| 08 | MIS Quarterly; Vol. 27; No. 1; PP.51-90. | Trust And TAM In Online Shopping: An Integrated Model | Gefen (2003) | Author summarized the conceptualizations of trust from prior research as a set of distinct beliefs consisting of integrity, benevolence. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| 09 | Managing Service Quality; Vol.14; No.6; 2004; PP.446-456. | Comfort Your Online Customer: Quality, Trust And Loyalty On The Internet; | Dina Ribbink and others (2005) | investigated the role of service quality, satisfaction and trust in an e-commerce context. e-trust was found as directly affecting to loyalty. |
| 10 | International Journal Of Consumer Studies; Vol 5; No. 3; 2006; PP.1-6. | Factors Affecting Internet Shopping Behaviour In Singapore: Gender And Educational Issues | Hui and Wan, (2007) | Authors found four key dimensions of B2C websites viz., information content; design; and security as well as privacy. |
| 11 | Management Research News; Vol. 31; No. 5; 2008; PP. 339-358. | Factors Influencing Irish Consumers' Trust In Internet Shopping | Regina Connolly and Frank Bannister (2008) | Author conducted a study and results provided evidence that Irish consumers' trust in Internet shopping was the result of specific factors. |

Appendix VI: Summary For Review of Literature Online Shopping Behaviour of Consumers

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Consumer Research; Vol. 13; No. 3; PP.337-347. | Aims, Concepts And Methods For The Representation Of Individual Differences In Aesthetic Response To Design Features | Holbrook, (1986) | Author studied on consumer behaviour and suggested that males and females differed in their processing of information. |
| 02 | American Marketing Association; PP.197-235. | Research In Consumer Information Processing', In Houston, M.J. (Ed.) Review In Marketing; Vol. 4, Chicago, IL: | Bettman and Sujan (1987) | Author examined buying behaviour of online shoppers and found it as a habitual, automatic and unthinking. |
| 03 | The Journal Of Consumer Marketing; Vol. 6; Summer 1989; PP.5-11. | Using The List Of Values (LOV) To Understand Consumers | Kahle, L.R. and Kennedy, P. (1989) | The results found online shopping experience had a very significant effect on the purchasing channel choice both directly as well as indirectly. |
| 04 | Journal Of Marketing; Vol No.60; No.3; 1996; PP 50-68. | Marketing In Hypermedia Computer-Mediated Environments: Conceptual Foundations | Hoffman and Novak (1996) | Author studied online shoppers' behaviour such as goal-oriented and fun oriented. |
| 05 | Journal Of Retailing; Vol. 74; No. 2; PP. 169-191. | Impulse Buying: Modelling Its Precursors | Beatty and Ferrell (1998) | Author identified different types of shopping enjoyment during online shopping. |
| 06 | Cyber psychology & Behavior; Vol. No.3, No.2; PP. 167-178. | Gender Differences In Internet Use Patterns And Internet Application. | Donthu and Garcia's (1999) | The research too revealed that older Internet users were more likely to shop online compared to younger users. |
| 07 | Journal Of Advertising Research; Vol. 38; No. 1; PP. 7-21. | A Multivariate Analysis Of Web Usage | Korgaonkar and Wolin (1999) | Author found that motivational factors as well as age and gender impacted the likelihood of online shopping. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 08 | International Journal Of Consumer Studies; Vol. No.33; PP.122–132. | Attitude And Age Differences In Online Buying; | Lohse.(2000) | explored the predictors of online shopping behaviour and found that the typical online shoppers were characterized by their wired lifestyle, and were time starved. |
| 09 | International Journal Of Electronic Commerce; Vol. 6; No. 2; 2002; PP. 115-138. | Consumer Behavior In Web-Based Commerce: An Empirical Study”; | Koufaris et al. (2002) | it was proposed that two types of information; non value added and value added; was to be used by search mechanisms in web-based stores. |
| 10 | NSW Parliamentary Library, Sydney, NSW. | Fraud And Identity Theft. | Lozusic, R. (2003) | Trust also had a significant influence on attitude towards online shopping. |
| 11 | Cyber Psychology & Behavior; Vol 7, No.1; 2004; PP.85-91. | Attitudes Toward Buying Online; | Bijou and David (2004) | It was found that online shoppers had consistently stronger positive feelings about online shopping than Non online shoppers. |
| 12 | Communications Of The ACM ; Vol No. 42; No. 12; 1999; PP. 32–38. | ‘Predictors Of Online Buying Behaviour’; | George R. Milne, Andrew J. Rohm, and Shalini Bahl(2004) | The Study examined online buying behaviours that increase or reduce risk of online identity theft |
| 13 | Journal Of Marketing; Vol 38; PP. 883–897. | Predicting Online Purchase Intentions For Clothing Products; European | Kim, E.Y. & Kim, Y. (2004) | Author examined factors affecting online shopping. |
| 15 | International Journal Of Retail And Distribution Management; Vol.33, No.2; 2005; PP.122-132. | Attitude And Age Differences In Online Buying; | Patricia Source, Victor Perotti and Stanley Widrick (2005) | It was found that while older online shoppers searched significantly for fewer products than their younger counterparts, |
| 16 | Industrial Management & Data Systems; Vol. 107; No. 1; 2007 ;PP. 21-36. | Initial Trust And Online Buyer Behaviour; | Yu-Hui Chen and Stuart Barnes, 2007 | online initial trust and familiarity with online shopping had a positive impact on shopping intention |

Appendix VII: Summary For Review of Literature on Gender and Online Shopping

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Business Research; Vol No. 14; PP. 63-81. | 'Shopping Patterns Of The Rural Consumer: Exploring The Relationship Between Shopping Orientations And Out Shopping | Lumpkin, J.R., Hawes, J.M. and Darden, W.R. (1986) | The Study examined existence of a gender gap in online shopping and found that, women tend to be affected by more factors than males. |
| 02 | Communications Of The ACM; Vol 41; PP.81 - 87 | Electronic Shopping: How Do Customer Interfaces Produce Sales On The Internet? | Lohse, G.L. And Spiller, P(1998) | The Study defined its online retail strategies for website design |
| 03 | Journal Of Consumer Research; Vol. 21; No. 1; PP. 119-134. | "A Model Of Perceived Risk And Intended Risk-Handling Activity | Dowling, G.R. and Staelin, R. (2001) | Author made efforts to examine gender differences in use of Internet and factors responsible for these differences based on a General Model of Internet use, |
| 04 | Electronic Application Policy; Vol.12;No.5, 2002; PP.402-410. | Predicting Internet/ E-Commerce Use; Internet Research: | Randall S. Sexton and others (2002) | Familiarity and comfort with computers in general can lead to higher levels of Internet usage |
| 05 | Internet Research;Applications And Policy;Vol. 13; No. 3; PP 146-155. | The State Of Online Retailing | Tamimi (2003) | Author found that online shopping experience as a process of four stages describing the successive steps of an online transaction. |
| 06 | Social Science Quarterly; Vol.86; No.1; March 2005; PP.252-270. | Gender And The Internet: Causes Of Variation In Access, Level, And Scope Of Use | Ira Wasserman, Eastern Mich, (2005) | Author studied differences in the use of the Internet by gender, with a consideration of criteria such as access to the web, use of communication facilities. |
| 07 | Journal Of Computer-Mediated Communication; Vol.10, Issue 3; April 2005; PP 120-134. | Exploring Web Usage And Selection Criteria Among Male And Female Students | Ananda Mitra and others (2005) | The Study examined significant gender differences with respect to evaluative criteria and use patterns, |
| 08 | International Journal Of Service; Industry Management; Vol. 16; No. 5; 2005; PP. 416-435. | Gender Differs: Assessing A Model Of Online Purchase Intentions In E-Tail Service | Yu-Bin Chiu and others (2005) | Author Proposed a model of online shopping intentions. |

Appendix VIII: Summary For Review of Literature on Online Shopping Vs Offline

Shopping

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|---------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Journal Of Political Economy; Vol. 82 ; (July/ August), PP. 729-754. | Advertising As Information | Nelson and others (1974) | Author found that search cost in an online environment were much less than in an offline context. |
| 02 | Journal Of Marketing; October 1995; Vol. 58, Issue 6; P. 63. | "Internet Byers. Will The Surfers Become Buyers?" Direct Marketing | Fram, Eugene H. and Grady, Dale B. (1995) | Their major concerns were related to credit card security to improve the online shopping environment. |
| 03 | (Reprinted By Permission Of Harvard Business Review In Briefings From Editors, September-October 1996.) | "The Pleasures And Perils Of Selling In Cyberspace", Insights From Marketing Science Institute; Winter/Spring 1997. | Kiely (1996) | The Study suggested that products with a higher physical presence should provided as much sophisticated information as possible. |
| 04 | Journal Of Fashion Marketing Management; Vol. 1; No. 4; PP. 308-321. | Consumers' Definitions Of Apparel Value: An Investigation Of Department Store Shoppers | Thomas salste(1996) | Author evaluated similarities between online shopping with conventional non-store shopping. Considering factors influencing Internet shopping; the benefits; motives, and risks. |
| 05 | Communications Of The ACM; Vol. 42; No. 12; PP. 32-38. | Predictors Of Online Buying Behavior | Bell et al. (1998) | Authors examined that convenience concerns psychological cost and other forms of non-monetary costs such as time, effort and stress |
| 06 | Journal Of Decision Support Systems; Vol. 24; No. 7; 1998; PP.29-43. | An Empirical Study On Consumer Acceptance Of Products In Electronic Markets: A Transaction Cost Model; | Liang and Huang(1998) | The Study explored on perceived risk of online shopping. |
| 07 | Journal Of Retail Marketing Management; Vol. 12; No. 4; PP. 318-321. | Browsers and Shoppers | (Degeratu et al., 2000) | The Study investigated on consumers' different choice behaviour while shopping online versus physical-store |
| 08 | Journal Of Computer Information Systems, Vol. 42 No. 1, Pp. 70-82. | Key Dimensions Of Web Design Quality As Related To Consumer Response | Liu and Arnett, (2000) | Author studied on buying patterns for different shopping channels. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 09 | Journal Of Business Research; Vol. 49 ; No. 2; PP. 101-111. | Describing And Measuring Emotional Response To Shopping Experience | Machleit and Eroglu (2000) | The Study found that emotions induced during offline shopping experiences vary with the different shopping channels. |
| 10 | Journal Of Retailing; Vol. 77; No. 4; PP. 511-539. | Hedonic And Utilitarian Motivations For Online Retail Shopping Behaviour | Childers (2001) | Childers (2001) studied on impact of atmospheric element on shopping. |
| 11 | Journal Of Interactive Marketing; Vol. 15; 2001; No. 3, PP. 13-30. | Characteristics Of Virtual Experience In Electronic Commerce: A Protocol Analysis | Li(2001) | The Study offered the concept of virtual experience to characterize computer-mediated experiences, and provided valuable insights into their characteristics. |
| 12 | International Journal Of Electronic Commerce;Vol. 5; No. 2;PP. 95-118. | Determinants Of Online Channel Use For Purchasing Financial Products | (Ramaswami et al.,2001). | The Results of the Study indicated that online shoppers of financial products used both online channels and personal channels in information search activities. |
| 13 | Journal Of Retailing And Consumer Services; Vol. 8; No. 5; PP. 275-285. | Possible Determinants Of Consumers' Adoption Of Electronic Grocery Shopping In The Netherlands | (Verhoef and Langerrak, 2001). | Author studied effects of situational factors on consumers' channel choice. |
| 15 | Journal Of Database Marketing; Vol. 10; No. 1; 2002; PP.25-35. | The Hurried Consumer: Time-Saving Perceptions Of Internet And Catalogue Shopping | Alreck and Settle (2002) | Author found that online shopping was viewed as savings of more time than traditional modes of shopping. |
| 16 | Journal Of Business Horizons; Vol. 29; No. 6; PP. 43-47. | Relationship Retailing: Transforming Customers Into Clients | Berry (2002) | Author examined on conceptualization of service convenience; Shopping convenience; reduction of the opportunity costs of effort and time involved in shopping activities. |
| 17 | International Journal Qualitative Marketing Research; Vol. 5, No.4; 2002; PP. 281-290. | From Bricks To Clicks: Understanding E-Consumer | Charles (2002) | The Study explored aspects of online shopping & shopping styles and compared online as well as offline shopping with bricks and mortars. |
| 18 | Journal Of Business Research; Vol. No. 6; 2002; PP. 23-34. | E-Tailers Versus Retailers: Which Factors Determine Consumer Preferences? | Keen (2002) | Author identified importance of attributes for the online shopping. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19 | First Monday, Vol. 7 No. 9, www.firstmonday.org . | Online Grocery Shopping: Consumer Motives, Concerns And Business Models | Kempiak, M. and Fox, M.A. (2002) | Author put forwarded that the ability to do comparison shopping online increases consumers' variety seeking behaviour. |
| 20 | Netnomics; Vol.4; 2002; PP.131-144 | Consumer Choice Behavior And Electronic Shopping Systems A Theoretical Note | Timor Koivumaki and others, 2002 | The model suggested that goods purchased electronically and goods purchased in traditional manner that both saved time and increased in shopping experience |
| 21 | European Journal Review; Vol. 15; No.3; 2003; PP.141-152. | Web Shoppers And Non-Shoppers: Compatibility, Relative Advantage And Demographics | Despines A .Karennas study (2003) | Author evaluated differences between webshoppers and non-shoppers in terms of compatibility, relative advantage and demographics |
| 22 | International Journal Of Retail And Distribution Management; Vol.31; No. 1; 2003; PP.16-29. | Identifying Key Factors Affecting Consumer Purchase Behavior In An Online Shopping Context; | Chaung Hoon Park and Young Gul Kim, (2003) | Author focused on identification of key factors affecting consumer purchase behaviour in an online shopping |
| 23 | MIS Quarterly; Vol. 27; No. 1; PP.51-90. | Trust And TAM In Online Shopping: An Integrated Model | Gefen (2003) | Trust encouraged shoppers for online shopping. |
| 24 | Ergonomics; Vol. 46; No.1-3; 2003; PP.153-168. | What Users Want In E-Commerce Design: Effects Of Age, Education And Income | Nancy J. Lightner, (2003) | studied the characteristics & experience of online shoppers and found that respondents were generally satisfied, with its, and security and information quality. |
| 25 | International Journal Of Electronic Commerce; Vol. 7; No. 3; Spring 2003; PP. 69-103. | Consumer Acceptance Of Electronic Commerce Integrating Trust And Risk In The Technology Acceptance Model | Pavlou(2003) | Author evaluated online transactions that can be considered to consist of three key steps such as information retrieval; information transfer, and product purchase. |
| 27 | Behaviour & Information Technology; Vol. 23; No. 4; July-August 2004; PP.237-245. | Consumer Reactions Toward Clicks And Bricks: Investigating Buying Behavior Online And At Stores | Glenn J. Browne, John R. Durrett and James C. Wetherbe (2004) | Author provided an insight investigating consumer beliefs and preferences about online shopping and shopping in physical stores. |
| 28 | The Journal Of Consumer Affairs; Vol.35; No. 1; 2004; PP.27-42. | Consumers' Perception Of E-Shopping Characteristics: An Expectancy Value Approach | Heejin Lim and Alan F. Dubinsky (2004) | Auhtor analyzed an expectancy value approach to study consumers' perception of e-shopping characteristics with reference to e-store factors. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 29 | Journal Of Marketing; Vol. 109; No. 32;PP. 1-4. | Shopping By Mouse | Halpern (2004) | Author investigated performance of the products and services over the internet. |
| 30 | Electronic Markets; Vol.14, No.4; 2004; PP.333-343. | Distrust Of One's Own Web Skills: A Reason For Offline Booking After Online Information Search | Jonna(2004) | The Study described one of the most important reason for not using an online channel for shopping was the lack of trust; unfamiliar vendors as well as insecurity of transactions, and personal information. |
| 31 | International Journal Of Consumer Studies; Vol.28, No.4; 2004; PP.412-427. | Electronic Shopping: Young People As Consumers | Olalonpe Ige (2004) | It discussed about factors influencing Internet shopping, the benefits, motives, and risks. |
| 32 | Journal Of Fashion Marketing And Management; Vol. 9 ;No. 1; 2005; PP.106-121. | A Consumer Shopping Channel Extension Model: Attitude Shift Toward The Online Store | Jihyun Kim and Jihye Park, (2005), | attitude toward the offline store was a significant predictor of attitude toward the online store. |
| 33 | Electronic Markets; Vol.15, No.3, 2005; PP.235-245. | Distance To Market: Proximity Across In-Store And Online Food Retailing | Grant Robertson, Jamie Murphy and Sharon Purchase (2005) | Author examined proximity across two grocery shopping situations viz., physical store and online store. |
| 34 | Journal Of Electronic Commerce Research; Vol.6, No.4; 2005; PP.281-290. | A Multi Attributes Analysis Of Preferences For Online And Offline Shopping: Differences Across Products, Consumers, And Shopping Stages | A M. Levin (2005) | Services are more likely to be associated with the online shopping mode, whereas more tangible products are likely to be associated with bricks and mortar stores |
| 35 | Transport Reviews; Vol.26; No.1; 2006; PP. 43-61. | E-Shopping And Its Relationship With In Store Shopping: Empirical Evidence From The Netherlands And USA | Sendy Farag,,2006 | It's results indicated that the relationship between online buying and in-store shopping was not one of substitution but of complementarily. |
| 36 | Information Technology; Vol.21; No.4; 2006; PP.259-271. | Attitude Toward Shopping And The Internet. | Thompson S. H. Teo, 2006 | The findings were useful in explaining consumers' buying behaviour in the e-marketplace. |

Appendix IX:Summary For Review of Literature on Online Shopping for Products and Services

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Sloan Management Review; Vol. 41; No. 3; 2000; PP. 79 | Attention Retailers! How Convenient Is Your Convenience Strategy? | Berry(1969) | Author discussed about different services provided to the shoppers for online Vs offline shopping. |
| 02 | Industrial Management & Data Systems, Vol. 106;No. 5, Pp. 601-20. | "Consumer Trust, Perceived Security And Privacy Policy: Three Basic Elements Of Loyalty To A Web Site | Flavian, C. and Guinaliu, M (1995) | The study illustrated that online or e-marketing should be perceived as having five components viz., namely such as promotions; one-to-one contact; closing; transaction; and fulfillment (Flavian, C. and Guinaliu, M,1995). |
| 03 | Journal Of Marketing; Vol. 60; No. 3; PP. 50-68. | 'Marketing In Hypermedia Computer-Mediated Environments: Conceptual Foundations | Hoffman and Novak (1996) | Author analyzed impact of website outlook on customers' shopping behaviour. |
| 04 | International Journal Of Electronic Commerce; Vol. 1; No. 2; 1997; PP 59-88. | Consumer Reactions To Electronic Shopping On The World Wide Web" | Jarvenpaa and Todd (1997) | The results of the study found that existence of value-added information at a commercial website can be an important incentive for people to shop online |
| 05 | Journal Of The Academy Of Marketing Science; Vol.25;PP. 329-346. | Exploring The Implications Of The Internet For Consumer Marketing | Peterson et al. (1997) | The Study examined consumer behaviour and Internet, and indicated that shopping through the Internet depended on the nature of the offers. |
| 06 | A Comprehensive Guide To Creating Accessible Websites;New Riders; Ithaca, NY, PP. 145-160. | Sound Bytes", In Waters, C. (Ed.);Universal Web Design: | Waters (1997) | Author discussed impact of sound on online buying behaviour. |
| 07 | Journal Of Advertising Research; March/April 1998; PP 29-43. | Interactive Functions And Their Impacts On The Appeal Of Internet Sites | Ghose and Dou, 1998). | Authors revealed that customers prefer two-way communication with e-tailers |
| 08 | Communications Of The ACM;Vol. 41; No. 7;PP. 81-87. | Electronic Shopping: How Do Customer Interfaces Produce Sales On The Internet? | (Lohse and Spiller, 1998) | Researchers have found that having FAQ sections and feedback have increased Online store visits and sales. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 09 | Communications Of The ACM; Vol. 42; No. 12; Pp. 32-38. | Predictors Of Online Buying Behavior" | Bellman et al. (1999) | Author concluded that individuals who shopped online were more like traditional print catalogue shoppers than individuals who shopped using other modes. |
| 10 | International Journal Of Retail & Distribution Management; Vol. 27; No. 6; PP. 209-223. | Profiling Potential Adopters And Non-Adopters Of An Interactive Electronic Shopping Medium | Eastlick and Lotz (1999) | Author conducted an early empirical research in describing differences between adopters and non-adopters of online shopping medium. |
| 11 | Internet Research; Electronic Networking And Applications And Policy; Vol. 10; No. 2; PP. 102-113. | Factors Influencing The Types Of Products And Services Purchased Over The Internet | Phau and Sui Meng Poon(2000) | It was found that the classification of different types of products and services significantly influenced consumers' choice between a retail store and Internet shopping mall. |
| 12 | Information And Management; 2001; Vol.38; PP.299-306. | Internet-Based E-Shopping And Consumer Attitudes: An Empirical Study | Liao, Z. and Cheung, M.T. ,2001 | The study revealed that shoppers found out hedonic aspects during online shopping. |
| 13 | Journal Of Financial Services Marketing; Vol. 6; No. 4; PP. 379-390. | The Implications Of E-Commerce For Strategy; UK Case Studies | Hughes, T. and Stone, M. (2002) | The study examined the case of the consumer adoption of online financial services, which were viewed as an innovation in service delivery. |
| 14 | International Journal Of Service Management; Vol. 14; No. 5, 2003; PP. 556-569. | A Descriptive Model Of Online Shopping Process: Some Empirical Results; | Su-Jane Chen and Tung-Zong Chang(2003) | Authors identified three common online shopping components viz; interactivity, transaction, and fulfillment |
| 15 | Journal Of Information Systems; Vol. 20 ;No. 3; PP. 197-226. | The Role Of Trust In Business-To-Consumer Transactions"; | Pennington and others (2003) | Author identified that the most commonly stated reason for not shopping by telephone was a fear associated with electronic shopping. |
| 17 | International Journal Of Electronic Market; Vol..9 ; PP. 9-30. | E-commerce: Privacy and Security | Wethen and Ricci (2004) | Author classified different products and services and identified consumers' purchasing behavior for online shopping. |

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|--------|-------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18 | International Journal Of Electronic Commerce ; Vol..9 ; PP. 9–30. | Online Shopping Behavior: Cross-Country Empirical Research; | Mahmood and others (2004) | Author conducted study on online consumer behaviour that had initially focused more on the utilitarian. |
| 19 | Journal Of Consumer Studies; Vol.32; 2008; PP..5–17 | Online Shoppers In Australia: Dealing With Problems; International | Huong Ha and Ken Coghill,2008 | The Study describedOnline shoppers who had encountered problems were more likely to continue online shopping via the Internet who had not encountered any problems. |

Appendix X: Summary For Review of Literature on Female As An Internet Shopper

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|---------------|--------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Aslib Proceedings, Vol. No. 48, No. 7/8, 1996; PP. 183-192. | Gender Differences In Internet Perception And Use | (N. Ford and D. Miller, 1966). | The results indicated that Internet was too big and unstructured, and found that searching on Internet was difficult, un-enjoyable, and used only when it was unavoidable. |
| 02 | Journal Of Consumer Affairs; Vol. No.29, PP 55-84. | Adult And Teenage Use Of Consumer, Business, And Entertainment Technology: Potholes On The Information Superhighway? | Rosen & Weil and others (1994) | Author examined that some groups in our society associate negatively affected with computers and computer technology. |
| 03 | Direct Marketing; Journal Of Marketing; October 1995; Vol. 58, Issue 6; P. 63. | Internet Byers. Will The Surfers Become Buyers? | Fram and Gardy (1995) | The study reported that both techno-savvy women and men bought those products that involved little risk in terms of potential manufacturing defects; style, color, size, fabric differences and fragility. |
| 04 | Social Science; Quarterly; Vol. No. 81; No. 3; 2000; PP 874. | Measuring The Gender Gap On The Internet. | Fram Eugene H., Grady, Dale B. (1997) | Author studied women's apathy on online shopping, and found that women's online shopping patterns were similar to men. |
| 05 | Cyber psychology & Behavior; Vol. No.3, No.2; PP. 167-178. | Gender Differences In Internet Use Patterns And Internet Application Preferences: A Two-Sample Comparison | Donthu and Naveen (1999) | The results found that online shoppers were older, and made more money than conventional shoppers |
| 06 | Journal Of Marketing; Vol. 35; 1993; PP.53-70. | 'Market Orientation: Antecedents And Consequences; | Linda A. Jackson and others(2001) | The Study examined gender differences in use of Internet and factors responsible for the differences |
| 07 | Sex Roles; Vol.5, No.5-6; 2004; PP. 424-443. | Buying On The Internet: Gender Difference In Online And Conventional Buying Motivations | (Helga Dittmar, Karen Long and Rosie Meek ,(2004). | The results concluded that in contrast to men, women's on-line buying was associated with barriers such as social-experiential factors and efficiency, identity-related concerns in their attitudes toward conventional buying. |

Appendix X: Summary For Review of Literature on Female As An Internet Shopper

| Sr.No. | Publication Details | Title | Authors | Findings of The Study |
|---------------|----------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 08 | Journal Of Marketing Theory And Practice; Vol. No. 7; 1996; PP. 16-27. | The Marketing Concept And The Conceptualization Of Marketing Strategy; | Yu-Bin Chiu, Chieh-Peng Lin Taiwan and Ling-Lang Tang (2004) | The results found that the influences of personal innovativeness and perceived usefulness on attitudes and online purchase intentions were similar for males and females. |
| 09 | Journal Of Service Marketing; Vol. No.2; No.5; 2004; PP.36-45. | Multitasking Dilutes Media Attention; | Jacqueline K. Eastman and Rajesh Iyer (2005) | The Study that those seniors with a younger cognitive age used Internet more than the seniors with an older cognitive age. |
| 10 | Journal of Internet Marketing, Vol. No. 35, No. 2, April 2001, PP. 119-134 | Internet Perception And Use: A Gender Perspective; | (Tak-Kee Hui And David Wan, 2006). | Their results found that females indicated a strong dislike for not being able to savour a physically fulfilling online shopping Experience. |

Appendix XI:
WELCOME TO QUESTIONNAIRE

Sir/Madame,

I am a Research Scholar of the Faculty of Commerce Including Business Administration, M.S. University of Baroda, pursuing a doctoral research study on measuring online Vis-a Vis Offline shopping activities of Female Internet Users. I would be grateful if you kindly spare your valuable time and provide me with your valuable views on the selected topic of the research study. We assure you that it is purely an academic exercise and the information supplied by you would be kept strictly confidential.

Thank you.

Yours Sincerely

Bijal Zaveri

ABOUT YOU

Q.1Your Age-Group:

Below 25 years ☐ 26-35 years ☐ 36- 45 years ☐ Over 46 years ☐

Q.2Your Occupation:

Housewife ☐ Student ☐ Self-employed ☐ Service ☐ Professional ☐ Any Other

Please Specify _____

Q.3Your Marital Status:

Unmarried ☐ Married ☐

Q.4Your Educational Qualifications::

SSC/ HSC ☐ Graduation ☐ Post-Graduation ☐

Doctorate ☐ Professional ☐

Q.5Your Daily Activities: (Please put a tick [√]):

To Read magazine ☐ To Read Newspaper ☐ To Watch TV ☐

To Listen Radio ☐ To Go for walk ☐

To do Physical exercises ☐ To Meet friends ☐

Q.6The Names of Newspapers that you read Daily:

a) _____ b) _____ c) _____

Q.7The Names of Magazines that you read :

a) _____ b) _____ c) _____

Q.8The Names of TV Channels that you Watch Daily :

a) _____ b) _____ c) _____

Q.9Your active e-mail Id: _____

Q.10Your Two Most Preferred Websites:

a) _____ b) _____

Q.11Your Two Most Preferred Search Engines:

a) _____ b) _____

Q.12Your Annual Income: (In Rupees)

Upto Rs.90,000 ☐ Rs 90,001 to Rs.1,35,000 ☐

Rs1,35,001 to 1,80,000 ☐ Rs 1,80,001 to Rs.3,00,000 ☐

Rs 3,00,001 above ☐

QUESTIONNAIRE

PART-I

Note: Please put a Tick (✓) on following as the Case May Be:

(Q.1) I Use Internet: Yes ☐ No ☐

(Q.2) I Use Internet for following:

Avail Online Services ☐ To Buy or Shop Products Online ☐ Both ☐

(Q.3.) I Access Internet from following:

☐ Home ☐ School ☐ College ☐ Cyber Cafe ☐ Office
☐ Any Other (Please Specify) _____

(Q.4.) I have been using Internet Since:

Last 6 Months ☐ More Than 6 Months But Less Than 1 Year ☐
1 To 2 Years ☐ 2 To 4 Years ☐ More Than 4 Years ☐

(Q.5.) I Use Internet:

At Least Once In A Week ☐ At Least Twice A Week ☐ Once In A Fortnight ☐
Each Alternate Day ☐ Everyday ☐
Any Other (Please Specify) _____

(Q.6.) Average Time That I Spend Each Time:

Less than 30 minutes ☐ less than about an hour ☐
1 hour to 1 hr and 30 minute ☐ More than 1 hr and 30 minutes ☐
Any other (Please specify) _____

(Q.7.) I Get Information on Websites and Search Engines from following:

Advertisements in Newspapers ☐ Ads in Magazines ☐
Ads Banners on Websites ☐ Information from Search Engines ☐
Relatives ☐ Family Members' ☐
Colleagues ☐ Friends ☐
Online Magazines ☐ links from Websites ☐
Ads on TV ☐ Ads on Internet ☐
Information received from Online Newspapers ☐ Any Other [Please Specify] _____

(Q.8.) I Use Internet for following:

☐ To Search for Information ☐ To Send E-mail ☐ To Receive E-mail
☐ To Watch Video ☐ To Listen Music ☐ To Chat
☐ To Download Software ☐ To Read Online Magazine
☐ To Read Newspaper ☐ To Look for Search Engines

(Q.9.) I Use Internet to Collect Information On Following:

Movies ☐ Music ☐ Greetings ☐ News ☐ Travel ☐ Astrology ☐ Weather ☐ Politics ☐
☐ Fashion ☐ Clothing ☐ Job Search ☐ Health ☐ Matrimonial ☐ Home Electronic Appliances
Entertainment ☐ Consumer Contest ☐ Capital Market ☐ Product's Prices ☐ Education ☐
Research Purpose ☐ Stock Quotes ☐ Business Purpose ☐ Institutions ☐
Investment Choices (Stock, Mutual Fund) ☐ Travel Arrangement ☐

(Q.10.) Your experience on problems being faced while accessing Internet:

| Sr. No. | List of Selected Problems | Sometimes | Always | Never |
|---------|----------------------------------------------------|-----------|--------|-------|
| a. | Problem of disconnection | | | |
| b. | Frequently hang up of computer | | | |
| c. | Problem of downloading | | | |
| d. | Problem of virus | | | |
| e. | Expiry of Websites | | | |
| f. | Expiry of WebPages | | | |
| g. | Problem of Website out look | | | |
| h. | Information on websites are unupdated | | | |
| i. | Storage Space provided by Websites is very limited | | | |
| j. | Problems faced due to advertisement on Internet | | | |
| k. | Problem of speed in Internet | | | |

(Q.11.) Have you Shopped a Physical Product from any of the Website?

Yes ☐

No ☐

(a) If Yes than, which of the following products you have Purchased/Shopped Online from Website Using Internet?

Computer Hardware ☐

Computer Software ☐

Games ☐

Flowers ☐

Magazines ☐

News Paper ☐

Books ☐

Jewellery ☐

Gift Items ☐

Sports\Fitness ☐

Home Electronic Appliances ☐

Clothing ☐

Shoes ☐

Music CDs ☐

Furniture ☐

Any Other[Please Specify] _____

(Q.12.) Have you Used Internet to Receive any kind of Online Services? (To illustrate, Buying of Tickets, Payments etc.)

Yes ☐

No ☐

(a) If yes than, Which of the following online Services You have Received/availed Using Internet?

To Buy Movie Tickets Online ☐

To Buy Railway Tickets Online ☐

To Buy Airline Tickets Online ☐

Paying Bills Online ☐

To Buy and or Sell Shares Online ☐

To Transfer Funds Between Accounts ☐

To Check Balance of account ☐

To receive Education Online ☐

To get Legal Services Online ☐

Insurance Services Online ☐

Banking Services ☐

PART-II

Note: Please Put a Tick (✓) on following As the Case May Be

(Q.13.) As An Online Shopper, Please Share Your Valuable Experience on following as Case May Be:

| Sr. No. | Selected Products | I would Prefer to Buy following from Physical Store/Mall/Outlet | I would Prefer to Buy following Using Internet | I would Prefer to Buy following Products from Physical Store/Mall/Outlet as well as Using Internet |
|---------|----------------------------|-----------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------------------------|
| a. | Computer Hardware | | | |
| b. | Computer Software | | | |
| c. | Games | | | |
| d. | Flowers | | | |
| e. | Magazines | | | |
| f. | News paper | | | |
| g. | Books | | | |
| h. | Jewellery | | | |
| i. | Gift items | | | |
| j. | Fitness machines | | | |
| k. | Home electronic appliances | | | |
| l. | Clothing | | | |
| m. | Music CDs | | | |
| n. | Furniture | | | |

(Q.14.) As An Online Shopper, Please Share Your Valuable Experience on following as case may be:

| Sr. No. | Selected Services | I would Prefer to Receive following Services from Physical Store/Mall/Outlet | I would Prefer to Receive following Services Using Internet | I would Prefer to Receive Services from physical Place as well as I shall receive it Online Using Internet |
|---------|------------------------------------|------------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| a. | Stock Trading | | | |
| b. | Education as Services | | | |
| c. | Legal Advice | | | |
| d. | Banking Services | | | |
| e. | Insurance Services | | | |
| f. | Travel Services | | | |
| g. | To pay Utility Bills | | | |
| h. | Reservation/Booking of Tickets | | | |
| i. | Transfer of Funds between Accounts | | | |

(Q.15.) I Have Used Internet For Following: (Please Put A Tick ✓ As the Case May Be):

| Sr No. | Selected items | Sometimes | Always | Never |
|--------|-------------------------------------------------------------------|-----------|--------|-------|
| a. | To request the company to send further information on products | | | |
| b. | To request the company to send further information on services | | | |
| c. | To show my response to a company's sales promotion offer | | | |
| d. | To show my interest towards a company's products | | | |
| e. | To show my interest towards a company's services | | | |
| f. | To request sales people to provide real demonstration | | | |
| g. | To visit section of frequently Asked Questions (FAQs) on Websites | | | |
| h. | To bargain on prices of the products | | | |
| i. | To bargain on prices of the services | | | |
| j. | To place an online order of a particular product | | | |
| k. | To place an online order of a particular service | | | |

(Q.16.) Your perceived Importance while making Online Shopping Products Using Internet on 5-Scale defined as: 1=Most Important, 2= Important, 3= can't say, 4= UnImportant, and 5 = Least Important.

| Sr. No. | Selected Criteria | Your Preference |
|---------|------------------------------|-----------------|
| a. | Company's Image | |
| b. | Products' Variety | |
| c. | Packages | |
| d. | Brand | |
| e. | Prices | |
| f. | Products' features | |
| g. | Company's Performance claims | |

(Q.17.) Your Most Preferred Mode of Payment while Making Online Shopping of Products\ Services Online Using Internet:

| Sr. No. | Modes of payment | Sometimes | Always | Never |
|---------|------------------|-----------|--------|-------|
| a. | Credit Card | | | |
| b. | Cash on Delivery | | | |
| c. | Demand Draft | | | |
| c. | Cheque | | | |

PART-III

Q.18 Please Give your Overall Opinion As An Online Shopper Considering following Statements. You are required to encircle ANY ONE Rating defined as:
[1= Strongly DisAgree, 2= DisAgree, 3= Neither Agree Nor DisAgree, 4= Agree, and 5= Strongly Agree]

| Sr. No. | Statements | SD | D | NA ND | A | SA |
|---------|------------------------------------------------------------------------------------------|----|---|----------|---|----|
| 1 | Internet Technology is not reliable. | 1 | 2 | 3 | 4 | 5 |
| 2 | My Credit Card number may be stolen | 1 | 2 | 3 | 4 | 5 |
| 3 | I do not feel safe to give out financial details | 1 | 2 | 3 | 4 | 5 |
| 4 | I do not feel safe to give out personal details | 1 | 2 | 3 | 4 | 5 |
| 5 | I do not feel secure giving Credit Card Number through the Internet. | 1 | 2 | 3 | 4 | 5 |
| 6 | It is difficult to judge product's/ service's quality. | 1 | 2 | 3 | 4 | 5 |
| 7 | I do not feel comfortable shopping online. | 1 | 2 | 3 | 4 | 5 |
| 8 | I am not sure about returning of faulty products. | 1 | 2 | 3 | 4 | 5 |
| 9 | It is tedious to shop online as browsing website is time consuming process. | 1 | 2 | 3 | 4 | 5 |
| 10 | There are too many websites on the Internet. | 1 | 2 | 3 | 4 | 5 |
| 11 | I prefer to talk to sales person. | 1 | 2 | 3 | 4 | 5 |
| 12 | I prefer to visit real shops. | 1 | 2 | 3 | 4 | 5 |
| 13 | Shopping online is impersonal. | 1 | 2 | 3 | 4 | 5 |
| 14 | There is no sales assistance to advise me. | 1 | 2 | 3 | 4 | 5 |
| 15 | It is difficult to be assured that the product is reliable | 1 | 2 | 3 | 4 | 5 |
| 16 | It is difficult to be assured that the product will perform as well as it is supposed to | 1 | 2 | 3 | 4 | 5 |
| 17 | Shopping online is risky | 1 | 2 | 3 | 4 | 5 |
| 18 | It is difficult to return purchases made online | 1 | 2 | 3 | 4 | 5 |
| 19 | It is difficult to exchange the defective product online. | 1 | 2 | 3 | 4 | 5 |
| 20 | It is difficult to get after-sales service online | 1 | 2 | 3 | 4 | 5 |
| 21 | It is difficult to make after-sales enquiries online | 1 | 2 | 3 | 4 | 5 |
| 22 | I can stay home and shop online. | 1 | 2 | 3 | 4 | 5 |
| 23 | It is easy to shop online any time of the day. | 1 | 2 | 3 | 4 | 5 |
| 24 | Online shopping reduces cost of traveling. | 1 | 2 | 3 | 4 | 5 |
| 25 | It is easy to shop abroad. | 1 | 2 | 3 | 4 | 5 |
| 26 | I prefer to research products online but then shop offline. | 1 | 2 | 3 | 4 | 5 |
| 27 | I do not get irritated by sales promoters. | 1 | 2 | 3 | 4 | 5 |
| 28 | I do not feel pressure to make purchase. | 1 | 2 | 3 | 4 | 5 |
| 29 | Companies provide adequate information. | 1 | 2 | 3 | 4 | 5 |
| 30 | I do not require personal suggestion for the product. | 1 | 2 | 3 | 4 | 5 |
| 31 | I have no problems in using Internet technology. | 1 | 2 | 3 | 4 | 5 |
| 32 | Shopping online is expensive. | 1 | 2 | 3 | 4 | 5 |
| 33 | I have under gone bad experience. | 1 | 2 | 3 | 4 | 5 |
| 34 | I would like to continue to make favorably for online shopping. | 1 | 2 | 3 | 4 | 5 |
| 35 | I would recommend online shopping to others. | 1 | 2 | 3 | 4 | 5 |

(Q.19) Please Rate your Experience As An Offline shopper considering following Statements.

You are required to Encircle ANY ONE Rating for Offline Shopping defined as: [1= Strongly DisAgree(SD), 2= DisAgree(D), 3= Neither Agree Nor DisAgree(NA/ND), 4= Agree(A), 5= Strongly Agree(SA)]

Please show your Agreement /Disagreement with each of the following Statements relating to Different Facets of Offline Shopping.

| Sr. No. | Selected Statements | Offline(Store) Shopping | | | | |
|---------|------------------------------------------------------------------------------------|-------------------------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 01 | Offline Shopping saves time. | 1 | 2 | 3 | 4 | 5 |
| 02 | Offline Shopping is convenient way to get the best deal. | 1 | 2 | 3 | 4 | 5 |
| 03 | Offline shopping allows one to stop at own pace. | 1 | 2 | 3 | 4 | 5 |
| 04 | Offline shopping easy to place an order. | 1 | 2 | 3 | 4 | 5 |
| 05 | Offline shopping is convenient. | 1 | 2 | 3 | 4 | 5 |
| 06 | Offline shopping offers great variety of the product. | 1 | 2 | 3 | 4 | 5 |
| 07 | It is safe to give out personal information. | 1 | 2 | 3 | 4 | 5 |
| 08 | It is safe to give out financial details. | 1 | 2 | 3 | 4 | 5 |
| 09 | Offline shopping provides comprehensive information. | 1 | 2 | 3 | 4 | 5 |
| 10 | Offline shopping provides adequate information. | 1 | 2 | 3 | 4 | 5 |
| 11 | Offline shopping provides the required customer services. | 1 | 2 | 3 | 4 | 5 |
| 12 | Offline shopping Encounter no problems during shopping. | 1 | 2 | 3 | 4 | 5 |
| 13 | Offline shopping requires fewer efforts. | 1 | 2 | 3 | 4 | 5 |
| 14 | Offline shopping provides faster goods and services. | 1 | 2 | 3 | 4 | 5 |
| 15 | Offline Shopping avoids bother. | 1 | 2 | 3 | 4 | 5 |
| 16 | Offline shopping offers prompt delivery of goods. | 1 | 2 | 3 | 4 | 5 |
| 17 | Offline shopping allows one to look for the best price before purchasing. | 1 | 2 | 3 | 4 | 5 |
| 18 | Offline shopping is easy to find real bargains. | 1 | 2 | 3 | 4 | 5 |
| 19 | Offline shopping offers competitive prices. | 1 | 2 | 3 | 4 | 5 |
| 20 | Offline shopping is easy way to get the price information quickly and accurately. | 1 | 2 | 3 | 4 | 5 |
| 21 | Offline shopping offers fix prices. | 1 | 2 | 3 | 4 | 5 |
| 22 | Offline shopping has no hidden costs. | 1 | 2 | 3 | 4 | 5 |
| 23 | It is important to me that goods I buy are value for money | 1 | 2 | 3 | 4 | 5 |
| 24 | I need to see and touch consumer goods before I buy them | 1 | 2 | 3 | 4 | 5 |
| 25 | It is important to me to have contact with people when I make purchases | 1 | 2 | 3 | 4 | 5 |
| 26 | I wouldn't want to buy clothes without trying them on first | 1 | 2 | 3 | 4 | 5 |
| 27 | The feel of the place I buy things is important to me. | 1 | 2 | 3 | 4 | 5 |
| 28 | I often buy things offline because it puts me in a better mood | 1 | 2 | 3 | 4 | 5 |
| 29 | Offline Shopping is fun and exciting | 1 | 2 | 3 | 4 | 5 |
| 30 | I get a real buzz from buying things | 1 | 2 | 3 | 4 | 5 |
| 31 | For me, offline shopping is an important leisure activity | 1 | 2 | 3 | 4 | 5 |
| 32 | Offline Shopping arouses my emotions and feelings | 1 | 2 | 3 | 4 | 5 |
| 33 | I like to shop offline, not because I have to but because I want to | 1 | 2 | 3 | 4 | 5 |
| 34 | I enjoy browsing and looking at things, even when I do not intend to buy something | 1 | 2 | 3 | 4 | 5 |
| 35 | I like to buy things which impress other people | 1 | 2 | 3 | 4 | 5 |
| 36 | I buy consumer goods because they give me "prestige" | 1 | 2 | 3 | 4 | 5 |

(Q.20.)Please Rate Your Overall Experience as an Online Shopper considering following Statements. You are required to Encircle ANY ONE Rating for Online Shopping defined as: [1= Strongly DisAgree, 2= DisAgree, 3= Neither Agree Nor DisAgree, 4= Agree, and 5= Strongly Agree]

Please show your Agreement /DisAgreement with each of the following Statements with reference to Different facets of Online Shopping.

| Sr. No. | Selected Statements | Online Shopping | | | | |
|------------|------------------------------------------------------------------------------------|-----------------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 01 | Online shopping saves time. | 1 | 2 | 3 | 4 | 5 |
| 02 | Online shopping is convenient way to get the best deal. | 1 | 2 | 3 | 4 | 5 |
| 03 | Online shopping allows one to stop at own pace. | 1 | 2 | 3 | 4 | 5 |
| 04 | Online shopping is easy to place an order. | 1 | 2 | 3 | 4 | 5 |
| 05 | Shopping online is the convenient way. | 1 | 2 | 3 | 4 | 5 |
| 06 | Online shopping offers great variety of the product. | 1 | 2 | 3 | 4 | 5 |
| 07 | Online shopping is safe to give out personal information. | 1 | 2 | 3 | 4 | 5 |
| 08 | Online shopping is safe to give out financial details. | 1 | 2 | 3 | 4 | 5 |
| 09 | Online shopping provides comprehensive information. | 1 | 2 | 3 | 4 | 5 |
| 10 | Online shopping provides adequate information. | 1 | 2 | 3 | 4 | 5 |
| 11 | Online shopping provides the required customer services. | 1 | 2 | 3 | 4 | 5 |
| 12 | Encounter no problems during shopping. | 1 | 2 | 3 | 4 | 5 |
| 13 | It requires less efforts of my part. | 1 | 2 | 3 | 4 | 5 |
| 14 | I can purchase goods and services faster. | 1 | 2 | 3 | 4 | 5 |
| 15 | Online Shopping avoids trouble. | 1 | 2 | 3 | 4 | 5 |
| 16 | Online shopping offers prompt delivery of goods. | 1 | 2 | 3 | 4 | 5 |
| 17 | Online shopping allows one to look for the best price before purchasing. | 1 | 2 | 3 | 4 | 5 |
| 18 | Online shopping is easy to find real bargains. | 1 | 2 | 3 | 4 | 5 |
| 19 | Online shopping offers competitive prices. | 1 | 2 | 3 | 4 | 5 |
| 20 | Online shopping is easy way to get the price information quickly and accurately. | 1 | 2 | 3 | 4 | 5 |
| 21 | Online shopping offers fix prices. | 1 | 2 | 3 | 4 | 5 |
| 22 | Online shopping has no hidden costs. | 1 | 2 | 3 | 4 | 5 |
| 23 | It is important to me that goods I buy are value for money | 1 | 2 | 3 | 4 | 5 |
| 24 | I need to see and touch consumer goods before I buy them | 1 | 2 | 3 | 4 | 5 |
| 25 | It is important to me to have contact with people when I make purchases | 1 | 2 | 3 | 4 | 5 |
| 26 | The feel of the place I buy things is important to me. | 1 | 2 | 3 | 4 | 5 |
| 27 | I wouldn't want to buy clothes without trying them on first | 1 | 2 | 3 | 4 | 5 |
| 28 | I often buy things online because it puts me in a better mood | 1 | 2 | 3 | 4 | 5 |
| 29 | Online Shopping is fun and exciting | 1 | 2 | 3 | 4 | 5 |
| 30 | I get a real buzz from buying things online | 1 | 2 | 3 | 4 | 5 |
| 31 | For me, online shopping is an important leisure activity | 1 | 2 | 3 | 4 | 5 |
| 32 | Online Shopping things arouses my emotions and feelings | 1 | 2 | 3 | 4 | 5 |
| 33 | I like to shop online, not because I have to but because I want to | 1 | 2 | 3 | 4 | 5 |
| 34 | I enjoy browsing and looking at things, even when I do not intend to buy something | 1 | 2 | 3 | 4 | 5 |
| 35 | I like to buy things which impress other people | 1 | 2 | 3 | 4 | 5 |
| 36 | I buy consumer goods because they give me "prestige" | 1 | 2 | 3 | 4 | 5 |

Appendix:XII: District wise Population By Residence And By Sex - 2001

| Sr. No. | State/ District | Rural | | | | Urban | | | Total | |
|---------|--------------------|----------|----------|----------|----------|----------|---------|----------|----------|----------|
| 1 | Gujarat | 31740767 | 16317771 | 15422996 | 18930250 | 10067806 | 8862444 | 50671017 | 26385577 | 24285440 |
| 2 | Ahmedabad | 1152986 | 601125 | 551861 | 4663533 | 2473431 | 2190102 | 5816519 | 3074556 | 2741963 |
| 3 | Baroda | 1995580 | 1034338 | 961242 | 1646222 | 863030 | 783192 | 3641802 | 1897368 | 1744434 |
| 4 | Rajkot | 1544019 | 792848 | 751171 | 1625862 | 849170 | 776692 | 3169881 | 1642018 | 1527863 |
| 5 | Surat | 1999357 | 1026584 | 972773 | 2995817 | 1695955 | 1299862 | 4995174 | 2722539 | 2272635 |

Appendix:XIII :District wise Sex-Ratio Since 1901

| Sr.No. | State/District | Sex-ratio (Number of Females per 1000 Males) | | | | | | | | | | | | | | | |
|--------|----------------|----------------------------------------------|------|------|------|------|------|------|------|------|------|------|--|--|--|--|--|
| | | 1901 | 1911 | 1921 | 1931 | 1941 | 1951 | 1961 | 1971 | 1981 | 1991 | 2001 | | | | | |
| 1 | Gujarat | 954 | 946 | 944 | 945 | 941 | 952 | 940 | 934 | 942 | 934 | 920 | | | | | |
| 2 | Ahmedabad | 947 | 913 | 863 | 889 | 824 | 832 | 850 | 863 | 888 | 897 | 892 | | | | | |
| 3 | Baroda | 914 | 905 | 904 | 902 | 899 | 914 | 906 | 900 | 915 | 913 | 919 | | | | | |
| 4 | Rajkot | 970 | 978 | 984 | 974 | 977 | 988 | 963 | 947 | 947 | 946 | 930 | | | | | |
| 5 | Surat | 992 | 990 | 988 | 982 | 977 | 970 | 968 | 947 | 924 | 901 | 835 | | | | | |

In the Table Number 6.18 to 6.20 (Q. NOs. 18, 19 & 20) the responses are combined for analysis purpose in two categories as Agree (Strongly Agree + Agree), and Disagree (Neither agree nor disagree + Disagree + Strongly Disagree) that should be noted.

| Appendix XIV: Selected Female Respondents' Responses on Online Shopping: Number and Percentage of Respondents(City wise details) | | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|--------------|---------------|---------------|---------------|--------------|--------------|---------------|---------------|---------------|--|
| Sr. No. | Selected Criteria | Baroda | | Ahmedabad | | Surat | | Rajkot | | Total(650) | | |
| | | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | |
| 1 | Internet technology is not reliable. | 123 (82.0) | 27 (18.0) | 118 (59.2) | 82 (40.8) | 99 (66.3) | 51 (33.7) | 44 (22.8) | 106 (77.3) | 384 (60.0) | 266 (40.0) | |
| 2 | My credit card number may be stolen | 90 (60.0) | 60 (40.0) | 94 (47.3) | 106 (52.7) | 93 (62.2) | 57 (37.8) | 68 (44.0) | 82 (66.0) | 345 (53.0) | 305 (46.9) | |
| 3 | I do not feel safe to give out financial details | 88 (58.7) | 62 (41.3) | 78 (39.3) | 122 (60.7) | 81 (55.3) | 69 (44.7) | 70 (46.7) | 80 (53.3) | 317 (48.8) | 333 (51.2) | |
| 4 | I do not feel safe to give out personal details | 95 (73.4) | 55 (36.6) | 75 (37.8) | 125 (62.2) | 74 (49.7) | 76 (50.3) | 60 (40.0) | 90 (60.0) | 304 (46.8) | 346 (53.2) | |
| 5 | I do not feel secure giving credit card number through the Internet. | 112 (74.7) | 38 (25.3) | 74 (37.4) | 126 (62.6) | 67 (45.0) | 83 (55.0) | 64 (42.7) | 86 (57.3) | 317 (48.8) | 333 (51.2) | |
| 6 | It is difficult to judge product' s/ service's quality. | 88 (58.6) | 62 (41.3) | 83 (41.8) | 117 (58.2) | 73 (37.8) | 93 (62.2) | 61 (40.5) | 89 (59.5) | 305 (46.9) | 361 (55.5) | |
| 7 | I do not feel comfortable shopping online. | 85 (56.7) | 65 (43.3) | 97 (48.8) | 103 (51.2) | 69 (46.3) | 81 (53.7) | 60 (40.0) | 90 (60.0) | 311 (47.8) | 339 (52.2) | |
| 8 | I am unsure about how to return faulty products. | 87 (58.0) | 63 (42.0) | 98 (49.0) | 102 (51.0) | 70 (47.0) | 80 (53.0) | 59 (39.5) | 91 (60.5) | 314 (48.3) | 336 (51.7) | |
| 9 | It is tedious to shop online as browsing website is time consuming process. | 71 (47.4) | 79 (52.6) | 95 (47.7) | 105 (52.3) | 66 (44.0) | 84 (56.0) | 50 (33.4) | 100 (66.6) | 282 (43.4) | 368 (56.6) | |
| 10 | There are too many websites on the Internet. | 85 (56.7) | 65 (43.3) | 102 (51.2) | 98 (48.8) | 116 (44.6) | 84 (55.7) | 28 (18.7) | 122 (81.3) | 331 (50.9) | 369 (56.8) | |
| 11 | I prefer to talk to sales person. | 75 (50.0) | 75 (50.0) | 109 (54.7) | 91 (45.3) | 93 (62.2) | 57 (37.8) | 39 (26.0) | 111 (74.0) | 316 (48.6) | 334 (51.4) | |
| 12 | I prefer to visit real shops. | 91 (60.7) | 59 (39.3) | 101 (51.9) | 99 (48.2) | 93 (62.2) | 57 (37.8) | 46 (30.7) | 104 (69.3) | 331 (50.9) | 319 (49.1) | |

| | | | | | | | | | | | |
|----|------------------------------------------------------------------------------------------|---------------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|
| 13 | Shopping online is impersonal. | 84 (66.0) | 66 (44.0) | 109 (54.7) | 91 (45.3) | 97 (64.9) | 53 (35.1) | 38 (25.4) | 112 (74.6) | 328 (50.4) | 322 (49.5) |
| 14 | There is no sales assistance to advise me. | 80 (53.3) | 70 (46.6) | 116 (58.2) | 84 (41.8) | 99 (65.6) | 51 (34.4) | 39 (26.0) | 111 (74.0) | 334 (52.2) | 316 (48.6) |
| 15 | It is difficult to be assured that the product is reliable | 75 (50.0) | 75 (50.0) | 97 (48.7) | 103 (51.3) | 60 (39.7) | 90 (60.3) | 30 (20.0) | 120 (80.0) | 262 (40.3) | 388 (59.7) |
| 16 | It is difficult to be assured that the product will perform as well as it is supposed to | 77 (51.4) | 73 (48.6) | 92 (46.2) | 108 (53.8) | 67 (45.1) | 83 (54.9) | 45 (30.0) | 105 (70.0) | 287 (44.2) | 369 (56.8) |
| 17 | Shopping online is risky | 86 (57.3) | 64 (42.6) | 92 (46.2) | 108 (53.8) | 75 (50.0) | 75 (50.0) | 43 (28.7) | 107 (71.3) | 296 (45.5) | 354 (54.5) |
| 18 | It is difficult to return purchases made online | 85 (56.7) | 65 (43.3) | 84 (42.3) | 116 (57.7) | 71 (47.7) | 79 (52.3) | 41 (27.4) | 109 (72.6) | 281 (43.2) | 369 (56.8) |
| 19 | It is difficult to exchange the defective product online. | 83 (55.5) | 67 (44.6) | 81 (40.8) | 119 (59.2) | 72 (49.0) | 78 (51.0) | 46 (29.4) | 106 (70.6) | 282 (43.4) | 370 (56.9) |
| 20 | It is difficult to get after-sales service online | 90 (60.0) | 60 (40.0) | 91 (45.7) | 109 (54.3) | 65 (44.7) | 85 (56.3) | 46 (29.4) | 106 (70.6) | 292 (44.9) | 359 (55.2) |
| 21 | It is difficult to make after-sales enquiries online | 87 (58.0) | 63 (42.0) | 90 (45.3) | 110 (54.7) | 55 (46.7) | 95 (63.3) | 50 (33.4) | 100 (66.6) | 282 (43.4) | 368 (61.2) |
| 22 | I can stay home and shop online. | 100 (46.7) | 50 (33.3) | 119 (64.7) | 71 (35.3) | 95 (63.5) | 55 (36.5) | 90 (80.0) | 30 (20.0) | 404 (62.2) | 206 (31.7) |
| 23 | It is easy to shop online any time of the day. | 120 (80.0) | 30 (20.0) | 125 (66.7) | 67 (33.3) | 103 (68.9) | 47 (31.1) | 130 (86.7) | 20 (13.3) | 478 (73.5) | 164 (25.2) |
| 24 | Online shopping reduces cost of traveling. | 90 (60.0) | 60 (40.0) | 125 (62.7) | 75 (37.3) | 102 (67.9) | 48 (32.1) | 120 (84.6) | 30 (15.4) | 437 (67.2) | 213 (32.8) |
| 25 | It is easy to shop abroad. | 108 (72.0) | 42 (28.0) | 128 (64.2) | 72 (35.8) | 102 (67.9) | 48 (32.1) | 119 (84.0) | 31 (16.0) | 457 (70.3) | 193 (29.7) |
| 26 | I prefer to research products online but then shop offline. | 97 (64.7) | 53 (35.3) | 115 (57.7) | 85 (42.3) | 64 (42.4) | 86 (57.6) | 49 (22.7) | 101 (67.3) | 325 (50.0) | 325 (50.0) |
| 27 | I do not get irritated by sales promoters. | 91 (60.6) | 59 (39.3) | 107 (53.7) | 93 (46.3) | 82 (54.9) | 68 (45.1) | 50 (33.4) | 100 (66.6) | 330 (50.8) | 320 (49.2) |
| 28 | I do not feel pressure to make purchase. | 82 (54.7) | 68 (45.3) | 94 (47.2) | 106 (52.8) | 67 (44.0) | 83 (56.0) | 48 (32.0) | 102 (68.0) | 291 (44.8) | 359 (55.2) |
| 29 | Companies provide adequate information. | 72 (48.0) | 78 (52.0) | 80 (40.3) | 120 (59.3) | 65 (43.7) | 85 (56.3) | 52 (34.7) | 98 (65.3) | 269 (41.4) | 381 (58.6) |

| | | | | | | | | | | | |
|----|-------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|
| 30 | I do not require personal suggestion for the product. | 91 (60.6) | 59 (39.3) | 80 (40.3) | 120 (59.3) | 68 (44.5) | 82 (55.5) | 111 (74.0) | 39 (26.0) | 350 (53.8) | 300 (46.2) |
| 31 | I have no problems in using Internet technology. | 97 (64.7) | 53 (35.3) | 91 (45.7) | 109 (54.3) | 81 (56.3) | 69 (45.7) | 125 (83.4) | 25 (16.6) | 394 (60.6) | 256 (39.4) |
| 32 | Shopping online is expensive. | 106 (70.6) | 44 (29.3) | 108 (54.2) | 92 (45.8) | 114 (76.2) | 36 (23.8) | 41 (27.4) | 109 (72.6) | 369 (50.8) | 281 (43.2) |
| 33 | I have under gone bad experience. | 116 (77.3) | 34 (22.6) | 132 (66.2) | 68 (33.8) | 114 (76.2) | 36 (23.8) | 95 (63.4) | 55 (36.6) | 457 (70.3) | 193 (29.7) |
| 34 | I would like to continue online shopping. | 39 (26.0) | 111 (74.0) | 81 (40.3) | 119 (59.7) | 116 (77.4) | 34 (22.6) | 135 (90.0) | 15 (10.0) | 481 (74.0) | 169 (26.0) |
| 35 | I would recommend others to buy online. | 57 (38.0) | 93 (62.0) | 96 (47.7) | 104 (52.3) | 96 (57.6) | 54 (36.0) | 140 (93.4) | 10 (6.6) | 433 (66.6) | 217 (33.4) |

Appendix XV: Selected Female Respondents' Responses on Different Benefits of Offline Shopping:

| Sr. No. | Selected Criteria | Number and Percentage of Respondents(City wise details) | | | | | | | | | | | | | |
|---------|-----------------------------------------------------------|---------------------------------------------------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|----|----|----|----|
| | | Baroda | | Ahmedabad | | Surat | | Rajkot | | Total | | | | | |
| | | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG |
| 1 | Offline Shopping saves time. | 58 (38.6) | 92 (61.3) | 22 (11.4) | 178 (88.6) | 33 (22.4) | 117 (77.6) | 24 (16.0) | 126 (84.0) | 137 (21.1) | 513 (78.9) | | | | |
| 2 | Offline Shopping is convenient way to get the best deal. | 27 (18.0) | 123 (82.0) | 16 (8.4) | 184 (91.6) | 17 (11.9) | 133 (88.1) | 09 (6.0) | 141 (94.0) | 69 (10.6) | 581 (89.4) | | | | |
| 3 | Offline shopping allows one to stop at own pace. | 22 (14.7) | 128 (85.3) | 24 (12.4) | 176 (87.6) | 24 (16.6) | 126 (83.4) | 15 (10.0) | 135 (90.0) | 85 (13.1) | 565 (86.9) | | | | |
| 4 | Offline shopping easy to place an order. | 32 (21.4) | 118 (78.6) | 23 (12) | 177 (88) | 22 (15.8) | 128 (84.2) | 08 (5.4) | 142 (94.6) | 85 (13.1) | 565 (86.9) | | | | |
| 5 | Offline shopping is convenient. | 21 (14.0) | 129 (86.0) | 14 (7.5) | 186 (92.5) | 23 (16.3) | 127 (83.7) | 14 (9.4) | 136 (90.6) | 72 (11.1) | 578 (88.9) | | | | |
| 6 | Offline shopping offers great variety of the product. | 15 (10.0) | 135 (90.0) | 18 (9.5) | 182 (90.5) | 20 (14.6) | 130 (85.4) | 12 (8.0) | 138 (92.0) | 65 (10.0) | 585 (90.0) | | | | |
| 7 | It is safe to give out personal information. | 45 (30.0) | 105 (70.0) | 28 (14.4) | 172 (85.6) | 40 (17.1) | 110 (72.9) | 13 (8.5) | 137 (91.5) | 126 (19.4) | 524 (80.6) | | | | |
| 8 | It is safe to give out financial details. | 35 (23.4) | 115 (76.6) | 35 (17.9) | 165 (82.1) | 42 (18.2) | 108 (71.8) | 14 (8.7) | 136 (91.3) | 126 (19.4) | 524 (80.6) | | | | |
| 9 | Offline shopping provides comprehensive information. | 47 (31.3) | 103 (68.6) | 39 (19.7) | 161 (80.3) | 25 (17.5) | 125 (82.5) | 14 (9.4) | 136 (90.6) | 125 (19.2) | 525 (80.8) | | | | |
| 10 | Offline shopping provides adequate information. | 48 (32.0) | 102 (68.0) | 31 (18.4) | 169 (81.6) | 26 (18.0) | 124 (82.0) | 13 (8.5) | 137 (91.5) | 118 (18.2) | 532 (81.8) | | | | |
| 11 | Offline shopping provides the required customer services. | 45 (30.0) | 105 (70.0) | 35 (17.9) | 165 (82.1) | 29 (18.5) | 121 (81.5) | 19 (22.7) | 131 (87.3) | 128 (19.7) | 522 (80.3) | | | | |
| 12 | Offline shopping Encounter no problems during shopping. | 47 (31.3) | 103 (68.6) | 84 (42.2) | 116 (57.8) | 61 (41.0) | 89 (59.0) | 17 (21.4) | 133 (88.6) | 209 (32.2) | 441 (67.8) | | | | |
| 13 | Offline shopping requires fewer efforts. | 71 (47.4) | 79 (52.6) | 99 (49.7) | 101 (50.3) | 74 (54.0) | 76 (56.0) | 17 (22.4) | 133 (88.6) | 261 (40.2) | 389 (59.8) | | | | |
| 14 | Offline shopping provides faster goods and services. | 31 (14.0) | 129 (86.0) | 81 (40.8) | 119 (59.2) | 58 (30.0) | 92 (70.0) | 24 (16.0) | 126 (84.0) | 194 (29.8) | 466 (71.7) | | | | |
| 15 | Offline Shopping avoids bother. | 38 (13.4) | 130 (86.6) | 87 (43.8) | 113 (56.2) | 63 (42.5) | 87 (57.5) | 19 (22..7) | 131 (87.3) | 207 (31.8) | 461 (70.9) | | | | |

| | | | | | | | | | | | |
|----|-----------------------------------------------------------------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|
| 16 | Offline shopping offers prompt delivery of goods. | 64 (42.8) | 86 (57.3) | 64 (32.3) | 136 (67.7) | 45 (29.2) | 105 (70.8) | 11 (7.4) | 139 (92.6) | 184 (28.3) | 466 (71.7) |
| 17 | Offline shopping allows one to look for the best price before purchasing. | 38 (25.3) | 112 (74.6) | 42 (21.4) | 158 (78.6) | 27 (18.9) | 123 (81.1) | 13 (8.7) | 137 (91.3) | 120 (18.5) | 530 (81.5) |
| 18 | Offline shopping is easy to find real bargains. | 36 (24.0) | 114 (76.0) | 31 (15.9) | 169 (84.1) | 27 (18.9) | 123 (81.1) | 11 (7.4) | 139 (92.6) | 105 (16.2) | 545 (83.8) |
| 19 | Offline shopping offers competitive prices. | 44 (29.4) | 106 (70.6) | 42 (21.4) | 158 (78.6) | 27 (18.9) | 123 (81.1) | 16 (10.7) | 134 (89.3) | 129 (19.8) | 521 (80.2) |
| 20 | Offline shopping is easy way to get the price information quickly and accurately. | 47 (31.4) | 103 (68.6) | 43 (21.9) | 157 (78.1) | 25 (17.5) | 125 (82.5) | 14 (9.4) | 136 (90.6) | 129 (19.8) | 521 (80.2) |
| 21 | Offline shopping offers fix prices. | 34 (28.7) | 116 (77.3) | 80 (40.2) | 120 (59.8) | 50 (33.8) | 100 (66.2) | 13 (8.7) | 137 (91.3) | 177 (27.2) | 473 (72.8) |
| 22 | Offline shopping has no hidden costs. | 68 (45.4) | 82 (54.6) | 85 (22.8) | 115 (57.2) | 48 (32.6) | 102 (67.4) | 12 (8.0) | 138 (92.0) | 213 (32.8) | 437 (67.2) |
| 23 | It is important to me that goods I buy are value for money | 39 (26.0) | 111 (74.0) | 43 (21.9) | 157 (78.2) | 24 (17.0) | 126 (83.0) | 17 (8.7) | 137 (91.3) | 123 (18.9) | 531 (81.7) |
| 24 | I need to see and touch consumer goods before I buy them | 53 (35.4) | 97 (64.6) | 10 (5.5) | 190 (94.5) | 20 (13.9) | 130 (86.1) | 08 (5.4) | 142 (94.6) | 91 (14.0) | 559 (86.0) |
| 25 | It is important to me to have contact with people when I make purchases | 45 (36.7) | 95 (63.3) | 16 (8.5) | 184 (91.5) | 20 (13.9) | 130 (86.1) | 11 (7.4) | 139 (92.6) | 92 (14.2) | 548 (84.3) |
| 26 | I wouldn't want to buy clothes without trying them on first | 32 (21.3) | 118 (78.6) | 07 (4.0) | 193 (96.0) | 14 (9.9) | 136 (90.1) | 13 (8.7) | 137 (91.3) | 66 (10.2) | 584 (89.8) |
| 27 | The feel of the place I buy things is important to me. | 59 (39.4) | 91 (60.6) | 13 (7.0) | 187 (93.0) | 18 (13.0) | 132 (87.0) | 16 (10.7) | 134 (89.3) | 106 (16.3) | 544 (83.7) |
| 28 | I often buy things offline because it puts me in a better mood | 51 (34.0) | 99 (66.0) | 17 (9.0) | 183 (91.0) | 34 (23.1) | 116 (76.9) | 15 (10.0) | 135 (90.0) | 117 (18.0) | 533 (82.0) |
| 29 | Offline Shopping is fun and exciting | 52 (34.6) | 98 (65.3) | 36 (18.4) | 164 (81.6) | 42 (29.5) | 108 (70.5) | 11 (7.4) | 139 (92.6) | 141 (21.7) | 509 (78.3) |
| 30 | I get a real buzz from buying things | 63 (42.0) | 87 (58.0) | 60 (30.3) | 140 (69.7) | 58 (39.8) | 92 (60.2) | 17 (11.4) | 133 (88.6) | 198 (30.5) | 452 (69.5) |
| 31 | For me, offline shopping is an important leisure activity | 23 (15.3) | 127 (84.6) | 63 (31.8) | 137 (68.2) | 49 (23.0) | 101 (67.0) | 13 (8.7) | 137 (91.3) | 148 (22.8) | 502 (77.2) |
| 32 | Offline Shopping arouses my emotions and feelings | 65 (43.4) | 85 (56.6) | 57 (29.0) | 143 (71.0) | 43 (29.8) | 107 (70.2) | 13 (8.7) | 137 (91.3) | 178 (27.4) | 472 (72.6) |

| | | | | | | | | | | | |
|----|------------------------------------------------------------------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|
| 33 | I like to shop offline, not because I have to but because I want to | 51 (44.0) | 99 (66.0) | 55 (27.9) | 145 (72.1) | 43 (29.8) | 107 (70.2) | 18 (12.0) | 132 (88.0) | 167 (25.7) | 483 (74.3) |
| 34 | I enjoy browsing and looking at things, even when I do not intend to buy something | 67 (44.7) | 83 (55.3) | 50 (25.4) | 150 (74.6) | 37 (25.1) | 113 (74.9) | 14 (9.4) | 136 (90.6) | 168 (25.8) | 482 (74.2) |
| 35 | I like to buy things which impress other people | 48 (32.0) | 102 (68.0) | 49 (24.8) | 151 (75.2) | 30 (21.2) | 120 (78.8) | 12 (8.0) | 138 (92.0) | 139 (21.4) | 511 (78.6) |
| 36 | I buy consumer goods because they give me "prestige" | 41 (27.4) | 109 (72.6) | 67 (24.0) | 153 (76.0) | 25 (17.3) | 125 (82.8) | 14 (9.4) | 136 (90.6) | 147 (22.6) | 523 (84.5) |

| Appendix XVI: Selected Female Respondents' Response on Different Benefits of Online Shopping: Number and Percentage of Respondents(City wise details) | | | | | | | | | | | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|---------------|----|----|--------|----|----|----|-------|--|
| Sr. No. | Selected Criteria | Baroda | | | | Ahmedabad | | | | Surat | | | | Rajkot | | | | Total | |
| | | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | DA | AG | | |
| 1 | Online shopping saves time. | 40 (26.7) | 110 (73.3) | 74 (27.3) | 126 (62.7) | 65 (43.7) | 85 (56.3) | 120 (67.4) | 30 (32.6) | 299 (46.0) | 351 (54.0) | | | | | | | | |
| 2 | Online shopping is convenient way to get the best deal. | 79 (52.8) | 71 (47.3) | 86 (42.8) | 114 (57.2) | 96 (64.3) | 54 (35.7) | 118 (65.5) | 32 (34.6) | 379 (58.3) | 271 (41.7) | | | | | | | | |
| 3 | Online shopping allows one to stop at own pace. | 83 (55.4) | 67 (44.6) | 83 (41.3) | 117 (58.7) | 93 (63.0) | 57 (37.0) | 101 (67.4) | 49 (32.6) | 360 (55.4) | 290 (44.6) | | | | | | | | |
| 4 | Online shopping is easy to place an order. | 76 (50.7) | 74 (49.3) | 80 (39.8) | 120 (60.2) | 90 (60.2) | 60 (39.8) | 115 (64.4) | 35 (35.6) | 361 (55.5) | 289 (44.5) | | | | | | | | |
| 5 | Shopping online is the convenient way. | 87 (58.0) | 63 (42.0) | 67 (33.3) | 133 (64.7) | 90 (60.2) | 60 (39.8) | 104 (69.4) | 46 (30.6) | 348 (53.5) | 302 (46.5) | | | | | | | | |
| 6 | Online shopping offers great variety of the product. | 79 (52.7) | 71 (47.3) | 78 (38.8) | 122 (61.2) | 94 (62.9) | 56 (37.1) | 101 (74.0) | 39 (26.0) | 352 (54.2) | 288 (44.3) | | | | | | | | |
| 7 | Online shopping is safe to give out personal information. | 100 (66.7) | 50 (33.3) | 66 (32.8) | 134 (67.2) | 101 (67.6) | 49 (32.4) | 111 (74.0) | 39 (26.0) | 378 (58.2) | 272 (41.8) | | | | | | | | |
| 8 | Online shopping is safe to give out financial details. | 107 (71.4) | 43 (28.6) | 66 (32.8) | 134 (67.2) | 105 (70.2) | 45 (29.8) | 103 (68.7) | 47 (31.3) | 381 (58.6) | 269 (41.4) | | | | | | | | |
| 9 | Online shopping provides comprehensive information. | 100 (66.7) | 50 (33.3) | 62 (31.0) | 138 (69.0) | 92 (61.6) | 58 (38.4) | 101 (67.4) | 49 (32.6) | 355 (54.6) | 295 (45.4) | | | | | | | | |
| 10 | Online shopping provides adequate information. | 80 (53.4) | 70 (46.6) | 68 (33.8) | 132 (64.2) | 87 (58.2) | 63 (41.8) | 101 (67.4) | 49 (32.6) | 336 (51.7) | 314 (48.3) | | | | | | | | |
| 11 | Online shopping provides the required customer services. | 84 (56.0) | 66 (44.0) | 64 (31.9) | 136 (68.1) | 88 (58.9) | 62 (41.1) | 111 (74.0) | 39 (26.0) | 347 (53.4) | 303 (46.6) | | | | | | | | |
| 12 | Encounter no problems during shopping. | 102 (68.0) | 48 (32.0) | 162 (81) | 38 (19.0) | 106 (66.9) | 44 (33.1) | 116 (77.4) | 34 (22.6) | 486 (74.8) | 164 (25.2) | | | | | | | | |
| 13 | It requires less efforts of my part. | 85 (66.7) | 65 (43.3) | 155 (77.6) | 45 (22.4) | 111 (74.1) | 39 (25.9) | 115 (80.7) | 25 (19.3) | 466 (71.7) | 174 (26.8) | | | | | | | | |
| 14 | I can purchase goods and services faster. | 70 (46.7) | 80 (53.3) | 140 (70.1) | 60 (29.9) | 91 (39.5) | 59 (39.5) | 103 (76.7) | 35 (23.3) | 364 (56.0) | 234 (36.0) | | | | | | | | |
| 15 | Online Shopping avoids trouble. | 102 (68.0) | 48 (32.0) | 120 (46.7) | 80 (53.3) | 101 (67.6) | 49 (32.4) | 118 (78.3) | 32 (21.3) | 441 (67.8) | 209 (32.2) | | | | | | | | |

| | | | | | | | | | | | |
|----|----------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 16 | Online shopping offers prompt delivery of goods. | 103 (68.5) | 47 (31.5) | 148 (74.2) | 52 (25.8) | 89 (59.6) | 61 (40.4) | 126 (84.0) | 24 (16.0) | 466 (71.7) | 184 (28.3) |
| 17 | Online shopping allows one to look for the best price before purchasing. | 103 (68.5) | 47 (31.5) | 110 (55.2) | 90 (44.8) | 96 (64.3) | 54 (35.7) | 113 (75.4) | 37 (24.6) | 422 (64.9) | 228 (35.8) |
| 18 | Online shopping is easy to find real bargains. | 100 (66.7) | 50 (33.3) | 124 (62.2) | 76 (37.8) | 101 (67.6) | 49 (32.4) | 115 (76.4) | 35 (23.3) | 440 (67.7) | 210 (32.3) |
| 19 | Online shopping offers competitive prices. | 90 (60.0) | 60 (40.0) | 116 (58.2) | 84 (41.8) | 99 (66.2) | 51 (33.8) | 104 (69.4) | 46 (30.6) | 409 (62.9) | 241 (37.1) |
| 20 | Online shopping is easy way to get the price information quickly and accurately. | 91 (60.7) | 59 (39.3) | 106 (53.3) | 94 (46.7) | 84 (56.3) | 66 (43.7) | 110 (73.4) | 40 (26.6) | 391 (60.2) | 259 (39.8) |
| 21 | Online shopping offers fix prices. | 84 (66.0) | 66 (44.0) | 75 (50.0) | 75 (50.0) | 93 (62.3) | 57 (37.7) | 110 (73.4) | 40 (26.6) | 362 (55.7) | 238 (36.6) |
| 22 | Online shopping has no hidden costs. | 96 (65.3) | 52 (34.6) | 142 (71.2) | 58 (28.8) | 108 (72.2) | 42 (27.8) | 111 (74.0) | 39 (26.0) | 457 (70.3) | 191 (29.4) |
| 23 | It is important to me that goods I buy are value for money | 67 (44.6) | 83 (55.3) | 93 (46.8) | 107 (53.2) | 79 (52.8) | 71 (47.1) | 44 (29.4) | 106 (70.6) | 283 (43.5) | 367 (56.5) |
| 24 | I need to see and touch consumer goods before I buy them | 50 (33.4) | 100 (66.6) | 71 (35.8) | 129 (64.2) | 48 (32.0) | 102 (68.0) | 20 (13.4) | 130 (86.6) | 200 (30.8) | 450 (69.2) |
| 25 | It is important to me to have contact with people when I make purchases | 51 (34.0) | 99 (66.0) | 62 (31.3) | 138 (68.7) | 63 (42.3) | 87 (57.7) | 25 (16.7) | 125 (83.3) | 201 (30.9) | 449 (69.1) |
| 26 | The feel of the place I buy things is important to me. | 86 (50.6) | 74 (49.3) | 52 (26.4) | 148 (73.6) | 63 (42.3) | 87 (57.7) | 66 (44.0) | 84 (56.0) | 267 (41.1) | 393 (60.5) |
| 27 | I wouldn't want to buy clothes without trying them on first | 48 (32.0) | 102 (68.0) | 47 (23.9) | 153 (76.1) | 55 (37.1) | 95 (62.9) | 07 (4.7) | 143 (95.3) | 157 (24.2) | 493 (75.8) |
| 28 | I often buy things online because it puts me in a better mood | 84 (66.0) | 66 (44.0) | 94 (47.2) | 106 (52.8) | 89 (59.6) | 61 (40.4) | 129 (86.0) | 21 (14.0) | 396 (60.9) | 254 (39.1) |
| 29 | Online Shopping is fun and exciting | 43 (28.6) | 107 (71.4) | 135 (67.7) | 65 (32.3) | 112 (75.8) | 38 (24.2) | 117 (88.0) | 33 (22.0) | 471 (72.5) | 179 (27.5) |
| 30 | I get a real buzz from buying things online | 103 (68.6) | 47 (31.3) | 148 (74.2) | 52 (25.8) | 114 (76.1) | 36 (23.9) | 97 (64.7) | 53 (35.3) | 462 (71.1) | 188 (28.9) |
| 31 | For me, online shopping is an important leisure activity | 105 (70.0) | 45 (30.0) | 144 (72.2) | 56 (27.8) | 112 (75.6) | 38 (24.4) | 108 (72.0) | 42 (28.0) | 469 (72.2) | 181 (27.8) |

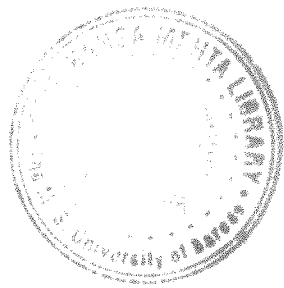
| | | | | | | | | | | | |
|----|------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|---------------|
| 32 | Online Shopping things arouses my emotions and feelings | 116 (77.4) | 34 (22.6) | 152 (76.2) | 48 (23.8) | 117 (78.1) | 33 (21.9) | 115 (76.7) | 35 (23.3) | 500 (76.9) | 150 (23.1) |
| 33 | I like to shop online, not because I have to but because I want to | 108 (72.0) | 42 (28.0) | 145 (69) | 55 (31) | 113 (75.5) | 37 (24.5) | 110 (73.4) | 40 (26.6) | 476 (73.2) | 174 (26.8) |
| 34 | I enjoy browsing and looking at things, even when I do not intend to buy something | 50 (33.4) | 100 (66.6) | 113 (56.7) | 87 (43.3) | 88 (58.9) | 62 (41.1) | 81 (54.0) | 69 (46.0) | 332 (51.1) | 318 (48.9) |
| 35 | I like to buy things which impress other people | 84 (54.0) | 69 (46.0) | 91 (45.7) | 109 (54.3) | 72 (48.4) | 78 (51.6) | 80 (53.4) | 70 (46.6) | 327 (50.3) | 326 (50.1) |
| 36 | I buy consumer goods because they give me "prestige" | 96 (62.0) | 57 (38.0) | 98 (49.2) | 102 (50.8) | 70 (47.0) | 80 (53.0) | 66 (44.0) | 84 (56.0) | 330 (50.8) | 323 (49.7) |

In case of reasons for selected female online shoppers for opinion about online shopping the results showed that the KMO measure of sampling adequacy was 0.877, which indicated that the present data were suitable for factor analysis. Similarly, Bartlett's test of sphericity (0.00) was significant ($p < .005$), indicating sufficient correlation exist between the criteria to proceed with the analysis.

Appendix XVII: Total Variance for Selected female Online shoppers' Opinion on Online Shopping(Overall factor)

| Component | Initial Eigen values | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|----------------------|--------------------------------|------------------------|-------------------------------------|--------------------------------|------------------------|-----------------------------------|--------------------------------|------------------------|
| | Total | Percenta ges of Variance | Cumulative per cent | Total | Percenta ges of Variance | Cumulative per cent | Total | Percenta ges of Variance | Cumulative per cent |
| 1 | 9.220 | 26.344 | 26.344 | 9.220 | 26.344 | 26.344 | 3.547 | 10.135 | 10.135 |
| 2 | 3.423 | 9.780 | 36.124 | 3.423 | 9.780 | 36.124 | 3.344 | 9.555 | 19.690 |
| 3 | 2.196 | 6.273 | 42.397 | 2.196 | 6.273 | 42.397 | 3.133 | 8.951 | 28.641 |
| 4 | 1.896 | 5.417 | 47.814 | 1.896 | 5.417 | 47.814 | 2.814 | 8.039 | 36.680 |
| 5 | 1.652 | 4.720 | 52.534 | 1.652 | 4.720 | 52.534 | 2.770 | 7.914 | 44.594 |
| 6 | 1.568 | 4.479 | 57.013 | 1.568 | 4.479 | 57.013 | 2.665 | 7.615 | 52.209 |
| 7 | 1.331 | 3.803 | 60.816 | 1.331 | 3.803 | 60.816 | 1.811 | 5.175 | 57.384 |
| 8 | 1.084 | 3.096 | 63.912 | 1.084 | 3.096 | 63.912 | 1.811 | 5.174 | 62.558 |
| 9 | 1.043 | 2.981 | 66.894 | 1.043 | 2.981 | 66.894 | 1.517 | 4.335 | 66.894 |

From the above table it becomes clear that total four number of component can be extracted as they have Initial Eigenvalues more than 1 and it explain 66per cent variation from data.



Appendix XVIII: Communalities and Rotated Component Matrix for Selected female Online Shoppers' Opinion on Online Shopping (overall)

| Sr. No. | Selected Criteria | Communalities Extraction | Rotated Component | | | | | | | | |
|---------|------------------------------------------------------------------------------------------|--------------------------|-------------------|------|-------|-------|-------|------|-------|-------|-------|
| | | | C-1 | C-2 | C-3 | C-4 | C-5 | C-6 | C-7 | C-8 | C-9 |
| 1 | Internet technology is not reliable. | .548 | .611 | .109 | -.134 | -.080 | .069 | .096 | -.009 | .140 | .074 |
| 2 | My credit card number may be stolen | .712 | .788 | .130 | -.018 | .042 | .004 | .122 | -.056 | .206 | .107 |
| 3 | I do not feel safe to give out financial details | .586 | .724 | .110 | .084 | .156 | .046 | .120 | .011 | .015 | -.045 |
| 4 | I do not feel safe to give out personal details | .767 | .766 | .220 | .090 | .223 | .025 | .241 | .075 | .092 | .025 |
| 5 | I do not feel secure giving credit card number through the Internet. | .728 | .726 | .228 | .042 | .227 | .129 | .260 | .077 | .053 | -.041 |
| 6 | It is difficult to judge product' s/ service's quality. | .628 | .384 | .216 | .097 | .097 | .178 | .608 | -.060 | .100 | .009 |
| 7 | I do not feel comfortable shopping online. | .753 | .221 | .290 | -.006 | .127 | .101 | .763 | -.005 | .094 | .046 |
| 8 | I am unsure about how to return faulty products. | .753 | .231 | .240 | .032 | .124 | .071 | .767 | .038 | .163 | .060 |
| 9 | It is tedious to shop online as browsing website is time consuming process. | .667 | .235 | .169 | -.033 | .207 | .133 | .700 | .009 | .026 | .179 |
| 10 | There are too many websites on the Internet. | .639 | .256 | .062 | .097 | .683 | .146 | .178 | -.055 | -.037 | .190 |
| 11 | I prefer to talk to sales person. | .751 | .129 | .073 | .168 | .815 | .142 | .083 | -.041 | -.032 | .085 |
| 12 | I prefer to visit real shops. | .481 | .061 | .068 | .123 | .661 | -.017 | .079 | .005 | .099 | -.056 |
| 13 | Shopping online is impersonal. | .439 | .012 | .174 | .071 | .606 | .049 | .067 | .066 | .157 | .013 |
| 14 | There is no sales assistance to advise me. | .631 | .078 | .257 | .140 | .677 | .076 | .088 | -.057 | .410 | .145 |
| 15 | It is difficult to be assured that the product is reliable | .693 | .260 | .240 | .080 | .255 | .147 | .156 | -.002 | .671 | -.009 |
| 16 | It is difficult to be assured that the product will perform as well as it is supposed to | .741 | .385 | .262 | .014 | .120 | .172 | .163 | -.069 | .670 | -.025 |
| 17 | Shopping online is risky | .430 | .212 | .418 | -.010 | .089 | .011 | .092 | -.018 | .422 | .124 |
| 18 | It is difficult to return purchases made online | .721 | .210 | .737 | .085 | .095 | .083 | .210 | .053 | .237 | .091 |
| 19 | It is difficult to exchange the defective product online. | .754 | .207 | .768 | .063 | .137 | .104 | .181 | .014 | .206 | .110 |

| | | | | | | | | | | | |
|----|-------------------------------------------------------------|------|-------|-------|-------|-------|------|-------|-------|-------|-------|
| 20 | It is difficult to get after-sales service online | .783 | .183 | .816 | .085 | .160 | .115 | .163 | .004 | .095 | .040 |
| 21 | It is difficult to make after-sales enquiries online | .712 | .151 | .763 | .158 | .159 | .108 | .214 | -.004 | -.014 | .012 |
| 22 | I can stay home and shop online. | .698 | .052 | .280 | .762 | .073 | .029 | .058 | -.020 | -.164 | -.013 |
| 23 | It is easy to shop online any time of the day. | .770 | .031 | .166 | .845 | .132 | .023 | -.053 | -.023 | -.070 | .050 |
| 24 | Online shopping reduces cost of traveling. | .721 | -.001 | -.004 | .828 | .102 | .131 | -.002 | .012 | .080 | .052 |
| 25 | It is easy to shop abroad. | .687 | -.033 | -.078 | .782 | .131 | .118 | .043 | .044 | .163 | .083 |
| 26 | I prefer to research products online but then shop offline. | .521 | -.012 | .046 | .498 | .238 | .309 | .017 | .006 | .319 | .126 |
| 27 | I do not get irritated by sales promoters. | .697 | -.108 | -.024 | .192 | .066 | .724 | .196 | -.009 | .274 | .071 |
| 28 | I do not feel pressure to make purchase. | .691 | .010 | .066 | .137 | .077 | .786 | .136 | .036 | .154 | .012 |
| 29 | Companies provide adequate information. | .692 | .157 | .092 | .113 | .120 | .792 | .035 | .023 | -.023 | .034 |
| 30 | I do not require personal suggestion for the product. | .613 | .149 | .181 | -.025 | .033 | .735 | .023 | .075 | -.065 | .070 |
| 31 | I have no problems in using Internet technology. | .452 | .201 | .124 | .200 | .057 | .295 | -.312 | -.031 | .008 | .409 |
| 32 | Shopping online is expensive. | .686 | .072 | .120 | .093 | .160 | .066 | .098 | .063 | -.063 | .781 |
| 33 | I have under gone bad experience. | .646 | -.055 | .041 | .050 | .006 | .031 | .178 | .284 | .156 | .708 |
| 34 | I would like to continue online shopping. | .865 | .035 | -.015 | -.009 | .009 | .051 | .007 | .911 | -.060 | .165 |
| 35 | I would recommend others to buy online. | .859 | .006 | .046 | .020 | -.031 | .057 | -.011 | .919 | .002 | .086 |

All the extracted communalities were acceptable and all criteria were fit for the factor solution as their extraction values were large enough.

In case of reasons for selected female shoppers' for different benefits about offline shopping the results showed that the KMO measure of sampling adequacy was 0.885, which indicated that the present data were suitable for factor analysis. Similarly, Bartlett's test of sphericity (0.00) was significant ($p < .005$), indicating sufficient correlation exist between the criteria to proceed with the analysis.

| Appendix XIX: Total Variance for Selected Female Online Shoppers' Differrent Facets on Online Shopping | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------|----------------------|------------------------|---------------------|-------------------------------------|------------------------|---------------------|-----------------------------------|------------------------|---------------------|
| Component | Initial Eigen values | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
| | Total | Percentage of Variance | Cumulative Per cent | Total | Percentage of Variance | Cumulative Per cent | Total | Percentage of Variance | Cumulative Per cent |
| 1 | 11.054 | 30.705 | 30.705 | 11.054 | 30.705 | 30.705 | 5.040 | 13.999 | 13.999 |
| 2 | 3.123 | 8.675 | 39.380 | 3.123 | 8.675 | 39.380 | 3.543 | 9.842 | 23.841 |
| 3 | 2.710 | 7.527 | 46.907 | 2.710 | 7.527 | 46.907 | 3.439 | 9.553 | 33.394 |
| 4 | 1.736 | 4.822 | 51.729 | 1.736 | 4.822 | 51.729 | 2.910 | 8.084 | 41.478 |
| 5 | 1.544 | 4.290 | 56.019 | 1.544 | 4.290 | 56.019 | 2.734 | 7.594 | 49.072 |
| 6 | 1.432 | 3.978 | 59.996 | 1.432 | 3.978 | 59.996 | 2.318 | 6.440 | 55.512 |
| 7 | 1.198 | 3.328 | 63.324 | 1.198 | 3.328 | 63.324 | 1.950 | 5.415 | 60.928 |
| 8 | 1.052 | 2.924 | 66.248 | 1.052 | 2.924 | 66.248 | 1.915 | 5.320 | 66.248 |

Appendix XX: Communalities and Rotated Component Matrix for Selected Female Online Shoppers' for Different Facets on Online Shopping (overall)

| Sr. No. | Selected Criteria | Communalities Extraction | Rotated Component | | | | | | | |
|---------|----------------------------------------------------------------------------------|--------------------------|-------------------|------|-------|-------|-------|-------|-------|-------|
| | | | C-1 | C-2 | C-3 | C-4 | C-5 | C-6 | C-7 | C-8 |
| 1 | Online shopping saves time. | .588 | .210 | .118 | .219 | .044 | .260 | .642 | -.022 | .024 |
| 2 | Online shopping is convenient way to get the best deal. | .668 | .493 | .195 | .288 | .074 | .065 | .537 | .077 | -.016 |
| 3 | Online shopping allows one to stop at own pace. | .705 | .463 | .110 | .236 | .075 | .021 | .612 | .208 | -.002 |
| 4 | Online shopping is easy to place an order. | .645 | .434 | .178 | .282 | .181 | -.046 | .516 | .209 | .016 |
| 5 | Shopping online is the convenient way. | .689 | .578 | .224 | .128 | .105 | -.066 | .508 | .115 | -.038 |
| 6 | Online shopping offers great variety of the product. | .619 | .658 | .227 | .107 | .101 | -.074 | .305 | .009 | .119 |
| 7 | Online shopping is safe to give out personal information. | .771 | .812 | .232 | .090 | .039 | .008 | .201 | .078 | .044 |
| 8 | Online shopping is safe to give out financial details. | .770 | .817 | .244 | .100 | .084 | -.042 | .094 | .008 | .124 |
| 9 | Online shopping provides comprehensive information. | .720 | .739 | .182 | .340 | .113 | .084 | .025 | .067 | .000 |
| 10 | Online shopping provides adequate information. | .707 | .687 | .180 | .413 | .097 | .065 | .098 | .085 | .049 |
| 11 | Online shopping provides the required customer services. | .674 | .608 | .220 | .443 | .144 | .084 | .179 | -.005 | .021 |
| 12 | Encounter no problems during shopping. | .664 | .296 | .020 | .719 | .208 | -.007 | .060 | -.044 | .101 |
| 13 | It requires less efforts of my part. | .708 | .190 | .092 | .757 | .209 | .008 | .202 | .025 | -.076 |
| 14 | I can purchase goods and services faster. | .714 | .188 | .309 | .710 | .096 | -.151 | .173 | .121 | -.046 |
| 15 | Online Shopping avoids trouble. | .653 | .262 | .358 | .609 | -.064 | -.026 | .186 | .183 | .110 |
| 16 | Online shopping offers prompt delivery of goods. | .606 | .270 | .397 | .559 | -.040 | .010 | .129 | .113 | .177 |
| 17 | Online shopping allows one to look for the best price before purchasing. | .704 | .137 | .668 | .163 | .003 | .177 | .385 | .143 | .111 |
| 18 | Online shopping is easy to find real bargains. | .658 | .283 | .674 | .232 | .126 | .013 | .164 | .032 | .158 |
| 19 | Online shopping offers competitive prices. | .714 | .266 | .732 | .101 | .204 | .078 | .176 | -.005 | .139 |
| 20 | Online shopping is easy way to get the price information quickly and accurately. | .656 | .221 | .714 | .186 | .228 | .017 | .085 | -.029 | .046 |
| 21 | Online shopping offers fix prices. | .497 | .317 | .535 | .091 | .103 | .222 | -.011 | -.029 | -.203 |
| 22 | Online shopping has no hidden costs. | .525 | .364 | .516 | .142 | -.035 | .198 | -.226 | .105 | -.061 |
| 23 | It is important to me that goods I buy are value for money | .588 | -.002 | .335 | .235 | -.212 | .441 | -.068 | .318 | -.274 |
| 24 | I need to see and touch consumer goods before I buy them | .647 | .072 | .073 | .166 | -.124 | .744 | -.104 | .161 | -.054 |
| 25 | It is important to me to have contact with people when I | .635 | .004 | .159 | -.017 | -.018 | .771 | -.016 | -.060 | .101 |

