Brick Vs Click Shopping: An Empirical Study on Female Online Shoppers (Theme on Digital Marketing)

Bijal Amin and Prashant D. Amin

Abstract

One of the opportunities that the growth of the Internet has provided is the ability for Internet users to browse commercial products shown on Internet, and in some cases to place an online order using a personal computer. Despite an increasing number of online shoppers and offering of wide range of products on Internet, one finds paucity of research work undertaken with a focus on demographic variables especially gender as well as the attitudes, perceptions and profiling of online shoppers in India. Online shopping has seen an explosive growth in India. Statistics indicated that global e-commerce could grow to $183 billion by 2012. The segment rose to $5.6 billion by 2011 from the year 2010 of $2.8 billion. The research paper will discuss different dimensions of online shopping activities to identify different factors associated with online shopping. The type of shoppers will be identified on the basis of Internet usage activities. The following discussions will attend to the marketing implications of each type of online and offline female shoppers for online retailers, simply to suggest that such an analysis can have large implications for marketing practices to target City wise customers.

Keywords: Shopping behaviour, Online shopping, Attitude, Internet Use

Introduction

Information Technology (IT) may be defined as the convergence of electronics, computing, and telecommunications. It has unleashed a tidal wave of technological innovation in the collecting, storing, processing, transmission, and presentation of information that has not only transformed the IT sector itself into a highly dynamic and expanding field of activity creating new markets and generating new investment, income, and jobs but also provided other sectors with more rapid and efficient mechanisms for responding to shifts in demand patterns and changes in international comparative advantages, through more efficient production processes and new and improved products and services. All sectors of the economy have been influenced by the development of IT applications (www.unu.edu).

A brief review of IT Industry of India revealed that more than 70 per cent of Internet users used Internet for sending and receiving e-mails followed with information search, chat sessions, and instant messaging. It was found that the number of women Internet users who surfed the Internet crossed the figure of 12 Million mark in India in the year 2006. The estimated figures for the male-female ratio in India was closer to 60:40 ratios in the year 2007 in India. Though, the absolute numbers of male Internet users remained higher than women Internet users. With India's Internet population poised to reach figure of 100 Million during the year 2007-2008, the online male-female ratio was estimated to change to figure of 60:40 by the year 2007-2008 from the prevalent ratio showed figure of 68:32 .It has been reached to 70:30 in the year 2008-2009(www.iamai.co.in).

Most recent estimates of Internet user-ship in urban and rural India. Estimates based on a

land survey conducted between Dec 2008–Jan 2009 among 135,000 individuals from 16,000 households in 40 cities and over 12,000 households in 480 villages spread across all the 4 regions of the country.

Insightful understanding of net usage behavior and preferences of regular online Indians. Findings on 'net usage dynamics' based on a sample of over 50,000 'active' online panel members with JuxtConsult, and findings on 'popular online activities and website preferences' based on an online survey among more than 12,500 of these 'active' panel members in Feb-Mar 2009. According to the findings of Survey that was conducted in September 2008 by IAMAI in association with IMRB (Indian Management Research Bureau) revealed that India had 45.3 Million Active Internet users.

The Scenario of E-Marketing in India

The Internet is changing almost every aspect of daily lives including Communication; Buying and Shopping of Products and Services. Evolving from a new communication medium into an innovative retailing medium, Internet is changing the world of retailing. Despite the impressive growth rate and optimistic outlook, there is compelling evidence to suggest that many consumers are still reluctant to purchase using Internet. The Internet as the primary on-line marketing channel is now overtaking the commercial on-line services. In fact, all of the on-line service firms now offer Internet access as a primary service.

According to Internet and Mobile Association India [IAMAI], Internet adoption has been rapidly growing in India, and at a record pace, citing the falling cost of Broadband. A rising demand for online purchasing activities, and adoption of increasing in domain registrations are few of the main reasons behind rapid penetration of Internet. (www.etcnewmedia.com).

The following examples illustrate how some of the companies worldwide have built up customization to deliver e-experience to its target customers. India was ranked third in terms of value of goods sold for eBay Inc in the Asia Pacific region in the year 2008. eBay offers opportunity for online selling of products across the globe including 670 cities in India. It imparts training to sellers on Internet. It claims to enjoy the highest preference of electronic marketplace users to trade on their portal in which was also to the tune of Rs 1,100 Crores with registration of 02 Million users. It provide services to more than 670 cities in India. The website of eBay has a listing of around 2 lakh products across 2,000 categories and has a customer base of about 2 Millions(www.indiaretailing.com).

An Overview of E-Commerce Market Size and Online Shopping Activities of India

Online shopping has seen an explosive growth in India. Statistics indicated that global e-commerce could grow to $183 billion by 2012. The size of e-commerce market in India is worth around Rs 9,500 Crore in the year 2010, out of which the pure play online shopping market is worth Rs 1,300 crore. While online shopping globally is growing at around 8-10 per cent, in India the growth rate is upwards of 30%.

ViziSense, an online audience and ad measurement platform has shed some light on the online shopping habits of the Indian consumer. The 'New Age e-commerce' formats reported huge increases in terms of number of users and traffic. According to them, Fashionandyou.com and bagittoday.com attracted more than 10 lakh users each in September and moved into Vizisense's top 200 Indian websites.

The findings from ViziSense showcases formation of new-age communities on these sites that understand the value of group buying and word-of-mouth recommendations within the community that leads to

Table 1 : Online shopping habits of the Indian consumer

| Domain	10 Sep		10 Aug		% increase in number of users	Site Type
	Vizisense Rank	Users	Vizisense Rank	Users		
Fashion and You.com	148	1,200,069	195	900,942	33.20%	Invitation Only
Bagittoday.com	172	1,026,340	383	517,512	98.32%	Invitation Only
Snapdeal.com	311	639,924	337	582,704	9.82%	Group Buying
deals and you.con	659	319,605	1,074	206,444	54.81%	Group Buying
Dealivore.com	757	279,221	1,053	210,028	32.94%	Group Buying
Mydala.com	1,698	129,835	1,851	120,640	7.62%	Group Buying
Theprivatesales.com	1,765	124,264	2,514	89,778	38.41%	Group Buying

Source: www.iamai.co.in

volume discounts and great deals for everyone.

Online Advertising Growth in India

Online Advertising is a form of marketing communication on the Internet, intended to persuade an internet user viz.,viewers, readers or listeners to purchase or take an action upon content displayed on a website in relation to products, ideals, or services. Total Online Advertising market of India is estimated at Rs. 785 Crores for the year 2009-2010 and is expected to grow to Rs. 993 Crores in year 2010-2011.

Figure 1 Online Advertisement Market Size
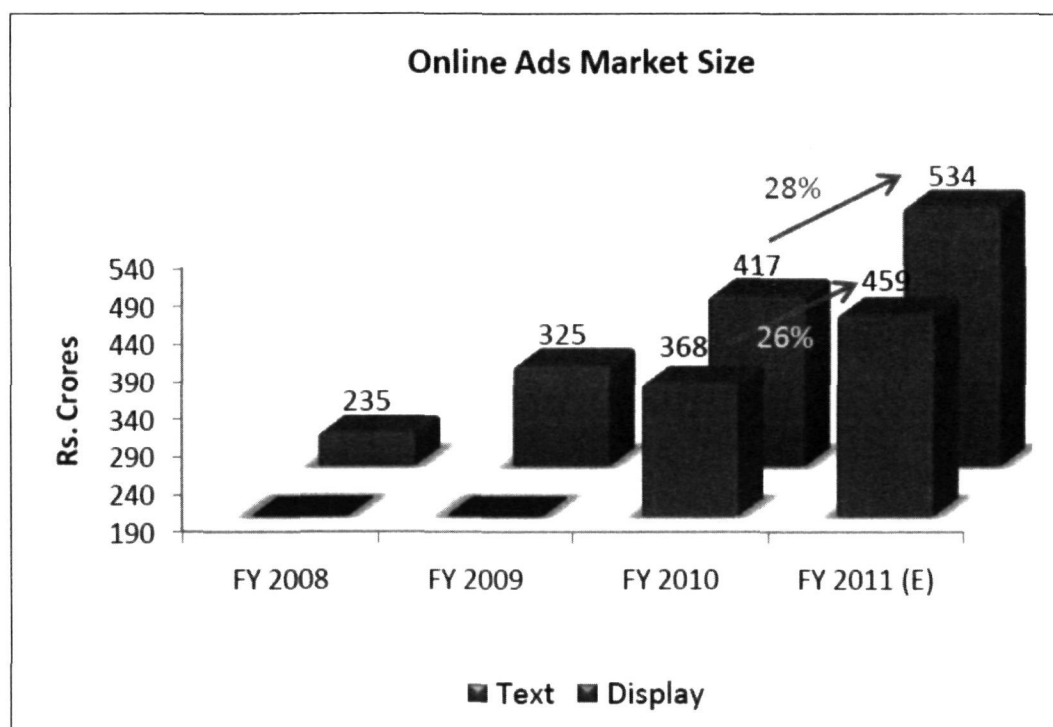
Source:www.imrbint.com

Online Advertising is expected to grow by 26 percentages in the year 2010-2011 over the year 2009-2010.

As the number of Active Internet Users continues to surge in India (currently standing at 52 million1in the year 2009), Internet as a medium is fast evolving not only into a compelling medium but also a highly efficient media vehicle for marketers (I-Cube 2009 – IMRB's annual syndicated study on Internet in India).

Literature Review
Online Shopping Vs Offline Shopping

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

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

Marry and others (1999) conducted a study to identify personal characteristics; shopping patterns, and attitudes of potential innovators and non-adopters of an interactive electronic shopping innovation. They also examined differences among all potential adopters groups based on a national sample of 2,500 US cable Televisions subscribers, and its

results suggested that strongest predictors of potential innovator and non-adopter group memberships were perceived characteristics of the interactive Internet shopping innovation including relative advantage over other shopping formats and compatibility with lifestyles (Marry AnnEastlick and Sherry Lotz, 1999).

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

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

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

Jarvenpaa and Todd (1997) offered a general model on attitudes and shopping intention towards Internet shopping. Consumers' attitude towards online shopping was found as prominent factor that affected online shoppers' actual shopping behaviour.

It included several indicators, belonging to

four major categories viz., the value of the product, online shopping experience, the quality of service offered by the website, and the risk perceptions of online retail shopping. It was concluded that the attitude and the risk perception affected the consumers' intention to buy from the store (Jarvenpaa and Todd, 1997).

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

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

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

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

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

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

Childers(2001) examined shopping motivation for online shoppers. Consumer behaviour researchers have recognized two pervading, dichotomous motivations for online shopping viz., utilitarian and hedonic,

The utilitarian motive underscores goal-oriented, rational and deliberate product acquisitions where shopping is perceived to be work or a necessity, In these cases, value was obtained by completing the acquisition task in a timely, efficient manner. In contrast, the hedonic motive related to experiential shopping where the fun, entertainment and escapism of the shopping process was paramount in acquiring products utilitarian and hedonic value (Childers, 2001).

Objectives

The major objectives of the research study were as follows:

(i) To collect information from selected female online shoppers' on selected background variables viz., age; income; education, and occupation, and to relate it with selected criteria viz., place of access of Internet; generic of uses of Internet; uses of Internet to collect information on selected criteria such as benefits, and reasons for use of Internet as well as problems being faced in the use of Internet.

(ii) To collect information from selected female online shoppers' on selected background variables viz., age; income; education, and occupation, and to relate it with selected female online shoppers' responses on selected criteria of online shopping of products and or availing of an online services; and various other aspects of selected criteria concerning online shopping.

(iii) To collect information from selected female online shoppers' on selected background variables viz., age; income; education, and occupation, and to relate it with selected female online shoppers' concerns, attitudes and opinions on online shopping as well as their overall experience as online shoppers.

Research Methodology

A descriptive research study was therefore undertaken mainly to offer research findings on concerns, attitudes and opinions of female online shoppers on selected criteria relating to online shopping activities and patterns of Internet usage of online shoppers.

The primary data were collected with the help of self-administered structured-non-disguised questionnaire. Total 151 female Internet users responses were collected by convenience sampling technique. The respondents were included who is having active email ID and who reported favorably either purchase of physical product or availed services online through the Internet. In all, total of 170 responses were obtained during period of December 2010 to January 2011. As, 19 responses suffered from various non-response errors, finally, 151 responses of female online shoppers' were considered for further data analysis. Duly filled up structured questionnaires by the female online shoppers' were thereafter had been tabulated and analyzed with the help of SPSS 12.0. The researcher has applied Factor analysis and t-test to offer findings on selected female online shoppers' concerns, attitudes and opinions relating to online shopping activities.

Structured Questionnaire

The structured non-disguised questionnaire was subdivided in to three parts. The first part had dealt with the patterns of use of Internet whereas second part focused on collection of primary data on online shopping activities whereas the third part included a set of various statements designed to collect responses of selected female online shoppers' concerns, attitudes and opinions on online shopping.

These statements were designed to consider three main conceptual aspects. The first aspect focused on functional issues, which

included economic concerns about the rational benefits of goods such as, good value for money, price comparison, usefulness; efficiency and convenience (savings of time, speed and efficiency, constant access); and information acquisition and exploration, which captured potentially important aspects of online shopping, such as excitement of tracking down a particular item, or quick and easy access to consumer information. The second aspect focused on emotional and experiential social factors. It included aspect of emotional involvement in shopping as a pleasurable activity in which the actual purchase of goods can be of secondary or even little importance (To illustrate, leisure activity, enjoyment of browsing without buying), and shopping as an activity that arouses emotions and can be used to regulate one's mood (fun, excitement, buzz, better mood), and experiential–social dimensions, such as buying experience, contact and social interaction that may be linked, particularly for female shoppers.

Cronbach's (1961) coefficient alpha was used to check if the selected statements measured the same dimension or not and a pre-reliability testing was first performed and some of these statements were developed to improve the reliability of the constructs.

Profile of Female Online Shoppers

A brief analysis of the profile of the female online shoppers considering their age, occupation marital status, educational qualifications and income revealed following facts.

The data analysis of the age groups of the selected female online shoppers' revealed that it was topped by the age group of less than 25 years (35 per cent) followed with the age group of 26 to 35 years (29 per cent) whereas remaining female online shoppers were aged more than 35 years only (36 per cent). 51 per cent of the Female Internet users' were married whereas remaining 49

per cent female online shoppers were unmarried.

In case of educational qualifications, it was found that 30 per cent of the Female Internet users' were graduates whereas 48 per cent were post graduates and 17 per cent of them had studied till either SSC or HSC examinations. The analysis of respondents' occupation showed that the 37 per cent of them were professionals followed by 33 per cent were employed in service whereas 12 per cent were also self-employed and just 11 per cent of them were students and figure for housewives was 08 per cent. In case of Income variable, it was found that 32 per cent of the Female Internet users' annual income was in between Rs. 1, 35,001 to Rs.1, 80,000 followed with 21 per cent of them earned more than Rs.1, 80,001 per annum. 27 per cent of the respondents reported earning of less than Rs.1, 35,000/-.

Results & Discussion

Reliability Testing and Factor Analysis of Female Online Shoppers' Opinions on Offline Shopping

Cronbach (1961) coefficient alpha was used to check whether the selected statements measured the same dimension or not.

A pre-reliability test was first performed on each of these statements that described the 8 constructs which were subjected to Internal Consistency Test. As these statements obtained an overall values of 0.839 in case of all the 8 constructs, these statements were therefore retained for the further application of the Factor Analysis. Some of these statements were developed to improve the reliability of the constructs.

The nine factors which were extracted are presented in the Table 2 with its respective value and factor loadings.

Table 2 : Results of Reliability Testing for Female Online Shoppers' Experiences on Online Shopping

Sl. No.	Statements	Cronbach Alpha
01	Online shopping saves time.	0.864
02	Online shopping is convenient way to get the best deal.	
03	Online shopping allows one to stop at own pace.	
04	Online shopping is easy to place an order.	
05	Shopping online is the convenient way.	
06	Online shopping offers great variety of the product.	
07	Online shopping is safe to give out personal information.	0.322
08	Online shopping is safe to give out financial details.	
09	Online shopping provides comprehensive information.	0.842
10	Online shopping provides adequate information.	
11	Online shopping provides the required customer services.	
12	Encounter no problems during shopping.	
13	It requires less efforts of my part.	0.336
14	I can purchase goods and services faster.	
15	Online Shopping avoids trouble.	
16	Online shopping offers prompt delivery of goods.	
17	Online shopping allows one to look for the best price before purchasing.	0.782
18	Online shopping is easy to find real bargains.	
19	Online shopping offers competitive prices.	
20	Online shopping is easy way to get the price information quickly and accurately.	
21	Online shopping offers fix prices.	
22	Online shopping has no hidden costs.	
23	It is important to me that goods I buy are value for money	0.788
24	I need to see and touch consumer goods before I buy them	
25	It is important to me to have contact with people when I make purchases	
26	The feel of the place I buy things is important to me.	
27	I wouldn't want to buy clothes without trying them on first	
28	I often buy things online because it puts me in a better mood	0.874
29	Online Shopping is fun and exciting	
30	I get a real buzz from buying things online	
31	For me, online shopping is an important leisure activity	
32	Online Shopping things arouses my emotions and feelings	
33	I like to shop online, not because I have to but because I want to	
34	I enjoy browsing and looking at things, even when I do not intend to buy something	
35	I like to buy things which impress other people	0.793
36	I buy consumer goods because they give me "prestige"	

Table 3 : Results of Factor Analysis for Different Facets of Online shopping

Statements	Factor Loading
FACTOR 01 (USER EXPERIENCE AND EFFICIENCY)	
Online shopping provides comprehensive information.	0.705
Encounter no problems during shopping.	0.751
It requires less efforts of my part.	0.600
I can purchase goods and services faster.	0.647
Online Shopping avoids trouble.	0.672
FACTOR 02 (EMOTIONS)	
I often buy things online because it puts me in a better mood	0.677
Online Shopping is fun and exciting	0.745
I get a real buzz from buying things online	0.805
For me, online shopping is an important leisure activity	0.795
Online Shopping things arouses my emotions and feelings	0.772
I like to shop online, not because I have to but because I want to	0.619
FACTOR 03 (CONVENIENCE)	
Online shopping saves time.	0.780
Online shopping is convenient way to get the best deal.	0.688
Online shopping allows one to stop at own pace.	0.646
Online shopping is easy to place an order.	0.703
FACTOR 04 (CONVENIENCE AND PRICE)	
Shopping online is the convenient way.	0.672
Online shopping offers great variety of the product.	0.669
Online shopping offers competitive prices.	0.622
Online shopping is easy way to get the price information quickly and accurately.	0.688
FACTOR 05 (SOCIAL EXPERIENCE)	
I need to see and touch consumer goods before I buy them	0.820
It is important to me to have contact with people when I make purchases	0.867
The feel of the place I buy things is important to me.	0.657
I wouldn't want to buy clothes without trying them on first	0.736
FACTOR 06 (IDENTITY)	
I like to buy things which impress other people	0.813
I buy consumer goods because they give me "prestige"	0.791
FACTOR 07(EFFICIENCY)	
Online shopping offers prompt delivery of goods.	0.809
FACTOR 08 (SECURITY)	
Online shopping is safe to give out personal information.	0.792

From the above table it becomes clear that how far different statements were correlated with 09 factors. The Factor Analysis identified 09 Eigen values greater than one and, therefore, nine orthogonal factors were extracted.

Summary of Findings

The purpose of this research study was to examined Internet usage activities and attitude toward online shopping and offline shopping of female Internet users of potential online shoppers and potential offline

shoppers of an interactive electronic shopping medium, and to develop consumer profiles that will assist marketers in introducing and promoting consumer adoption for online shopping.

➢ 90 per cent of female respondents' indicated that they use Internet for different purposes viz., sending and receiving e-mail; Collecting information on various aspects and availing different services over the Internet.

➢ Home is the most common place for the access of the Internet.

➢ 75 per cent of female Internet users' availed services over the Internet. Above 25 per cent of female respondents' purchased products over the Internet.

➢ It was found that female respondents' have used Internet more than 4 years. So female respondents' were computer literate and experienced users were in the Gujarat State.

➢ It showed that more than 45 per cent female respondents' use Internet more than 1 hour and 30 minutes.

➢ It indicated that highly educated female respondents would more likely to prefer online shopping compared to offline shopping because of Convenience factor compared to less educated people.

➢ The reluctance of older consumers to spend the time and effort to shop for products online may reflect their less positive attitude toward online shopping.

➢ The efficiency and convenience viz., Saving time; Speed and Efficiency, and constant access and information acquisition to captures potentially important dimensions of online shopping.

➢ The perception of utilitarian benefit increases steadily with age but decreases with income and education. The hedonic benefit is associated with physical store shopping.

Female respondents' indicated their preference for Collecting Information; Purchasing and availing online services over the Internet.

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

To determine the variables that were significant to distinguish between those who had purchased online and those who had not in case of Baroda city, It was found that Female Online Shoppers differed significantly from Female Offline Shoppers on two of the seven factors viz., Security and Convenience.

Following groups were identified on the

Table 4 : T - Test Result for Perceived Difference between Female Online Shoppers and Female Offline Shoppers (Baroda City)

Sl. No.	Selected Factors	Female Online Shoppers (n= 111)		Female Offline Shoppers (n=40)		t-value	p-value
		Mean	Std. Deviation	Mean	Std. Deviation		
01	Security	15.80	4.76	17.05	4.30	-1.528	0.0137(S)
02	Inconvenience	17.39	4.12	18.40	3.70	-1.424	0.0508(NS)
03	Impersonality	14.35	3.53	14.70	3.38	-0.552	0.469(NS)
04	Perceived Stress	24.90	5.68	26.05	5.50	-1.112	0.453(NS)
05	Convenience	17.97	3.22	17.37	3.40	0.906	0.020(S)
06	Personality	13.17	2.61	13.15	2.34	0.047	0.718(NS)
07	User Experience	15.56	3.20	15.15	2.43	0.851	0.088(NS)

basis of Internet usage activities in Baroda city. In Baroda city two groups of female Internet users' respondents were identified On the basis of their online shopping and *offline shopping activities of female Internet users.*

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

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

Online Shopping Adopters Online Shoppers Group

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

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

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

recommend others to buy online.

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

Fun Seekers Offline Shoppers Group

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

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

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

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

Marketing Implications for Baroda city is given as follows:

Online Shopping Adopters-Online Shoppers Group

People in this group represented an ideal target market for online retailers particularly Clothing; Books and Music. They are competent compute users, and quite familiar with online shopping methods and would continue to be enthusiastic online shoppers. They like to spread the Positive word of mouth for online shopping and would recommend online shopping to others wherever they have an opportunity. Marketers shall target this group of female customers to spread positive word of mouth for online shopping.

Fun Seekers-Offline Shoppers Group

This group of respondents indicated that though they are educated & belongs to but middle income group is one of the youngest Group of female customers. They spend more time in collecting information so more promotions should be offered to them for availing online services

Implications of the Research Study on Different Benefits about online Shopping by Selected Female Respondents

The Managerial Implications of this research study on the basis of benefits associated with online shopping revealed following. First, at the level of the seven factors viz., Security; Price Consciousness; Efficiency; Emotions; Social Experience; Convenience; and Identity.

> ➢ Perceived Security and Privacy were found as key determinants affecting consumers' online shopping behaviour. Perceived risks and behavior to increase initial perceptions of trust, marketers should focus on security and privacy policies and regulations, including third-party ratings of websites, and providing delivery and payment services.

> ➢ Online retailers must provide concise and easy to understand information on the websites.

> ➢ The trustworthiness dimension emphasized on importance of offering of secure services to ensure the security in use of Internet. It is recommended that marketers should develop strict security policies and adopt advanced security technologies. Especially, to prevent credit card fraud, they should make every effort to verify the identities of online shoppers.

> ➢ Consumers with Price Consciousness may visit Internet websites to find out about sales or promotional deals or to compare prices from different companies' web sites.

> ➢ The results suggested that female students tend to seek hedonic benefits, such as excitement, in their shopping activities. Female Online shoppers experienced a variety of hedonic needs while shopping, such as the need for fun. Entertainment aspects of shopping should be included in the development of companies' marketing strategies to target and attract the female consumer Group.

> ➢ Accordingly, fun, interesting items and the shopping environment need to be offered at retail stores, including physical stores and Internet web sites. Online retailers' should also incorporate entertainment features, such as providing music, interactive networking communities for customers and user-generated content; like customer-written review sites; to attract consumers with shopping enjoyment to the sites and encourage their emotions associated with purchase online.

> ➢ Marketers must offer more personalized services and support such as personal shoppers, virtual models, follow-up

phone service, live online chats with service personnel. By appropriately using multimedia presentations. Online retailers can improve the aesthetic features of their online shopping and draw attention from potential customers.

> The first dimension identified as social experience as important dimension to attract offline shoppers.Socializers seek more social interaction. Online retailers can appeal to this segment by enhancing the social aspects of online shopping. Internet vendors can improve social interaction amongst online shoppers through such provisions as user forums and message boards, chat rooms, interactive entertainment with other customers, FAQs, how-to demonstrations, and other community-building events. This shall gives newcomers more information resources and bolsters their courage to checkout. It could also give them a social reason to revisit the site.

> Retailers should improved technology to provide realistic views of products, so that shoppers can see and touch the products. The perception of the security of transactions needs to be improved significantly; so that those concerns of shoppers can be eliminated. As the shopping experience becomes more convenient, the number of consumers shopping online will likely increase significantly.

> The Social and Experiential benefit is attached to hedonic motivations of online shopping.

> The results of this research study provided several important practical insights for offering sell products and services using Internet.

Marketers must identify utilitarian benefits to be very important, but they do not place the same importance on hedonic benefits.

Accordingly, extrinsic attributes of products such as product assortment; information quality, and after-sales service are important dimensions to be emphasized in dealing with these customers.

Suggestions of the Research Study

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

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

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

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

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

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

References

Arnott D.C. and Bridgewater S. (2002), "Internet, Interaction and Implications for Marketing", Marketing Intelligence & Planning, Vol. 20, No. 2, PP. 86-95.

Babin, B.J., Darden, W.R. and Griffin, M. (1994); "Work and/or Fun: Measuring Hedonic and Utilitarian Shopping Value"; Journal of Consumer Research; Vol. 20, No. 4, 1994, PP. 644-657.

Childers, T.L., Carr, C.L., Peck, J. and Carson S., June 2001, "Hedonic and Utilitarian Motivations for Online Retail Shopping Behaviour"; Journal of Retailing; Vol. 77(4), pp. 511-539.

Danaher P., Wilson I. and Davis, R., June 2003; A Comparison of Online and Offline Consumer Brand Loyalty; Journal of Marketing Science; Vol. 22(4), pp 461-476.

Degreatu, January 2000, "An Analysis of Online Customer Complaints: Implications For Web Complaint Management", Proceedings of the 35th Hawaii International Conference on System Sciences; January 2000.

Heijden, H., January 2004; "User Acceptance of Hedonic Information Systems"; MIS Quarterly; Vol. 28(4), pp. 695-704.

Jarvenpaa, S.L., Tractinsky, N. and Vitale, M., May 2000, "Consumer Trust in an Internet Store", Information Technology and Management, Vol. 1(1), pp. 45-71.

Jarvenpaa S.L. and Todd, P.A, October 1997; "Consumer Reactions to Electronic Shopping on the World Wide Web", International Journal of Electronic Commerce, Vol. 1(2), p. 59-88.

Marry Anneastlick and Sherry Lotz, February 1999, Profiling Potential Adopters and Non Adopters of an Interactive Shopping Medium; International Journal of Retail and Distribution Management; Vol.27 (6), pp. 209-223.

Ratchford, B., Telukdar, D. and Lee, M., December 2001, "A Model of Consumer Choice of the Internet as An Information Source", International Journal of Electronic Commerce, Vol. 5(3), pp. 7-22.

Ronald E. Goldsmith and Leisa R. Flynn, August 2004, Psychological and Behavioral Drivers of Online Clothing Purchase; Journal of Fashion Marketing and Management; Vol.8(1), 2004, pp..84-95.

Shim S., Eastlick M. A., Lotz, S. L. and Warrington, P., April 2001; An Online Pre-Purchase Intentions Model: The Role of Intention to Search; Journal of Retailing; Vol.77(3) pp.397–416.

Shwu Ing Wu, Jun 2003, The Relationship Between Consumer Characteristics and Attitude toward Online Shopping, Marketing Intelligence and Planning, pp.37-44.

Thompson S. H. Teo, April 2006, Attitude Toward Shopping and the Internet. Information Technology; Vol.21(.4), pp.259-271.

Wolfinbarger, M. and Gilly M. (2001); for Freedom, Control and Fun"; California Management Review, Vol. 43(2), pp. 34-55.

www.unu.edu

www.idcIndia.com

www.iamai.co.in

www.etcnewmedia.com

www.indiaretailing.com

Books

Naresh K. Malhotra (2007); "Marketing Research an Applied Orientation"; Pearson Prentice Hall; 5th Edition, 2007, Page No. 315.

Philip Kotler and Kevin Lane Keller (2005); "Marketing Management"; Prentice Hall of India Private limited, New Delhi, 12th Edition, 2005, Page No. 144.

P.T. Joseph, S.J (2011), E-Commerce an Indian Perspective, PHI Learning Pvt. Ltd, New Delhi.

Schiffman L., Bednall D., Cowley E., O'Cass A., Watson J. and Kanuk, L. (2001), Consumer Behavior, 2nd Ed., Prentice- Hall, Sydney.

Business and Other News Papers

Business Standard (2009); E-commerce; The Strategist; 18th August, 2009.

Financial Express(2008); Shopping over Internet; 20th October, 2008.

The Economic Times (2007); Online Shopping Activities In India; The Economic Times, 9th November 2007.

About the Authors:

Bijal Amin is an Assistant Professor at Parul Institute of Engineering and Technology, Vadodara, Gujarat. The author can be reached at bijuzaveri@gmail.com

Prashant D. Amin is a Dy. Chief Engineer at Elecon Engineering Company Ltd., Gujarat. The author can be reached at prashantbijalamin@gmail.com