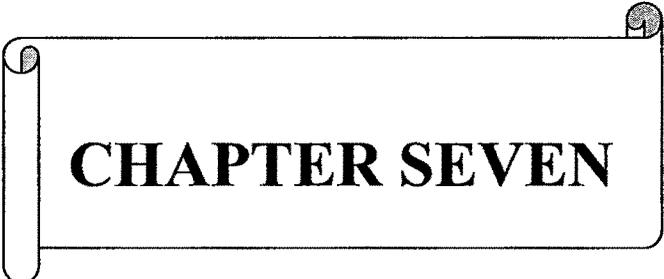




CHAPTER SEVEN

FINDINGS & IMPLICATIONS OF THE RESEARCH STUDY



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FINDINGS & IMPLICATIONS OF THE RESEARCH STUDY

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CHAPTER -7

FINDINGS OF THE RESEARCH STUDY

7.1 FINDINGS OF THE RESEARCH STUDY:

The researcher has applied Chi-square test, factor analysis and t-test to test various hypotheses formulated based on the primary data which were collected from the selected Female Shoppers' of the Ahmedabad, Baroda, Surat and Rajkot City of the Gujarat State.

7.2 CHI SQUARE-TEST:

The results of the testing hypothesis are put forward as follows.

In order to apply the Chi-Square the responses given by Female Shoppers, on five rating scales, were combined into two Groups as Agreement and Disagreement (Q No.18, Q No 19 and Q No 20)

The results of Chi-Square test is put forward as follows.

(The abbreviations used by the researchers in this chapter are viz., in following tables are ONS= Online Shoppers; OFS= Offline Shoppers; S = Significant; NS = Not Significant; A= Ahmedabad City; B= Baroda City; R= Rajkot City and S= Surat City)

Hypothesis: 7.1

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Convenience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number7:1: Results of the χ^2 Test on "Convenience" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis age)				
		A	B	R	S	Overall
01	Online shopping saves time.	NS 14.40	NS 18.34	S 22.32	NS 16.65	S 25.94
02	Online shopping is convenient way to get the best deal.	NS 19.48	NS 19.83	S 27.51	NS 10.75	S 42.09
03	Online shopping allows one to stop at own pace.	S 32.92	S 21.54	NS 16.47	NS 10.42	S 48.08
04	Online shopping is easy to place an order.	NS 16.23	S 22.99	NS 19.88	NS 14.98	S 26.61
05	Shopping online is the convenient way.	S 26.43	NS 14.01	S 26.81	NS 18.73	S 35.27
06	Online shopping offers great variety of the product.	NS 18.77	NS 12.35	S 24.65	NS 10.96	S 31.00

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

S= Significant, NS= Not Significant

Hypothesis: 7:2

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Convenience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:2: Results of the χ^2 Test on "Convenience" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Income)				
		A	B	R	S	Overall
	City					
01	Online shopping saves time.	NS 16.21	NS 15.20	S 31.37	NS 20.32	NS 25.99
02	Online shopping is convenient way to get the best deal.	S 66.58	NS 21.08	NS 20.14	NS 23.64	S 46.76
03	Online shopping allows one to stop at own pace.	S 30.15	NS 16.88	NS 18.71	NS 13.71	S 40.52
04	Online shopping is easy to place an order.	S 26.87	S 28.02	NS 20.60	S 16.75	S 36.46
05	Shopping online is the convenient way.	NS 19.56	NS 11.81	NS 24.43	NS 19.86	NS 26.73
06	Online shopping offers great variety of the product.	NS 22.02	NS 13.3	NS 14.91	NS 17.83	NS 20.81

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:3

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Convenience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number7:3: Results of the χ^2 Test on "Convenience" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Occupation)				
		A	B	R	S	Overall
	City					
01	Online shopping saves time.	NS 11.37	NS 12.32	S 43.41	S 33.71	S 30.00
02	Online shopping is convenient way to get the best deal.	NS 18.59	S 26.62	NS 25.07	S 39.01	S 34.04
03	Online shopping allows one to stop at own pace.	NS 17.12	S 34.17	S 36.40	S 27.66	S 26.75
04	Shopping online is the convenient way.	S 29.47	NS 22.76	NS 19.73	S 33.30	NS 19.90
05	Shopping online is the convenient way.	S 30.87	S 31.74	S 37.38	NS 23.47	S 27.83
06	Online shopping offers great variety of the product.	S 27.62	NS 24.14	S 28.23	S 30.90	NS 21.51

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:4

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Convenience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number7:4: Results of the χ^2 Test on "Convenience" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Education)				
		City	A	B	R	S
01	Online shopping saves time.	NS 19.44	S 26.33	NS 11.08	NS 23.22	S 36.47
02	Online shopping is convenient way to get the best deal.	NS 19.58	NS 10.31	NS 20.66	NS 14.65	S 34.77
03	Online shopping allows one to stop at own pace.	NS 25.54	S 28.92	S 31.01	S 33.54	S 48.05
04	Online shopping is easy to place an order.	NS 13.92	NS 16.04	NS 19.83	NS 11.33	NS 22.21
05	Shopping online is the convenient way.	NS 21.06	NS 15.52	NS 21.13	NS 16.17	NS 15.66
06	Online shopping offers great variety of the product.	NS 24.29	NS 14.58	NS 21.34	NS 12.14	NS 14.62

***Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29**

Average opinion χ^2 on convenience criterion of all the selected female online shoppers vis-a- vis their age Group; Income; Occupation and Education were found as heterogeneous but incase of City wise analysis the researcher found the mixed results. To illustrate, in case of Surat City, it was found out that Age has insignificant impact on Convenience Criterion for Online shopping. The Female Online Shoppers of all age Groups of showed that online shopping offered convenience to them.

Discussions and Implications:

Based on above results it would be appropriate state that Marketers should focus on making the experience of online shoppers' accommodating and more users friendly for the old aged shoppers. The reluctance of old aged customers to spend the time, and effort for online shopping of products reflected their less positive attitude for it. Specifically, a lack of agreement on the item that online shopping is more convenient than traditional shopping. Female Online Shoppers of higher income level are more likely to make online purchase shopping because of the convenience factor of online shopping. Maketers therefore must concentrate to affluent young and well educated female consumers.

Marketers must provide easy order processing system on the Internet to target Business class of younger female customers if order processing is time consuming and complicated, customers will likely become frustrated and give up purchasing from the Internet.

It implied that highly educated female online shoppers tend to more likely to prefer online shopping compared to conventional shopping because of convenience factor compared to less educated individuals.

Hypothesis: 7:5

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Security Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number7:5: Results of the χ^2 Test on "Security" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis age)				
		A	B	R	S	Overall
	City					
01	Online shopping is safe to give out personal information.	S 25.86	S 32.50	NS 18.44	NS 18.03	S 23.54
02	Online shopping is safe to give out financial details.	NS 15.18	NS 16.10	S 30.22	S 21.14	NS 14.50

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis:7:6

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Security Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:6: Results of the χ^2 Test on "Security" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Income)				
		A	B	R	S	Overall
	City					
01	Online shopping is safe to give out personal information.	NS 18.95	NS 21.99	S 27.45	NS 7.78	NS 10.63
02	Online shopping is safe to give out financial details.	NS 19.70	NS 22.56	NS 15.64	NS 9.57	NS 21.96

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis:7:7

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Security Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number7:7: Results of the χ^2 Test on "Security" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Occupation)				
		A	B	R	S	Overall
	City					
01	Online shopping is safe to give out personal information.	S 26.36	NS 22.20	NS 23.12	NS 16.55	S 37.62
02	Online shopping is safe to give out financial details.	S 35.67	S 35.59	NS 22.71	NS 13.18	S 27.78

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:8

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Security Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number7:8: Results of the χ^2 Test on "Security" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Education)				
		A	B	R	S	Overall
	City					
01	Online shopping is safe to give out personal information.	NS 22.17	NS 15.49	NS 13.54	NS 18.30	NS 23.71
02	Online shopping is safe to give out financial details.	S 32.52	NS 13.12	NS 8.61	NS 12.51	NS 18.71

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Overall, average opinion on Security criterion of all the selected female online shoppers vis-a- vis their age Group was found as different but average opinion on Security criterion of all the selected female online shoppers vis-a- vis their income; Education and Occupation provided similar results but incase of City wise analysis offered the mixed results. It implies that opinion of female respondents' of different income Groups opinion on security criteria revealed.

Overall results of the study revealed that online shoppers' Age significantly influenced Security Criteriom Viz., to providing of personal information. In case of Rajkot City, online shoppers'Income had found as significant impact on providing personal information.

In case of Surat City, occupation was found as not significant impact on security criteria. Overall results of the study and except Ahmedabad City in all selected cities of Gujarat, it was found that Education had significant influence on security Criterion.

Younger female respondents' liked to provide personal information online compared to old age female respondents. It means that old age female respondents were found as respectively more security conscious than young age female respondents.

Business class people and service and professional class people shared their personal information compared to various other female shoppers.

Discussions and Implications:

Insecurity negatively affects technological adoption. Percieved risk components such as concern for Privacy; Security Uncertainty; Ordering and delivery are found as associated with lack of willingness to adopt online shopping. Marketers must provide security such as unauthorized sharing of personal information; unsolicited tracking of shopping behaviours to enhance confidence of customers'.

Female online shoppers expected that online shopping should reassure security of transactions; allow them to opt out from mailing lists; sought permission before releasing personal information and keep information confidential. More training should be provided to educate the customers. To convince online shoppers that their personal informational will not be violated. e-retailers should provide customers with their privacy policies, as well as a guarantee that the information will not be misused.

Hypothesis: 7:9

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on User Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number7:9: Results of the χ^2 Test on “ User Experience” Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis age)				
		A	B	R	S	Overall
	City					
01	Online shopping provides comprehensive information.	S 22.42	NS 12.46	S 29.67	NS 13.51	S 32.12
02	Online shopping provides adequate information.	NS 16.35	NS 19.24	S 25.15	NS 18.10	NS 17.79
03	Online shopping provides the required customer services.	S 36.23	S 21.78	S 22.98	NS 5.67	S 23.56
04	Encounter no problems during shopping.	NS 15.88	NS 13.64	NS 17.22	NS 10.66	S 33.16

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis:7:10

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on User Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:10: Results of the χ^2 Test on "User Experience" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Income)				
		A	B	R	S	Overall
	City					
01	Online shopping provides comprehensive information.	NS 20.17	NS 22.78	NS 19.40	NS 14.92	S 30.57
02	Online shopping provides adequate information.	NS 20.64	S 30.31	NS 21.14	NS 20.02	S 35.49
03	Online shopping provides the required customer services.	NS 21.63	S 28.40	NS 19.90	NS 21.33	S 37.19
04	Encounter no problems during shopping.	NS 14.87	NS 19.49	NS 10.40	NS 19.94	NS S21.42

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:11

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on User Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number7:11: Results of the χ^2 Test on "User Experience" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Occupation)				
		A	B	R	S	Overall
	City					
01	Online shopping provides comprehensive information.	S 31.68	NS 25.45	NS 21.75	NS 18.48	S 29.60
02	Online shopping provides adequate information.	S 28.33	NS 25.46	NS 15.82	NS 22.53	NS 18.99
03	Online shopping provides the required customer services.	S 39.84	S 33.83	S 30.87	NS 17.68	NS 22.55
04	Encounter no problems during shopping.	NS 20.35	NS 25.96	NS 24.04	S 28.21	NS 16.54

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis:7:12

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on User Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number7:12: Results of the χ^2 Test on "User Experience" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Education)				
		A	B	R	S	Overall
	City					
01	Online shopping provides comprehensive information.	NS 18.23	S 27.12	S 33.89	NS 18.60	NS 23.13
02	Online shopping provides adequate information.	NS 17.97	NS 19.84	NS 14.01	NS 18.15	NS 18.10
03	Online shopping provides the required customer services.	S 31.92	NS 10.86	NS 23.79	NS 11.02	NS 20.68
04	Encounter no problems during shopping.	S 26.37	S 34.03	S 27.95	S 27.47	S 27.53

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Average opinion on Security criterion of all the selected female online shoppers vis-a- vis their Age; Income; Occupation and Educational Group were found as heterogeneous which meant users' experience were different & incase of City wise analysis considering items the mixed results were found by the researcher.

In case of Surat City, whereas selected female online shoppers' age has shown in significant impact on 'User experience' criterion but City wise analysis offered mixed results. In case of Rajkot and Surat City selected female online shoppers' Income had no significant impact on user experience. In case of Ahmedabad City Selected online shoppers' occupation had significant impact on them with regard to user experience criterion as benefit of online shopping. In case of all selected cities of Gujarat, significant results were found out on their opinion on problems with online shopping. It implied that education had significant impact on online shopping. Overall results revealed that education and occupation had significant impact on their opinion of online shopping while in case of age and income insignificant.

It was found as Young female respondents' computer literate and no problems were found as associated with online shopping .It indicated that assessing whether online offering require more personal information to old age female respondents. The results showed that online shopping provide comprehensive information when users considered purchasing online. It implied that indicated the potential of the Internet as an information source is huge.

Discussions and Implications

Educated female respondents Group stated that they experienced few problems in using the Information technology. Younger people are more exposed to Internet and few comfortable in using Internet and trust it for information gathering as a Information seeker Group. Marketers can formulate strategies to accommodate such concern while marketing their products and services on the Internet. With the higher education of level of female respondents and user experience, there is a vast pool of consumers for which Internet companies could work to identify their niches.

Hypothesis:7:13

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Efficiency Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number7:13: Results of the χ^2 Test on "Efficiency" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis age)				
		A	B	R	S	Overall
	City					
01	It requires less efforts of my part.	NS 19.88	S 27.26	S 32.78	NS 13.76	S 21.04
02	I can purchase goods and services faster.	S 29.49	S 23.32	S 21.68	NS 11.36	NS 19.48
03	Online Shopping avoids trouble.	NS 19.26	NS 18.20	S 26.44	NS 16.96	S 22.00
04	Online shopping offers prompt delivery of goods.	S 35.14	S 22.07	NS 20.85	NS 16.85	S 38.13

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:14

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Efficiency Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:14: Results of the χ^2 Test on "Efficiency" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Income)				
		A	B	R	S	Overall
	City					
01	It requires less efforts of my part.	NS 22.60	NS 19.33	NS 17.07	NS 19.12	S 28.50
02	I can purchase goods and services faster.	NS 17.84	NS 23.27	NS 20.81	NS 10.98	NS 24.55
03	Online Shopping avoids trouble.	NS 17.72	S 27.04	NS 21.81	NS 14.12	NS 22.72
04	Online shopping offers prompt delivery of goods.	NS 19.44	NS 14.07	NS 10.04	NS 12.94	S 38.44

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:15

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Efficiency Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:15: Results of the χ^2 Test on "Efficiency" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Occupation)				
		A	B	R	S	Overall
	City					
01	It requires less efforts of my part.	S 28.37	S 51.29	S 35.18	NS 16.35	NS 24.89
02	I can purchase goods and services faster.	S 31.37	S 47.53	NS 15.41	NS 20.52	NS 23.68
03	Online Shopping avoids trouble.	S 30.37	S 33.36	NS 24.90	NS 13.61	S 31.38
04	Online shopping offers prompt delivery of goods.	S 27.89	S 33.89	S 27.25	NS 17.54	S 32.17

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:16

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Efficiency Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number7:16: Results of the χ^2 Test on "Efficiency" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance((Benefit vis-a-vis Education)				
		A	B	R	S	Overall
	City					
01	It requires less efforts of my part.	NS 26.13	NS 11.21	S 35.18	NS 9.57	NS 20.28
02	I can purchase goods and services faster.	NS 21.63	NS 12.37	NS 15.41	NS 17.49	NS 25.94
03	Online Shopping avoids trouble.	NS 19.86	NS 18.42	NS 24.90	NS 18.97	NS 22.22
04	Online shopping offers prompt delivery of goods.	NS 20.07	S 47.30	S 27.25	NS 18.37	NS 13.00

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Average opinion on Efficiency criterion of selected female online shoppers vis-a- vis their Age; Income; and Occupation Group were found as different that online shopping provided comprehensive and adequate information but Average opinion on Efficiency criterion of all the selected female online shoppers vis-a- vis their occupation was found as uniform. Incase of City wise analysis the mixed results were found by the researcher.

The reluctance of older consumers to spend the time and effort for online shopping of products reflected their less positive attitudes towards online shopping.

In case of Baroda City, overall opinion of female online shoppers' age had significant impact on efficiency criteria of online shopping. Overall analysis indicated mixed results of the research study. In case of Ahmedabad, Baroda and Surat, Online shoppers' income had no significant impact opinion about efficiency criterion. In case of Ahmedabad and Baroda City, It was found that occupation had significant impact on efficiency criterion. But over all results of the study indicated that Education has no significant impact on efficiency criterion.

Discussions and Implications:

Marketers should educate the old age customers by providing demonstration for online shopping of purchasing goods and services. They should focus on motivation for increasing online shopping of consumer goods online. It should be designed to tap main dimensions of 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.

Hypothesis: 7:17

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Price Conscious Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number7:17: Results of the χ^2 Test on "Price Conscious" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Age)				
		A	B	R	S	Overall
	City					
01	Online shopping allows one to look for the best price before purchasing.	NS 13.83	S 25.43	NS 11.90	NS 16.86	NS 19.56
02	Online shopping is easy to find real bargains.	NS 16.74	NS 11.04	NS 17.23	NS 12.20	NS 16.50
03	Online shopping offers competitive prices.	NS 12.62	NS 9.26	NS 23.32	NS 14.05	NS 20.91
04	Online shopping is easy way to get the price information quickly and accurately.	NS 21.06	NS 16.50	NS 16.95	NS 12.19	NS 20.00
05	Online shopping offers fix prices.	NS 16.39	NS 6.58	NS 11.94	NS 10.20	NS 20.29
06	Online shopping has no hidden costs.	NS 11.39	NS 14.28	NS 16.75	NS 17.32	NS 13.93

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:18

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Price Conscious Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number7:18: Results of the χ^2 Test on "Price Conscious" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Income)				
		A	B	R	S	Overall
	City					
01	Online shopping allows one to look for the best price before purchasing.	S 33.19	S 33.89	NS 19.71	NS 15.99	S 35.97
02	Online shopping is easy to find real bargains.	NS 23.57	S 27.38	SIG 28.74	NS 17.52	S 39.11
03	Online shopping offers competitive prices.	NS 25.61	NS 17.35	NS 24.92	NS 14.02	NS 22.75
04	Online shopping is easy way to get the price information quickly and accurately.	NS 18.46	S 26.50	NS 11.13	NS 24.34	S 26.37
05	Online shopping offers fix prices.	NS 21.21	NS 19.34	NS 12.61	S 33.28	NS 22.92
06	Online shopping has no hidden costs.	NS 17.51	NS 17.73	NS 20.22	S 21.33	S 28.18

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:19

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Price Conscious Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number7:19: Results of the χ^2 Test on "Price Conscious" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Occupation)				
		City	A	B	R	S
01	Online shopping allows one to look for the best price before purchasing.	NS 25.90	S 47.30	S 28.62	NS 16.12	S 54.51
02	Online shopping is easy to find real bargains.	NS 22.74	S 29.72	NS 25.33	S 35.03	S 42.80
03	Online shopping offers competitive prices.	S 33.24	NS 9.14	NS 17.37	NS 22.19	S 57.40
04	Online shopping is easy way to get the price information quickly and accurately.	S 42.32	S 26.23	NS 18.10	S 27.35	NS 21.75
05	Online shopping offers fix prices.	S 43.10	S 32.25	NS 20.63	NS 22.89	S 35.54
06	Online shopping has no hidden costs.	S 26.95	S 26.28	NS 11.54	NS 9.10	S 20.80

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:20

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Price Conscious Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number:7:20 Results of the χ^2 Test on "Price Conscious" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Education)				
		City	A	B	R	S
01	Online shopping allows one to look for the best price before purchasing.	S 26.61	NS 18.42	S 28.62	NS 20.30	S 40.82
02	Online shopping is easy to find real bargains.	S 28.65	S 28.88	NS 25.33	S 26.26	S 38.79
03	Online shopping offers competitive prices.	NS 24.53	S 32.90	NS 17.37	NS 22.57	S 30.45
04	Online shopping is easy way to get the price information quickly and accurately.	S 34.45	S 37.52	NS 18.10	S 26.23	S 40.38
05	Online shopping offers fix prices.	NS 24.77	NS 12.14	NS 20.63	NS 24.37	S 32.49
06	Online shopping has no hidden costs.	NS 25.91	NS 15.72	NS 11.54	NS 22.78	NS 20.63

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Average opinion on Price conscious criterion of the selected female online shoppers vis-a- vis their Income; Educational Group and Occupation Group were found as heterogeneous except in Age Group. Overall results of the study indicated that Age had no significant impact on price consciousness while other variables viz., Income; Occupation and Education had significant impact on Price Conscious Criterion of female online shoppers.

Discussions and Implications:

Highly affluent consumers are more interested in having information about products available to them using a method that invokes senses. These consumers are concerned about prices. Those with a graduate and post graduate degree tend to agree more on the propositions that online shopping offers competitive prices and allows them to look for best price before they purchased. Educational attainment carries an effect on the perception of pricing on Internet. Their perception About Internet providing better competitive prices resultant in to cost savings have increased with the level of education. The fact that those who use Internet for information search gives more opportunities for price comparison as compared with those who do not.

Hypothesis: 7:21

The Average Opinion of Selected Female Online Shoppers’ on Selected Criteria Used to measure responses on Social Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers’ Age is equal.

Table Number:7:21 Results of the χ^2 Test on “Social Experience” Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Age)				
		A	B	R	S	Overall
	City					
01	It is important to me that goods I buy are value for money	NS 13.23	NS 15.13	NS 9.20	NS 10.94	NS 13.93
02	I need to see and touch consumer goods before I buy them	NS 18.07	NS 7.77	S 28.91	NS 14.41	S 28.19
03	It is important to me to have contact with people when I make purchases	S 37.48	S 21.32	NS 10.15	NS 11.28	S 30.40
04	The feel of the place I buy things is important to me.	S 52.73	NS 9.78	NS 18.04	NS 14.28	S 43.40
05	I wouldn't want to buy clothes without trying them on first	NS 14.52	NS 17.08	NS 16.33	NS 16.18	NS 48.74

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:22

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Social Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number:7:22 Results of the χ^2 Test on "Social Experience" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Income)				
		A	B	R	S	Overall
	City					
01	It is important to me that goods I buy are value for money	NS 14.03	NS 20.48	NS 11.95	NS 26.85	S 26.72
02	I need to see and touch consumer goods before I buy them	NS 23.84	NS 19.03	NS 11.61	NS 21.54	NS 23.75
03	It is important to me to have contact with people when I make purchases	S 29.89	NS 18.56	NS 10.32	S 35.91	S 29.70
04	The feel of the place I buy things is important to me.	S 41.34	NS 20.35	NS 27.27	NS 24.70	S 46.37
05	I wouldn't want to buy clothes without trying them on first	S 26.39	NS 20.94	NS 17.39	NS 30.53	S 34.76

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:23

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Social Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number:7:23 Results of the χ^2 Test on "Social Experience" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Occupation)				
		A	B	R	S	Overall
	City					
01	It is important to me that goods I buy are value for money	S 27.27	NS 21.47	NS 17.20	NS 26.85	NS 20.53
02	I need to see and touch consumer goods before I buy them	NS 9.04	NS 19.27	NS 25.48	NS 21.54	NS 13.79
03	It is important to me to have contact with people when I make purchases	S 31.70	S 33.03	NS 18.93	S 35.91	S 26.45
04	The feel of the place I buy things is important to me.	NS 21.77	NS 24.52	NS 22.56	NS 24.70	NS 24.70
05	I wouldn't want to buy clothes without trying them on first	NS 9.93	NS 15.00	NS 24.00	NS 30.53	NS 20.10

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:24

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Social Experience Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number:7:24 Results of the χ^2 Test on "Social Experience" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance ((Benefit vis-a-vis Education)				
		A	B	R	S	Overall
	City					
01	It is important to me that goods I buy are value for money	NS 13.09	NS 17.78	NS 17.20	NS 19.75	NS 13.44
02	I need to see and touch consumer goods before I buy them	NS 18.99	NS 14.47	NS 25.48	NS 11.28	NS 18.73
03	It is important to me to have contact with people when I make purchases	NS 8.75	NS 9.55	NS 18.93	NS 20.24	NS 20.30
04	The feel of the place I buy things is important to me.	S 28.23	NS 11.30	NS 22.56	NS 17.60	S 38.37
05	I wouldn't want to buy clothes without trying them on first	NS 16.65	NS 10.65	NS 24.00	NS 21.39	NS 12.31

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Average opinion on Social experience criterion of the selected female online shoppers vis-a- vis their Income; Educational Group and Occupation Group were found as heterogeneous except in Occupation.

In case of Baroda; Rajkot and Surat City, it was found that female online shoppers' income had insignificant impact on her social experiential criterion. It indicated that social experiential is important criterion for all income Groups of customers. But, in case of Ahmedabd, Baroda and Surat City, it was found that income variable had significant impact on social experiential criterion viz., importance of contact with sales person when they make purchase. But, insignificant results were found out in case of remaining criteria of online shopping. Over all results of the study indicated that age had significant impact on socio experiential criterion while education had no significant impact on socio experiential criterion of online shopping.

Discussions and Implications:

The environment in which buying takes place has a much stronger impact on older online shoppers than the age Group of online shoppers. The environment carries an effect on female shoppers' shopping attitudes. Functional motives have become even more important in online then in traditional retail shopping. Thus, it is unlikely that the lack of direct experience or social contact on Internet shall be a strong deterrent for old age online shoppers.

The viewing of the product seeks to play an important role for offering social experiential benefits of shopping. Marketers should increase their efforts to build and offer new innovations

such as the possibility of zooming in the image of the product, to use web cameras so that online shopper can get an idea of the external qualities of the product. The perception of utilitarian benefit become steadily with age and decreases with income and education. The hedonic benefit is associated with physical store shopping.

Hypothesis: 7:25

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Emotions Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number:7:25 Results of the χ^2 Test on "Emotion" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Age)				
		A	B	R	S	Overall
	City					
01	I often buy things online because it puts me in a better mood	S 40.10	S 23.42	NS 14.67	NS 9.05	NS 10.52
02	Online Shopping is fun and exciting	S 23.12	NS 9.027	NS 19.51	NS 11.18	NS 16.77
03	I get a real buzz from buying things online	S 26.04	NS 8.97	NS 18.64	NS 4.41	NS 20.32
04	For me, online shopping is an important leisure activity	S 34.48	NS 15.07	S 23.83	NS 19.27	S 32.76
05	Online Shopping things arouses my emotions and feelings	S 58.32	NS 10.57	NS 17.62	NS 9.02	S 26.92
06	I like to shop online, not because I have to but because I want to	S 34.36	NS 11.58	NS 17.74	NS 7.92	S 22.36
07	I enjoy browsing and looking at things, even when I do not intend to buy something	NS 21.84	NS 17.84	S 30.30	NS 15.10	S 27.51

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:26

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Emotions Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number:7:26 Results of the χ^2 Test on "Emotion" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Income)				
		A	B	R	S	Overall
	City					
01	I often buy things online because it puts me in a better mood	S 26.60	S 34.37	S 28.50	S 21.33	S 30.43
02	Online Shopping is fun and exciting	NS 24.73	NS 16.79	NS 19.62	NS 17.88	S 46.42
03	I get a real buzz from buying things online	S 31.99	S 26.07	NS 20.21	NS 27.84	S 35.30
04	For me, online shopping is an important leisure activity	S 32.73	NS 16.50	S 23.25	NS 23.27	NS 21.42
05	Online Shopping things arouses my emotions and feelings	S 36.10	S 34.44	NS 17.33	S 21.75	NS 22.02
06	I like to shop online, not because I have to but because I want to	S 32.21	NS 20.92	NS 16.85	NS 20.84	NS 17.88
07	I enjoy browsing and looking at things, even when I do not intend to buy something	S 36.31	S 26.40	NS 25.95	NS 26.08	S 33.30

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:27

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Emotions Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number:7:27 Results of the χ^2 Test on "Emotion" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Occupation)				
		A	B	R	S	Overall
	City					
01	I often buy things online because it puts me in a better mood	S 26.47	NS 19.17	NS 16.87	NS 25.88	S 26.78
02	Online Shopping is fun and exciting	S 20.45	NS 21.29	NS 24.38	NS 14.49	S 26.29
03	I get a real buzz from buying things online	S 27.80	NS 24.09	NS 16.33	NS 12.74	NS 21.37
04	For me, online shopping is an important leisure activity	NS 23.04	NS 14.32	S 34.60	NS 13.16	NS 24.16
05	Online Shopping things arouses my emotions and feelings	NS 21.99	NS 19.13	NS 15.23	NS 13.21	S 29.56
06	I like to shop online, not because I have to but because I want to	NS 12.55	NS 16.81	NS 23.11	NS 16.37	NS 19.48
07	I enjoy browsing and looking at things, even when I do not intend to buy something	S 27.46	NS 19.38	S 29.40	S 35.53	S 36.97

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:28

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Emotions Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number:7:28 Results of the χ^2 Test on "Emotion" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Education)				
		A	B	R	S	Overall
	City					
01	I often buy things online because it puts me in a better mood	NS 18.93	NS 23.39	NS 16.87	NS 21.30	NS 21.43
02	Online Shopping is fun and exciting	S 35.96	NS 24.23	NS 24.38	NS 16.64	S 39.05
03	I get a real buzz from buying things online.	S 27.14	S 26.15	NS 16.33	NS 9.66	NS 22.60
04	For me, online shopping is an important leisure activity	S 26.57	NS 15.82	S 34.60	NS 17.62	S 30.05
05	Online Shopping things arouses my emotions and feelings	NS 25.80	NS 20.93	NS 15.23	NS 16.24	S 29.04
06	I like to shop online, not because I have to but because I want to	NS 17.83	NS 22.16	NS 23.11	NS 18.76	NS 20.69
07	I enjoy browsing and looking at things, even when I do not intend to buy something	NS 9.81	NS 17.54	S 29.40	NS 17.37	S 32.33

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Average opinion on emotions criterion of all the selected female online shoppers vis-a- vis their Age Group; Income; Occupation and Education were found as heterogeneous .Incase of City wise analysis mixed results were found by the researcher. In case of Ahmedabad City, it was found that Age had significant impact on emotional criterion of online shopping. Overall analysis offered mixed results were found in selected cities of Gujarat. It was found that income variable has significant impact on opinion about emotional criteria viz.,, I often buy things online because it puts me in better mood.Overalll results of the study indicated that occupation had significant impact on opinion about selected emotional criterion of online shopping. In case of Baroda City, it was found that Occupation had insignificant impact on criterion of online shopping. In case of Surat City, it was found that education had insignificant impact on opinion about emotaional criterion of online shopping.

Discussions and Implications:

Younger consumers report more hedonic benefits such as enjoyment, fun and excitement of online shopping than older female shoppers. Younger consumers are more likely to search online than older consumers. It indicates that those who purchase from Internet could also be older and belongs higher income Groups.

The findings of this study suggest that at this stage of the retail evolution, electronic shopping has yet to achieve the levels of hedonic benefits associated with shopping. Information technology with its general perception; productivity enhancing technology may more readily lead to perception of utilitarian benefit such as efficiency and convenience. Hedonic benefit may be obtained from social components of the social experience. To add social dimensions to add online transaction through chat rooms; discussion forums and virtual forums need to address this issue. Internet retailer who particularly aim at a female market ought to take these need in to account and they should incorporate more social experiential dimensions such as increasing visual material, or offering online alternative to trying consumer goods.

Hypothesis: 7:29

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Identity Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Age is equal.

Table Number:7:29 Results of the χ^2 Test on "Identity" Criterion as a Benefit of Online Shopping vis-à-vis Age of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Age)				
		A	B	R	S	Overall
	City					
01	I like to buy things which impress other people	S 40.10	NS 10.65	NS 19.69	NS 13.80	S 22.31
02	I buy consumer goods because they give me "prestige"	S 23.12	NS 12.33	NS 16.92	NS 15.51	NS 20.60

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:30

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Identity Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Income is equal.

Table Number:7:30 Results of the χ^2 Test on "Identity" Criterion as a Benefit of Online Shopping vis-à-vis Income of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Income)				
		A	B	R	S	Overall
	City					
01	I like to buy things which impress other people	NS 18.65	NS 19.57	NS 26.05	NS 10.32	NS 15.68
02	I buy consumer goods because they give me "prestige"	NS 19.96	NS 20.62	NS 20.35	NS 13.12	NS 17.45

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:31

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Identity Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Occupation is equal.

Table Number:7:31 Results of the χ^2 Test on "Identity" Criterion as a Benefit of Online Shopping vis-à-vis Occupation of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-a-vis Occupation)				
		A	B	R	S	Overall
	City					
01	I like to buy things which impress other people	NS 21.74	NS 20.10	NS 20.97	S 26.30	NS 22.28
02	I buy consumer goods because they give me "prestige"	S 33.06	NS 23.85	S 31.34	NS 25.45	NS 17.62

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Hypothesis: 7:32

The Average Opinion of Selected Female Online Shoppers' on Selected Criteria Used to measure responses on Identity Criterion as a Benefit of Online Shopping vis-a vis Selected Female Online Shoppers' Education is equal.

Table Number:7:32 Results of the χ^2 Test on "Identity" Criterion as a Benefit of Online Shopping vis-à-vis Education of Female Online Shoppers.

Sr. No.	Selected Items	Result of χ^2 Test at 5 Per cent Level of Significance(Benefit vis-à-vis Education)				
		A	B	R	S	Overall
	City					
01	I like to buy things which impress other people	NS 17.38	S 27.93	NS 20.97	NS 19.82	S 32.33
02	I buy consumer goods because they give me "prestige"	S 36.23	S 33.63	S 31.34	NS 21.46	S 40.46

*Table Value of χ^2 at 12 D.F =21.02 , Table Value of χ^2 at 16 D.F= 26.29

Of the socio demographic variables that were included in this research study Age; Income; Occupation and Education shown a significant effect on the different kinds of benefits of online shopping.

Average opinion on Identity criterion of all the selected female online shoppers vis-a- vis their age Group was found as different except but Average opinion on Identity criterion of all their Income; Education and Occupation where homogeneous results were found. Incase of City wise analysis mixed results were found by the researcher. In case of Ahmedabd City, it was found that Age has significant impact on Identity criteria of online shopping. But, in case of Surat, Rajkot and Baroda City, it was found that Age had no significant impact on Identity criterion. Overall results of the study indicated that Income and Occupation has no significant impact on Identity criterion of online shopping. For Educational criterion, it was found that Education had significant impact on identity criterion of online shopping.

Discussions and Implications:

Marketers must focus on self expression; increasing self esteem, and projecting a more ideal image to target young age of female educated customers. These incorporates the ways in which purchases relate to the ideal self, the prestige of newly acquired goods, or how buying can feel better about oneself. Marekters must identity related concerns to motivate young , wealthy female consumers to shop online.

7:3: RESULTS OF T-TESTS ON PSYCHOGRAPHIC VARIABLES:

To determine the variables that were significant to distinguish between Female Online shoppers and Female Offline shoppers, t-tests were used to determine which factors were statistically significant.

Hypothesis 7:33: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Security is equal.

Hypothesis 7:34: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Inconvenience is equal.

Hypothesis 7:35: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Impersonality is equal.

Hypothesis 7:36: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Perceived Stress is equal.

Hypothesis 7:37: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Convenience is equal.

Hypothesis 7:38: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as Personality is equal.

Hypothesis 7:39: Average Opinion of Selected Female Internet users as Online and Offline Shoppers on one of the benefit of Online Shopping called as User experience is equal.

Table Number 7:33: T- Test Result for Perceived Difference Between Female Online Shoppers and Female Offline Shoppers (Overall Results)

Sr.No.	Factors	Online Shoppers (n= 365)		Offline Shoppers (n=285)		t-value	p-value
		Mean	Std. Deviation	Mean	Std. Deviation		
01	Security(H9)	14.28	5.56	18.11	4.60	9.391	0.000(S)
02	Inconvenience(H10)	15.01	4.92	19.16	4.15	11.40	0.000(S)
03	Impersonality(H11)	11.75	5.07	14.02	5.56	5.436	0.759(NS)
04	Perceived Stress(H12)	21.30	7.23	26.83	5.93	10.43	0.000(S)
05	Convenience(H13)	14.47	6.50	12.15	5.92	1.56	0.002(S)
06	Personality(H14)	12.38	3.87	11.96	3.12	5.010	1.49(NS)
07	User Experience(H15)	15.18	3.49	13.40	2.34	4.34	0.000(S)

Comparisons were made of the factor scores amongst female Online shoppers those who had purchased online and those who had not .It was found that online female shoppers significantly differed from female offline shoppers on seven of the five factors viz., Security; Inconvenience; Perceived Stress; Convenience and User Experience.

Overall results of this research study indicated that the scores for Female Offline Shoppers were found as higher than Female Online Shoppers on security factor mean for that Female Offline Shoppers are more concerned about security compared to Female Online Shoppers. Specifically, female online shoppers expected Security for transactions; sought permission before releasing personal information and they thought that information should be kept confidential.

Female Offline Shoppers had greater doubts than Female Online Shoppers with regard to inconvenience such as reliability and how to return faulty products. This may/might explain the reason behind Female Offline Shoppers non online shopping. It indicated that product quality influenced the online shoppers decision.

Female Offline Shoppers had greater perceived stress compared to Online Female Shoppers for the issues such as viz., to check reliability and performance of the products, and to get after sales service online. The study indicated that Female Online Shoppers felt more positive toward all of the features of online shopping than Female Offline Shoppers.

Female Online Shoppers have higher mean scores for the positive features of online shopping such as convenience and User experience than Female Offline Shoppers. Female Online Shoppers indicated that online shopping reduced cost of travelling and easy to shop any time of the day. Female Online Shoppers were more technology oriented than Female Offline Shoppers.

Table Number 7:34: T- Test Result for Perceived Difference Between Female Online Shoppers and Female Offline Shoppers (Ahmedabad City)

Sr. No.	Selected Factors	Female Online Shoppers (n= 117)		Female Offline Shoppers (n=83)		t-value	p-value
		Mean	Std. Deviation	Mean	Std. Deviation		
01	Security	14.41	6.02	18.59	4.54	-5.579	0.000(S)
02	Inconvenience	14.36	5.32	18.24	3.93	-5.90	0.000(S)
03	Impersonality	10.60	4.90	13.74	4.51	-4.67	0.255
04	Perceived Stress	20.49	8.01	27.06	4.02	-7.19	0.000(S)
05	Convenience	12.23	5.12	15.02	5.76	-3.51	0.213
06	Personality	12.27	4.58	14.26	4.44	-3.08	0.409
07	User Experience	15.63	3.91	15.19	3.73	0.199	0.000(S)

Comparisons were made of the factor scores between those who had purchased online and those who did not in case of Ahmedabad City. Female Online Shoppers differed significantly from Female Offline Shoppers on four of the seven factors viz., Security; Inconvenience; Perceived Stress, and User Experience.

Table Number 7.35: T- Test Result for Perceived Difference Between Female Online Shoppers and Female Offline Shoppers (Baroda City)

Sr.No.	Selected Factors	Female Online Shoppers (n= 110)		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)

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.

Table Number 7.36: T- Test Result for Perceived Difference Between Female Online Shoppers and Female Offline Shoppers (Rajkot City)

Sr. No.	Selected Factors	Female Online Shoppers (n=97)		Female Offline Shoppers (n=53)		t-value	p-value
		Mean	Std. Deviation	Mean	Std. Deviation		
01	Security	11.84	3.58	18.70	4.17	-10.547	0.137(NS)
02	Inconvenience	12.98	3.52	20.16	4.22	-11.108	0.569(NS)
03	Impersonality	11.07	2.63	14.74	4.31	-6.46	0.000(S)
04	Perceived Stress	18.56	6.49	27.57	6.21	-8.251	0.761(NS)
05	Convenience	14.16	3.13	15.39	6.54	-1.543	0.000(S)
06	Personality	10.58	3.15	13.90	4.15	-5.487	0.010(S)
07	User Experience	13.15	3.15	16.39	5.06	-4.818	0.000(S)

In case of Rajkot City, The results indicated that Female Online Shoppers differed significantly from Female Offline Shoppers on four of the seven factors viz., Impersonality; Convenience; Personality and User Experience.

Table Number 7:37: T- Test Result for Perceived Difference Between Female Online Shoppers and Female Offline Shoppers (Surat City)

Sr. No.	Selected Factors	Female Online Shoppers (n=84)		Female Offline Shoppers (n=66)		t-value	p-value
		Mean	Std. Deviation	Mean	Std. Deviation		
01	Security	13.26	4.96	17.63	5.22	5.199	0.553(NS)
02	Inconvenience	14.04	4.98	19.31	4.37	6.88	0.035(S)
03	Impersonality	9.86	4.49	12.10	5.12	2.916	0.061(NS)
04	Perceived Stress	19.40	6.60	25.87	6.83	5.842	0.84(NS)
05	Convenience	13.30	5.28	13.07	5.20	-0.271	0.535(NS)
06	Personality	14.13	4.21	12.67	4.45	-2.038	0.365(NS)
07	User Experience	15.29	3.06	14.27	4.48	-1.588	0.001(S)

In case of Surat City, It was found that Female Online Shoppers differed significantly from Female Offline Shoppers on two of the seven factors viz., Inconvenience and User Experience.

7:4: OVERALL FACTOR ANALYSIS

7:4:1: RELIABILITY TESTING AND FACTOR ANALYSIS OF FEMALE ONLINE

SHOPPERS' OPINIONS ON ONLINE SHOPPING:

As per the statements obtained an overall α values of 0.877 all the 9 constructs were thus retained for the Factor Analysis. The nine factors were extracted, that are presented with its their respective α value and factor loadings.

Table Number 7:38: KMO and Bartlett's Test of Reasons for Opinion about Online Shopping

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.877
Bartlett's Test of Sphericity	Approx. Chi-Square	11211.469
	Df	595
	Sig.	0.000

From the above table, it becomes evident that the KMO measure of sampling adequacy was 0.877, which implied that the collected primary data were suitable for applying Factor Analysis. Similarly, Bartlett's Test of Sphericity was found as significant ($p < .005$) which too indicated that sufficient correlation existed between the variables to proceed with the application and the use of Factor Analysis.

Table Number 7:39 : Results of Reliability Testing for Female Online Shoppers' Opinions on Online Shopping (Overall)

Sr. No.	Selected Items	Cronbach's Alpha
1	Internet technology is not reliable.	0.667
2	My credit card number may be stolen	
3	I do not feel safe to give out financial details	
4	I do not feel safe to give out personal details	
5	I do not feel secure giving credit card number through the Internet.	
6	It is difficult to judge product's/ service's quality.	0.777
7	I do not feel comfortable shopping online.	
8	I am unsure about how to return faulty products.	
9	It is tedious to shop online as browsing website is time consuming process.	
10	There are too many websites on the Internet.	
11	I prefer to talk to sales person.	0.5
12	I prefer to visit real shops.	
13	Shopping online is impersonal.	
14	There is no sales assistance to advise me.	
15	It is difficult to be assured that the product is reliable	0.876
16	It is difficult to be assured that the product will perform as well as it is supposed to	
17	Shopping online is risky	
18	It is difficult to return purchases made online	
19	It is difficult to exchange the defective product online.	
20	It is difficult to get after-sales service online	
21	It is difficult to make after-sales enquiries online	
22	I can stay home and shop online.	0.666
23	It is easy to shop online any time of the day.	
24	Online shopping reduces cost of traveling.	
25	It is easy to shop abroad.	
26	I prefer to research products online but then shop offline.	0.683
27	I do not get irritated by sales promoters.	
28	I do not feel pressure to make purchase.	
29	Companies provide adequate information.	
30	I do not require personal suggestion for the product.	
31	I have no problems in using Internet technology.	0.542
32	Shopping online is expensive.	
33	I have under gone bad experience.	
34	I would like to continue online shopping.	
35	I would recommend others to buy online.	
Overall Reliability		0.933

Table Number 7:40: Results Factor analysis for Opinions about Online shopping (Overall)

Selected Items	Factor Loading
FACTOR 01 (Security)	
Internet technology is not reliable.	0.611
My credit card number may be stolen	0.788
I do not feel safe to give out financial details	0.724
I do not feel safe to give out personal details	0.760
I do not feel secure giving credit card number through the Internet.	0.726
FACTOR 02 (Perceived Stress)	
Online Shopping is risky	0.737
It is difficult to exchange the defective product online.	0.768
It is difficult to get after-sales service online	0.816
It is difficult to make after-sales enquiries online	0.763
FACTOR 03(Convenience)	
I can stay home and shop online.	0.762
It is easy to shop online any time of the day.	0.845
Online shopping reduces cost of traveling.	0.828
It is easy to shop abroad.	0.782
FACTOR 04(Impersonality)	
I prefer to talk to sales person.	0.815
I prefer to visit real shops.	0.661
Shopping online is impersonal.	0.606
There is no sales assistance to advise me.	0.677
FACTOR 05 (Personality)	
I do not get irritated by sales promoters.	0.724
I do not feel pressure to make purchase.	0.786
Companies provide adequate information.	0.792
I do not require personal suggestion for the product.	0.735
FACTOR 06 (Inconvenience)	
It is difficult to judge product's/ service's quality.	0.608
I do not feel comfortable shopping online.	0.763
I am unsure about how to return faulty products.	0.767
It is tedious to shop online as browsing website is time consuming process.	0.700
FACTOR 07 (User Experience)	
I would like to continue online shopping.	0.911
I would recommend others to buy online.	0.919
FACTOR 08 (Perceived Stress)	
It is difficult to be assured that the product is reliable	0.671
It is difficult to be assured that the product will perform as well as it is supposed to	0.670
FACTOR 09(User Experience)	
Shopping online is expensive.	0.781
I have under gone bad experience.	0.708

Factor loadings were used to measure correlation between variables and the factors. A factor loading close to 1 indicated a strong correlation between a variable and factor, while a loading closer to zero indicated weak correlation. The factors were rotated with the use of Varimax with Kaiser Normalization Rotation Method. Principle Component Analysis (PCA) method was used for factor extraction, and the researchers considered only those factors for interpretation purpose whose values were greater than 0.6. It became clear that how much different variables were correlated from amongst the nine factors. The Factor Analysis identified nine Eigen values greater than one and, therefore, nine orthogonal factors were extracted.

The First Factor was called as “**Security**” which included statements relating to discomfort, unsurity, do not feel comfortable to give out financial details and personal details online. The Second Factor was identified as “**Perceived Stress**” covered items such as Online shopping is tedious and risky, as well as difficult to return purchased product online, difficulties viz., to exchange product; get after sales service, and to make after sales service enquiry online were correlated with factor 2. The third Factor labeled as “**Convenience**” consisted of varying statements such as I can stay home and shop online, and it is easy to shop online any time of the day.

The Fourth Factor was defined as “**Impersonality**” comprised of statements relating viz., prefer to talk to sales person, prefer to visit real shops, online shopping is impersonal and there is a no sales assistance to advise me that were correlated with factor 4. The Fifth Factor called as “**Personality**” carried in it viz., I do not get irritated by sales promoters. I do not feel pressure to make purchase. Companies provide adequate information. The Sixth Factor defined as “**Inconvenience**” considered statements viz. It is difficult to judge product’s/ service’s quality. I do not feel comfortable shopping online. I am unsure about how to return faulty products and online shopping is tedious processes that were correlated with the factor number 06. The Seventh Factor called as “**User Experience**” included of items relating viz., I would like to continue online shopping, I would recommend others to buy online. The Eight Factor was called as “**Perceived Stress**” comprised of statements relating viz., It is difficult to be assured that the product is reliable, and It is difficult to be assured that the product will perform as well as it is supposed to. The Ninth Factor was called as “**User Experience**” consisted of items relating viz., Shopping online is expensive and I have under gone bad experience.

7.4.2; Implications of the Research study on Opinion about Online Shopping by

Selected Female Respondents:

The findings, with respect to different product and services purchasing behaviours across selected cities of the Gujarat State, suggested that there existed scope for to development of e-business for different products and services in the Gujarat State. The results also suggested that it would be better for marketers to focus on reducing perceived risks associated with transaction security; product delivery, and customer service in order to encourage shoppers to use online shopping. It would be appropriate for marketers to provide better return policies, and customer services, with a precise delivery system, and supply more information about privacy security.

If they would provide more information about company and transaction security, it would reinforce consumers' participation of online shopping. Marketers should focus on product delivery in addition to transaction security. If online retailers provide efficient delivery systems, it would facilitate the shopping of more products and services using Internet.

The managerial implications of this research study on online shopping based on the selected cities of Gujarat State with the help of female respondents revealed following.

First, Security; Perceived Stress; Convenience; Impersonality; Personality; Inconvenience; and User experience that the online consumer used to evaluate the relatively new marketing medium.

The results indicated that Offline Shoppers had greater doubt than Online Shoppers with regard to the Security; Inconvenience; Impersonality and Perceived Stress.

- If the online shopping **Security** issues ensures a minimal difference between ordered and delivered products and that using a credit card is secured, it would strengthen online shoppers' participation for online shopping using Internet to purchase goods and services. The comparison between online and offline female shoppers in terms of **Security** in case of online shopping that Offline Female Shoppers generally perceive higher insecurity in giving out personal and financial details online than Online Female Shoppers.
- Online retailers should keep shoppers' information confidential, They should provide a secure transaction system for credit card purchases, they need to keep their promises for their offerings, and should offer safest way to give out personal details. These attributes may especially be important to affluent customers who shop online using Internet.
- Consumers are likely to wonder if the purchased products should meet their expectations upon ordering and whether they would perform well. To ensure performance of the product, consumers tend to spend some time and effort examining and testing the product before making any purchase. For some merchandise or products, consumers conducting online shopping had no chance to examine the products before purchasing.

- While shopping physically, consumers can usually examine a product before purchasing and clarify any doubts with the salesperson. In the case of online shopping, they are usually unable to do so.
- Marketers should develop methods to enable the transformation of experience attributes into search attributes, to reduce a consumer's perceived risk. Regarding differences in risk perceptions between Online and Offline Shoppers, the findings suggested that marketers should be more concerned about transaction security issues to encourage consumers' increase of online shopping.
- Empirical results of this research study indicated that some of the reasons reluctance to shop online can be overcome, once shoppers would have some direct experience with the mode of online shopping. The provision of incentives to stimulate first time online shopping therefore should emerge as most important strategy. Marketers should therefore consider that, even if Internet may seem best suited to distribute services, consumers would highly appreciate some form of human contact, prior to online shopping and this is a diehard preference. Thus, it would be a mistake for online service providers or e-retailers to stop offering to consumers the opportunity to engage face-to-face with the online service provider in favor of a purely Internet-based service provision.
- Some Consumers may be reluctant to buy products online because his/her inability and lack of experience online shopping using Internet. It suggested that for tangible goods, online services marketers should invest into building the reputation of their brands to enable the reduction of consumers' perceived risk, and increase purchase likelihood in use of Internet for online shopping.
- The **Convenience** attribute was found as more important for Online Shoppers. In this case, those websites that are easy for online shoppers to surf and find the items, shoppers would look for provide the convenience, time and effort savings to online shoppers
- Since the search costs for product information using Internet could be low, shoppers can easily compare similar products of, its prices across different Websites using with a click of the mouse. Thus, online shoppers can easily obtain pre-purchase information and can compare products of its prices at any time during day to make immediate shopping of products and services.
- The results indicated that Online Shoppers felt that the Internet makes it easy to shop online at any point of time of the day, reduces cost of traveling, offers a wide range of selection, at Internet facilitates of shopping from abroad, save time in searching to a greater extent than offline shoppers.

- Online retailers need to address the **Impersonality** factor that is viewed as limitations of Internet. Such as the need to speak to a salesperson was indicated in survey of this research study as a reason for non shopping using Internet. Online retailers need to provide the opportunity for customers to its shoppers to a salesperson in real time, either by using messaging services or through Internet telephony.
- The **Personality** factor measured the extent to which online shoppers were comfortable with not having a real shopping experience, where physical touch and enjoyment could enhance the shopping process. Female online shoppers indicated that they were less emotionally satisfied with online shopping and found Internet shopping more of a hassle. The lack of physical touch could be substituted with a more interactive Internet website, the provision of more information or even by making use of new Internet technology like virtual tasting and touching shall be provided.
- In Comparison between online and offline shoppers significant differences were found with regard to **Inconvenience** that was associated with online. Online retailers should develop websites that would enable offering personalized and customized services to shoppers.
- There exists possibility of getting inappropriate or low quality products from online shopping. Therefore, a responsible Online Store should offer detailed product information on Internet. It shall provide product warranty and logistics support in order to reduce consumer concerns. Returns of products purchased using Internet also need to be made easier to increase online shopping.
- **User Experience which** is an important factor for online shopping over Internet. Shoppers may be interested in using online retailing, in addition to visiting physical stores, if they have experience of savings from online shopping. In order to compete with physical stores, companies shall involve in online shopping should provide shoppers with incentives by promoting products and services at competitive prices. They should develop competitive marketing strategies to encourage shoppers to buy products that may not be available in conventional retail outlets.
- Consumers may have unconventional demands and personal preferences to meet different circumstances. Therefore, online retailers should develop Internet websites that would offer personalized and customized services. At this stage, it seems practical for marketers to focus on providing information and selling standardized products to encourage repetitive purchases
- E-Retailers should utilize Internet to facilitate their traditional businesses. For instance, it would be useful to use online advertising to promote products and services, and provide shoppers with online acknowledgement, order confirmation and other after-sale services.
- The finding of this research study suggested that there exist a the need for online retailers to develop effective marketing strategies in order to reach its target market.

7.5: RELIABILITY TESTING AND FACTOR ANALYSIS OF FEMALE ONLINE SHOPPERS' DIFFERENT FACETS OF ONLINE SHOPPING:

Cronbach (1961) coefficient alpha was used to check whether the selected statements measured the same dimension or different dimensions. A pre-reliability test was first performed for each of these selected items that described the 8 factors which were subjected to Internal Consistency Test.

As the statements obtained an overall α values of 0.885, all the 8 factors were thus retained for the Factor Analysis that are presented with their respective α value and factor loadings as follows.

Table Number 7.41: KMO and Bartlett's Test of Reasons for different facets of Online

Shopping

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.885
Bartlett's Test of SpheriCity	Approx. Chi-Square	7347.817
	Df	630
	Sig.	0.00

From the above table, it became evident that the KMO measure of sampling adequacy was 0.885, which implied that the collected primary data were suitable for application of Factor Analysis. Similarly, Bartlett's Test of Sphericity was found as Significant ($p < .005$) which too indicated that sufficient Correlation exists amongst the factors between the variables to proceed with the Factor Analysis.

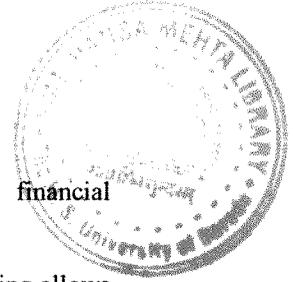
Table Number 7.42: Overall Results of Reliability Testing for Female Online Shoppers' Different facets on Online Shopping

Sr. No.	Selected Items	Cronbach Alpha
01	Online shopping saves time.	0.594
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.	0.778
08	Online shopping is safe to give out financial details.	
09	Online shopping provides comprehensive information.	0.759
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.	0.639
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.	0.717
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	0.693
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	0.674
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	0.911
36	I buy consumer goods because they give me "prestige"	
Overall Reliability		0.761

Table Number 7.43: Results of Factor Analysis for Different Facets of Online Shopping

Selected Items	Factor Loading
FACTOR 01 (Security and User Experience)	
Online shopping is safe to give out personal information.	0.812
Online shopping is safe to give out financial details.	0.817
Online shopping provides comprehensive information.	0.739
Online shopping provides adequate information.	0.687
Online shopping provides the required customer services.	0.608
FACTOR 02 (Price Conscious)	
Online shopping allows one to look for the best price before purchasing.	0.668
Online shopping is easy to find real bargains.	0.674
Online shopping offers competitive prices.	0.732
Online shopping is easy way to get the price information quickly and accurately.	0.714
Online shopping offers fix prices.	0.535
Online shopping has no hidden costs.	0.516
FACTOR 03 (Efficiency)	
It requires less efforts of my part.	0.757
I can purchase goods and services faster.	0.712
Online Shopping avoids trouble.	0.609
Online shopping offers prompt delivery of goods.	0.559
FACTOR 04 (Emotions)	
I often buy things online because it puts me in a better mood	0.570
Online Shopping is fun and exciting	0.809
I get a real buzz from buying things online	0.772
For me, online shopping is an important leisure activity	0.681
FACTOR 05 (Social experience)	
I need to see and touch consumer goods before I buy them	0.744
It is important to me to have contact with people when I make purchases	0.771
The feel of the place I buy things is important to me.	0.719
I wouldn't want to buy clothes without trying them on first	0.695
FACTOR 06 (Convenience)	
Online shopping saves time.	0.642
Online shopping is convenient way to get the best deal.	0.537
Online shopping allows one to stop at own pace.	0.612
Online shopping is easy to place an order.	0.516
Shopping online is the convenient way.	0.508
FACTOR 07 (Emotions)	
Online Shopping things arouses my emotions and feelings	0.560
I like to shop online, not because I have to but because I want to	0.703
I enjoy browsing and looking at things, even when I do not intend to buy something	0.753
FACTOR 08 (Identity)	
I like to buy things which impress other people	0.848
I buy consumer goods because they give me "prestige"	0.842

From the above table it became clear that how far different items were correlated with 09 factors. The Factor Analysis identified 08 Eigen values greater than one and, therefore, nine orthogonal factors were extracted. The First Factor was called as "Security and User Experience" that included items viz., Online shopping provides adequate information; Online shopping provides



comprehensive information; Online shopping is safe to give out personal and financial information that were correlated with the factor number 01.

The Second Factor known as “**Price Conscious**” incorporated items viz; Online shopping allows one to look for the best price before purchasing; Online shopping is easy to find real bargains; Online shopping offers competitive prices; Online shopping is easy way to get the price information quickly and accurately. The third Factor known as “**Efficiency**” incorporated items such as It requires less efforts of my part, I can purchase goods and services faster, Online Shopping avoids trouble and online shopping offers prompt delivery of goods.

The Fourth Factor was identified as “**Emotions**” covered items viz., I often buy things online because it puts me in a better mood; online shopping is fun and exciting; I get a real buzz from buying things online; For me, online shopping is an important leisure activity; online shopping things arouses my emotions and feelings, and I like to shop online, not because I have to but because I want to are more correlated with factor 2.

The Fifth Factor called as “**Social Experience**” consisted items as I need to see and touch consumer goods before I buy them; It is important to me to have contact with people when I make purchases; the feel of the place I buy things is important to me; I would not want to buy clothes without trying them on first were found as more correlated with the Factor 5.

The Sixth Factor described as “**Convenience**” included items viz., Online shopping saves time, online shopping is convenient way to get the best deal, online shopping allows one to stop at own pace, it is easy to place and order, and shopping online is convenient way emerged as positively correlated with the Factor 6. The Seventh Factor known as “**Emotions**” covered items such as online shopping arouses emotions and feelings, 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 .The Eight factor may be labelled such as “**Identity**” including variables such as I like to buy things which impress other people, and I buy consumer goods because they give me “prestige”.

7.5.1 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 give newcomers more information resources and bolsters their courage to checkout. It could also give them a social reason to revisit the site.

- Retailers should improve 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 discussed about shoppers hedonic and utilitarian motivations, whereas the personal value of **Identity** is related only to their utilitarian motivation.

The results of this research study provided several important practical insights for offering sell products and services using Internet. Identity that is identified as life goal online shoppers.

- 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.

7.6 OVERALL IMPLICATIONS OF THE RESEARCH STUDY:

- Information Services being ranked as the highest implied that online retailers should emphasize for providing comparison guides to shoppers, customers' reviews and evaluations about product attributes, access to a knowledgeable salesperson, information about product availability and search functions.
- To attract new customers, online retailers should pay more attention to having well-designed; secured websites that shall provide online visitors with concise, clear, and updated information on the products and services.
- In a physical store, customers interact with sales personnel; their friendliness and knowledge can affect consumers' purchasing decision. Over the Internet, E-marketers offer consumers with sales clerk service in different forms, such as a toll-free phone number, e-mail addresses, FAQs, and customer feedback.
- Consumer' preference to shop online for search products was found as the highest amongst the product categories. Consumer preference to shop online is the highest for search products because female shoppers can easily obtain the product attribute information. The implication from this finding is that online retailers should increase the amount of relevant product attribute information for experience products.

- Online retailers need to provide review of satisfied customers about products and satisfaction ratings so that they can reduce consumers risk perceptions toward online shopping.
- Online retailers need to understand importance of the human element in offering customer service and online real time chatting should be provided to the customers with the help of service representatives.
- A search cost in an online environment is much less than in an offline context so, it could become easier and cost effective for the consumers to engage in comparisons. Marketers therefore need to educate the customers about the cost effective method of online shopping.
- Marketers need to provide several types of online services that shall increase interactivity with customers, such as Software Downloading; E-form inquiry; Order status tracking; Customer comment, and Feedback.
- The study indicated that consumers' shopping motives can be classified into two levels: Functional and Non-functional. Functional motives involved tangible features such as Price; Convenience, and Merchandise Assortment; Non-functional motives covered intangible features such as, Sales Personnel Service; Social Experiential Dimensions and Psychological reasons for Emotions and Enjoyment for shopping. Add i
- Commercial websites should be designed to accommodate personality differences amongst the Internet users in order to attract and retain their use of the Internet services.
- Entertainment aspects of online shopping should be included in the development of marketing strategies to target and attract consumers. The results suggested that female online shoppers tend to seek hedonic benefits, such as excitement in their shopping activities. An implication for this is that marketers shall provide a good product which is not sufficient for female shoppers. Female consumers' experience calls for a variety of hedonic needs while shopping, such as need for fun.
- Accurate and detailed visual information on the screen viz., color, clothing from various angles should be provided to decrease perceived risk and facilitate decision making to attract more offline and online shoppers.
- Product information should be made immediately available to female online shoppers is limited to product presentation on screen, and does not enable shoppers to physically inspect the products. It is important to provide detail and accurate information on screen. Continuous Product rotation facility should be offered to online shoppers to enable them to see all possible views of a product that would favourably draw their attention towards it.
- Online retailers should periodically gather feedback via surveys on consumers' satisfaction with products and services so that revisions and improvements can be made to the Internet channel to set up webpages on the Internet.

- Marketers need to encourage those above 40 years old to use the Internet for online shopping. One possible way would be to promote online shopping activities that cater to the mature population. Other ways include offering discounts for younger people who buy online, as well as providing training on the use of the Internet for online shopping.
- Inconsistency could be very product specific as younger women often purchase educational and financial services online. At the same time as older females tend to search for information more products like Software; Financial and Entertainment Services. This might serve as a working platform for Internet companies to target the needs of the younger female consumer market. The lack of physical touch could be substituted with a more interactive website, the provision of more information, or even making use of new Internet technology like virtual tasting and touching.
- A greater knowledge of distinct shopper segments is useful for retailers in constructing marketing communication strategies and designing appealing environments over the Internet. To convert some offline shoppers into online shoppers, websites may need to be redesigned to address Security; Privacy and Order fulfillment concerns.
- Examining perceptions of online shopping over time provides online retailers with direction to improve their business. Perceptions of financial risk and time and convenience risk have been reduced with the adoption of advanced Internet technology. Product risk remains a key factor influencing online purchase in many product categories. Therefore, reducing perceptions of product risk may provide a good avenue for Internet retailers to enhance online sales.
- To convince online customers that their personal informational will not be violated, Internet retailers should provide consumers with their privacy policies, as well as a guarantee that the information will not be misused.
- With the higher education level of female respondents and satisfactory user experience, there is a vast pool of consumers for which Internet companies need to identify their niches.
- 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.
- To add social dimensions to add online transaction through Chat rooms; Discussion forums and Virtual forums need to address this issue. Internet retailers who particularly aim at a female market ought to take these needs in to account and they should incorporate more Social Experiential dimensions.

- Internet retailers should target those Internet surfers who are long term and heavy users of the Internet, as also those who have experienced Internet shopping and have spent large amounts on it. It revealed that rather than segmenting on the basis of demographic characteristics, actual experience based segmentation would be more appropriate and would have a higher probability of success in the case of Internet shopping.
- Marketers should consider online shopping not as competitive but rather as complementary to physical retail shopping, as it primarily responds to the need of a specific market segment, those who are the time pressured consumers. The emerging strategies for marketers to design differentiated consumer marketing strategies targeting to different consumer market segments viz., Female Offline Shoppers and Online Shoppers.
- Marketers must offer incentives to promote online purchasing events as social activities for bringing along a friend to the website and making it a shared experience. In this way both the social and functional consumption values that discriminate female online shoppers from female offline shoppers.

➤ **7.7 CITY WISE IMPLICATIONS OF THE RESEARCH STUDY:**

The following discussions will attempt put forward some of the to the marketing implications for online retailers, simply to suggest that such an analysis could have large implications on marketing practices/.

To illustrate, Ahmadabad City, two types of shoppers were identified on the basis of online shopping and offline shopping activities Internet usage activities viz., Adventure seekers and Technocrat users.

Marketing Implications for Ahmedabad City is given as follows:

Adventure Seeker- Online Shoppers Group:

Adventure seekers represented a big resource to online retailers because of their way of diverse type of purchases. It is adventure for them to purchase online. This is likely Group that can act as an opinion leader for all things online. Online retailers should cultivate and nurture this segment to target this Group of female customers.

Technocrat Users -Offline Shoppers Group:

Technocrat users have no trouble with computer or Internet related activities. They use Internet more for business-related activities, and avail online services and collect online information. They appeared to have little novelty for them. Though, they are computer literate but may not likely to be champion for online shopping alike Adventure Seekers.

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

Marketing Implications for Surat City is given as follows:

Suspicious Learners - Online Shoppers Group:

It indicated that though customers have purchased and availed products and services using Internet. They are learning how to use the Internet for online shopping. Though, Surat City has received third rank in terms of online shopping. It has potential for growth in terms of its online shopping. People in this group can be easily converted for online shopping, but much of their reluctance appears to hinge on lack of training; lack of physical touch and lack of security aspects. Marketers therefore must provide more physical touch to online shopping by providing Customer Review Sites; Virtual Community Groups. Marketing Managers need to continue to provide adequate and easy-to-access product and comparison information to facilitate online transactions.

Shopping Avoiders -Offline Shoppers Group:

It indicated that female respondents felt difficulty in online shopping of for purchasing in online products and services. They want to physically see things in person before they buy and they therefore feel difficulty in online shopping.

Shopping avoiders have an appealing income level for online retailers, offset values that are inconsistent with online shopping. Their high incomes may still make them to appear an attractive target market, but this will be a Group difficult to convert for online shopping because they hold values that are not consistent with online shopping.

Marketing Implications for Rajkot City are given as follows:

Technology Muddlers- Online Shoppers Group:

Technology muddlers Group of customers are not an attractive target market of online shopping. Members of this Group not only face a large computer literacy obstacle but show little they show little excitement about increasing their computer and online comfort level. They spend less time for computer usage or any online activities and hold a set of values inconsistent with online shoppers.

Fearful Shoppers -Offline Shoppers Group:

Female respondents in this group are on the edge on the substantial online shopping. They are capable for computer usage and spend a good amount of their time for window shopping online but have not been able get out of some Internet fears. Based on such knowledge, the online retailer would be able to position their marketing strategies to attract new online shoppers or to retain current shoppers by addressing the shopping perceptions of different shoppers' Group those who are either Price conscious and/or those who are Security conscious.