
A STUDY ON FACTORS INFLUENCING CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO CONSUMERS AT TRICHIRAPPALLI CITY

Article Particulars

Received: 16.10.2017

Accepted: 26.10.2017

Published: 20.1.2018



Mr. S. SYED MUTHALIFF, MBA., M.Phil.,

Assistant Professor, Department of Management Studies
Saranathan College of Engineering, Tiruchirappalli, Tamil Nadu, India



Mr. S. R. KRISHNA, B.E., M.B.A.,

II MBA Student, Saranathan College of Engineering
Tiruchirappalli, Tamil Nadu, India



Ms. S. SREEDEVI, B.Com., MBA.,

II MBA Student, Department of Management Studies
Saranathan College of Engineering, Tiruchirappalli, Tamil Nadu, India

Consumer behavior is the study of how individual customers, groups or organizations cull, buy, utilize, and dispose conceptions, goods, and accommodations to slake their desiderata and wants. It refers to the actions of the consumers in the rialto and the underlying motives for those actions. Consumer behaviour blends elements from psychology, sociology, social anthropology, marketing and economics, especially behavioral economics. It examines how emotions, postures and predilections affect buying department. Characteristics of individual consumers such as demographics, personality lifestyles and behavioral variables such as utilization rates, utilization occasion, staunchness, brand advocacy, inclination to provide referrals, in an endeavor to understand people's wants and consumption are all investigated in formal studies of consumer comportment. It withal endeavors to assess influences on the consumer from groups such as family, friends, sports, reference groups, and society in general. The study of consumer comportment is concerned with all aspects of purchasing and consumption comportment as well as all persons involved in purchasing decisions and

consumption activities. Consumer behavior towards online shopping is a field of interest for both Philomath's and professionals because internet has greatly influenced the predilections and buying pattern of customers. Internet is transmuting the way consumers shop and buy goods and accommodations, and has rapidly evolved into an ecumenical phenomenon. Many companies have commenced utilizing the Internet with the aim of cutting marketing costs, thereby reducing the price of their product and accommodation in order to stay ahead in highly competitive markets. Companies withal utilize the Internet to convey, communicate and disseminate information to sell the product, to take feedback and additionally to conduct contentment surveys with customers. Customers utilize the cyber world not only to buy the product online, but withal to compare prices, product features and after sale accommodation facilities. The main objective of this paper is to study on the Factors Influencing Consumer Buying Behaviour towards Online Shopping with special reference to consumers at Trichirappalli city.

A descriptive study was done on primary data collected from 125 respondents on basis of judgmental sampling. 125 respondents were given questionnaire and 100 were found to be fully usable for analysis. Questionnaire was used to collect primary data. Likert five point scaling was given to customers for evaluating their impact of Demographical factors on Apparel retail store selection. IBM SPSS Statistic version 20.0 was used for this analysis and the following tools were administered 1) Reliability Test 2) Factor Analysis and 3) Multiple Regression 4) Chi-square goodness of fit test. Reliability test was made and the obtained coefficient alpha value (**Cronbach's alpha**) was 0.840, and hence the data had satisfactory reliability. Factor analysis and Multiple Regression was used to find the variables which influence the Consumer Buying Behavior towards Online Shopping. In Chi-square test we are assessing how well the sample data fits the population proportions specified by the hypothesis. The present research aims to identify the most influencing factors which induce the customers for repeated visit towards online shopping. With the development of Internet, online shopping is developing rapidly in our country as a new way for shopping and with this many global retailers are creating better platforms for customers to shop. To increase the understanding in this area, the research is conducted so that insights can be developed on customer satisfaction and what all affect customer satisfaction during online shopping. Interesting findings were revealed in this study which interprets a genuine output to the marketers which will enhance them to boost up the business even more.

Keywords: Online shopping, Consumer Buying Behavior, Buying Decision Process, Influences of Online Shopping Decision, Internet Shopping

Introduction

Online shopping is the process whereby consumers directly buy goods, accommodations etc. from a seller interactively in authentic-time without an intermediary accommodation over the cyber world. Online shopping is the process of buying goods and accommodations from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores. Nowadays, online shopping is an expeditious growing phenomenon. Growing numbers of consumers shop online to purchase goods and accommodations, accumulate product information or even browse for delectation. Online shopping environment are consequently playing an incrementing role in the overall relationship

between markets and their consumers (look et al., 2008). That is, consumer-purchases are mainly predicated on the cyberspace appearance such as pictures, image, quality information, and video clips of the product, not on the authentic experience. As the cyber world has now become a genuinely ecumenical phenomenon, the number of internet users ecumenical is expected to reach 1.8 billion by 2010 according to the survey of clicks stats, this growing and diverse internet population designates the people having diverse taste and purposes are now going to web for information and to buy products and accommodations. The wide utilization of internet and the rapid magnification of technology have engendered an incipient market for both the customers and business

The internet offers various benefits and offers to consumers that drive them more towards online shopping. Online shopping provides quick access to product related information, saving consumers time, effort and money, quality of the product, and shopping experience. Thus there is an immense shift in people's interest for online shopping due to convenience in shopping, varied options available online, easily comparable prices. This rapid increase of online customers' base points towards the issue of customer satisfaction as a key factor in online purchase, as that will directly influence the purchase and re-purchase decision of customer. Now day's internet is not just another medium to get in touch with customers, but it is an important channel to find potential customers as well as channel to continue relationship with existing customers. Essentially, the idea of online shopping is to lead customers to a convenient way of shopping. Customers will be able to save their time and money, plus retrieve all the product information with just few clicks in few minutes. Plus, purchasing can be done anywhere, anytime according to their preferences

Consumer Buying Behavior Process

In the field of Consumer behavior research the classical model of consumer buying behavior is of utmost paramount. We as persons take actions in purchasing and utilizing products and accommodations and actions are derived by noetic and convivial process. Behavioral science avails us to better understand why we go for a certain product and why not, why we set priorities while making decision. Consumer decision process carries five stages, starting with Quandary apperception and following Information search, Evaluation of alternatives Purchase decision and conclusively Post Purchase behavior. Quandary apperception commences with the perception of need and moves towards information search where consumer uses internal and external sources to analyze given information and utilize that information in the next step of evaluation of alternatives.



Source: Wikipedia image of Blackwell model

Literature Review

Adnan (2014) described that the research has been done to find out the factors which are affecting the online buying behavior of consumers. The study has been conducted in Pakistan & 100 sample size has been considered to complete the survey. The convenience sampling has been used to collect the primary data & SPSS software has been used to do the analysis. From the findings it has been interpreted that perceived advantages & psychological factors are having positive impact whereas perceived risk is having a negative impact on buying behavior. In Pakistan, the rising events of cybercrime, fake e-store & scam websites are major concerns that people hesitate to buy from online stores. E-tailors need to improve the trust of the consumers with enhancing some new marketing strategies.

Saravanan & Brindha Devi (2015) elucidated that the study focusing on online shoppers' preference at the time of buying different kinds of products & finding the most frequently buying products. The study has been conducted in Coimbatore city from where 150 sample sizes have been collected with the help of a proper questionnaire. From the study it has been revealed that amazon.in is the most preferred online shopping website whereas snapdeal.com & filpkart.com has got the 2nd & 3rd rank consecutively. It has also been revealed from the study that electronic products are the most preferred products followed by cosmetic & jewelry & food section.

Khanh & Gim (2014) illustrated that the study has been conducted to find out the factors affecting the online shopping behaviour of consumers in Vietnam. The conceptual model has been developed with six factors to conduct the study named as perceived of economic benefits (PEB), perceived of merchandise (PM), perceived ease of use (PE), perceived risk in the context of online transaction (PRCT), perceived risk with product/service (PRPT) & perceived payment benefits (PPB) . 238 respondents has been responded to a structured questionnaire to find out their views. Different hypotheses have been set up to find out the result of the study. Regression analysis has been used to test the hypotheses framed on various factors. The findings reveal that PEB, PM & PPM have significant impact on online shopping by the consumers of Vietnam whereas PE, PRCT & PRPT affects the consumer behaviour negatively.

Balamurugan et al (2013) depicted that the research has been aimed to find out the consumer behaviour towards online shopping in Coimbatore city. The objectives are to find out the highest influencing attributes at the time of purchase through online, customer satisfaction level & demographic factors which affecting the customers. The sample size of 186 valid responses has been collected through a well structured questionnaire. The four hypotheses have been framed to conduct the survey namely ease of use, usefulness, product attributes & perceived risk. Jackknife re-sampling algorithm & factor analysis technique has been used to test the hypothesis which has been framed. From the findings it has been evaluated that ease of use, product attributes & perceived risk is having positive co-relation with intention to buy whereas usefulness is having negative co-relation.

Conceptual Framework and Research Hypotheses

Consumer behavior is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas, or experiences to satisfy needs and desires (Solomon, 1998). The present study aims at examining the Factors that Influence Consumer Buying Behavior towards Online Shopping with special reference to consumers at Trichirappalli city.

Research Questions

- To determine the factors that influences the Consumer Buying Behavior towards Online Shopping.
- To establish and validate that the determined factors positively affect customer satisfaction.

Hypotheses

1. There is an impact of Consumer Buying Behavior towards Online Shopping
2. There is relationship among the Consumer Buying Behavior that brings in satisfaction towards Online Shopping.

Materials and Methods

To meet the said objectives, descriptive study is chosen for research design. This includes literature survey and primary data collection using questionnaire based on the literature review. For descriptive phase, A Cross-sectional survey of respondents was done using a structured questionnaire. Data was collected from primary as well as secondary sources. A primary source of data collection is through questionnaires whereas secondary sources were journals, news papers, national and international publications, internet, personal books and libraries.

Sample Size

Data were collected on the basis of judgmental sampling. 125 respondents were given questionnaire and 100 were found to be fully usable for analysis. The sample size for questionnaire was 100. Questionnaire was pilot-tested on a sample of 15 to ensure the validity of the survey instrument. However, post elimination of incomplete responses, unreturned questionnaire and invalid answers, the final sample size used for analysis was 100. The sample for questionnaire was collected from consumers in Trichirapalli City.

Sampling Technique

Judgmental sampling was used. Initial set of respondents were selected on the basis of judgmental sampling. Subsequently additional units were obtained on the basis of information given by initial sample units and then further referrals were taken from those selected in the sample. In this way sample was grown by adding more and more referral-based respondents until it reached the limiting number.

Judgmental Sampling was based on the Following Parameters

- The sample comprised of people who used to do online shopping regularly.
- The sample comprised of people who spends time to analyze a product through online for their purchase.

Statistical Tool

IBM SPSS Statistic version 20.0 was used for analysis. Cronbach's alpha test was used for checking the reliability of the data which is collected. Kaiser-Meyer-Olkin test for sampling adequacy and Barlett's test for sphericity is done. Factor analysis is done to identify the dimensions that act as base for several variables which were collected. There may be one or more factors based on the nature of study and total variables included in the study. Varimax rotation is used in factor analysis in order to produce factors that are characterized by large loading on relatively few variables. Multiple regressions are used in analysis since there are more independent variables and one dependant variable. Descriptive study is chosen for research design. This includes literature survey and primary data collection using questionnaire based on the literature review. Data were collected on the basis of random sampling (judgmental sampling). 125 respondents were given questionnaire and 100 were found to be fully usable for analysis. The questionnaire had questions based on various components of online shopping and likert 5 scale rating was given for customers to rate their experience towards online shopping. The Chi-square goodness of fit test uses frequency data from a sample to test hypothesis about population proportion.

Statistical Tools Used

Using IBM SPSS Statistic version 20.0 the following tools were administered in this study 1) Reliability Test 2) Factor Analysis and 3) Multiple Regression 4) The Chi-square goodness of fit test.

1. Reliability Test

Table 1 Reliability Statistics

Cronbach's Alpha	No. of Items
.840	29

To check the reliability and consistency of the data, reliability test has been made and the obtained coefficient alpha value (Cronbach's alpha) was 0.840, and data has satisfactory reliability. Cronbach's alpha value above 0.5 can be used as a reasonable value for reliability.

2. Factor Analysis

Table 2 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.834
Bartlett's Test of Sphericity	Approx. Chi-Square	1458.415
	df	406
	Sig.	.000

Inference

KMO test is to analyse the appropriateness of factor analysis. Values between 0.5 and 1.0 show that the factor analysis is appropriate and value obtained was 0.834 which shows that the Kaiser – Meyer – Olkin measure of sampling adequacy is appropriate. Bartlett's Test of Sphericity is to examine the hypothesis by correlation of variables in Chi-Square and correlation matrix of determinants. Value obtained in Bartlett's Test of Sphericity Chi-Square is 1458.415. This shows that all the statements were correlated and factor analysis is appropriate for the study.

Table 3 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.985	34.432	34.432	9.985	34.432	34.432	4.102	14.146	14.146
2	1.944	6.704	41.136	1.944	6.704	41.136	3.528	12.166	26.312
3	1.750	6.036	47.172	1.750	6.036	47.172	3.359	11.581	37.893
4	1.518	5.236	52.408	1.518	5.236	52.408	2.636	9.091	46.984
5	1.269	4.376	56.785	1.269	4.376	56.785	1.862	6.422	53.406
6	1.111	3.832	60.617	1.111	3.832	60.617	1.738	5.992	59.398
7	1.090	3.758	64.375	1.090	3.758	64.375	1.443	4.977	64.375
8	.998	3.441	67.815						
9	.907	3.129	70.945						

10	.896	3.088	74.033						
11	.834	2.874	76.907						
12	.748	2.579	79.486						
13	.645	2.223	81.709						
14	.609	2.100	83.809						
15	.573	1.976	85.785						
16	.504	1.738	87.523						
17	.469	1.617	89.140						
18	.430	1.482	90.622						
19	.416	1.433	92.056						
20	.391	1.349	93.404						
21	.368	1.271	94.675						
22	.314	1.084	95.759						
23	.239	.824	96.583						
24	.226	.780	97.362						
25	.210	.724	98.086						
26	.165	.568	98.654						
27	.149	.514	99.168						
28	.127	.439	99.607						
29	.114	.393	100.000						

Extraction Method: Principal Component Analysis.

Inference

Principle component analysis is most preferred method in exploratory factor analysis. Twenty Nine values give the explained total variance to each factor. It is to determine the minimum number of variance that gives maximum variance of data.

Table 4 Rotated Component Matrix (a)

	Component						
	1	2	3	4	5	6	7
Safety and Security of Online Shopping	.119	.664	-.085	.132	.317	-.018	.098
Website Layout in Searching Products Easily	.263	.179	.201	.601	.253	-.353	-.086
User Friendly Website	.189	.055	-.100	.585	.459	.088	.304
Personal Information Privacy	.060	.066	.013	.040	.015	.002	.864
Various Modes of Payment	.016	-.004	.484	.147	.659	.032	-.209
Secured Payment	.204	.195	.235	.143	.669	.095	.102
Lower Price in Market	.233	.057	.249	.646	.150	.339	-.066
Convenience to Choose	.598	.150	.174	.253	.233	.152	.001
More Discounts and Offers	.671	.149	.191	.413	-.105	.090	-.113

Comparison of Price with other Similar Product	.517	.131	.142	.457	-.051	.155	.033
Warranties and Return Policy	.620	.331	.023	.233	.260	.069	-.020
Wide Varities of Products Available	.321	.156	.737	.077	.085	-.054	-.019
Avaliability of Well Known Brands	.292	.099	.570	.277	.226	.130	.279
Quality of Product through Online	.128	.229	.092	.003	-.031	.067	.010
Order Products and Supplied Products are same	.425	.605	.104	-.040	.147	.067	-.103
Best Offers	.707	.233	.233	.233	.027	.268	-.222
Product Rating	.341	.293	-.124	.232	.093	.617	-.072
Product Review	.261	.203	.200	-.003	.056	.775	.035
Delivery Performance	.155	.191	.749	-.027	.206	.156	-.220
Cost of Delivery	.376	.240	.405	.203	.110	.259	.077
Product Packing	.445	.114	.417	.024	.419	.035	.156
Delivery on Time	.627	.014	.371	.026	.141	.091	.251
Replacement/Money Back Guarntee	.684	.240	.135	-.104	.086	.052	.210
Warranties	.197	.759	.169	.005	.010	.127	.110
Service Quality	.181	.735	.275	.191	-.010	.169	-.178
Online Information about Products	.175	.474	.476	.447	-.205	.045	.169
Trust Worthiness of Information	.024	.596	.253	.498	.129	.144	.124
After sales Service	-.135	.513	.181	.325	.128	.408	.275
Online Shopping Saves Time and Money	.101	.275	.620	.349	.147	.007	.143

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 15 iterations.

Table 5 Component Transformation Matrix

Component	1	2	3	4	5	6	7	8	9	10
1	.501	.423	.345	.267	.337	.297	.253	.263	.152	.147
2	-.358	-.388	.504	.603	.062	-.079	-.136	-.010	.061	.267
3	.391	-.236	-.475	.370	.387	-.188	.006	-.296	-.357	.171
4	-.175	-.218	-.501	.346	-.023	.459	.208	.167	.460	-.239
5	-.455	.426	-.278	-.046	.142	-.130	.224	-.110	.166	.637
6	.094	.475	-.206	.455	-.421	-.201	-.522	.145	.030	-.053
7	.294	-.084	.088	.133	-.621	-.205	.543	-.338	.177	.114
8	-.231	.209	.043	.166	-.227	.574	.143	-.226	-.648	-.027
9	-.147	-.038	-.085	.111	-.053	-.368	.434	.687	-.384	-.105
10	-.246	.329	.121	.204	.307	-.308	.217	-.381	.080	-.622

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Inference

29 factors were included in the study on Consumer Buying Behavior and 7 factors contributed more towards online shopping. These 7 factors were interpreted by the large values. Statements are identified by the large loadings in same factor.

The Factors are

1. Best offers
2. Warranties
3. Delivery performance
4. Lower price in market
5. Secured payment
6. Product review
7. Personal information privacy

3. Multiple Regression

Hypotheses 1

There is an impact of Consumer Buying Behavior towards Online Shopping.

Table 6 Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650(a)	.423	.379	.72705

a) Predictors: (Constant), PERSONAL INFORMATION PRIVACY, LOWER PRICE IN MARKET, WARRANTIES, DELIVERY PERFORMANCE, SECURED PAYMENT, PRODUCT REVIEW, BEST OFFERS

b) Dependent Variable: OVERALL FACTORS INFLUENCING CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

Inference

The model summary shows the R value as 0.650 and this is the percentage variation in overall factors influencing Consumer Buying Behavior towards Online Shopping can be given with 7 independent variables.

Table 7 ANOVA (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.609	7	5.087	9.623	.000(a)
	Residual	48.631	92	.529		
	Total	84.240	99			

a) Predictors: (Constant), PERSONAL INFORMATION PRIVACY, LOWER PRICE IN MARKET, WARRANTIES, DELIVERY PERFORMANCE, SECURED PAYMENT, PRODUCT REVIEW, BEST OFFERS

b) Dependent Variable: OVERALL FACTORS INFLUENCING CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

Inference

The above ANOVA table gives the F value to find the dependent variables associated with the

Independent variables, larger the F value more the variances. The F-ratio given under column F is 9.623 and p-value, 0.000 is given under sig. column. Since p-value is less than 0.01, it implies that the calculated regression coefficient is significant and the variance in independent variable contributes to the change in dependent variable. Therefore, it is inferred that the variance in predictors (Constant variable), really contribute to factors influencing Consumer Buying Behavior towards Online Shopping (Dependent Variable).

Table 8 Coefficients (a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.426	.482		.884	.379
	Best Offers	.060	.098	.064	.610	.543
	Warranties	.225	.087	.238	2.595	.011
	Delivery Performance	.103	.102	.093	1.002	.319
	Lower Price in Market	.391	.094	.390	4.177	.000
	Secured Payment	.191	.104	.168	1.837	.069
	Product Review	-.132	.085	-.151	-1.554	.124
	Personal Information Privacy	.049	.019	.210	2.535	.013

a) Dependent Variable: OVERALL FACTORS INFLUENCING CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING

Inference

From the above table it is inferred that the value given under the column B against Constant is the a-value (0.426) and against Lower Price in Market is the b-value (0.391). Therefore regression is formulated as

$$Y = 0.426 + 0.391X_1$$

4. Chi- Square Tests

Hypotheses 2:

There is relationship among the Consumer Buying Behavior that brings in satisfaction towards Online Shopping.

Table 9 Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Overall Factors Influencing Consumer Buying Behavior Towards Online Shopping	100	100.0%	0	.0%	100	100.0%

Table 10 Gender * Overall Factors Influencing Consumer Buying Behavior towards Online Shopping

Cross Tabulation

Count

		Overall Factors Influencing Consumer Buying Behavior Towards Online Shopping					Total
		HDS	DS	N	S	HS	
Gender	Male	0	1	7	18	8	34
	Female	3	5	14	34	10	66
Total		3	6	21	52	18	100

Inference

From the above table it is inferred that the frequency of overall Shopping experience in male and female in the table (Cross Tabulation).

Table – 11 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.237(a)	4	.000
Likelihood Ratio	4.253	4	.000
Linear-by-Linear Association	2.685	1	.101
N of Valid Cases	100		

a 4 cells (40.0%) have expected count less than 5. The minimum expected count is 1.02.

Inference

From the above table it is inferred that for 4 degree of freedom the p-value is 0.000 is lesser than 0.05. The difference is considered as significant. Since the Chi-square value is significant it means that alternate hypothesis is accepted and therefore there is association between gender and overall factors influencing consumer buying behavior towards online shopping.

Conclusion

The precedent few years has optically discerned an unprecedented magnification in the number of online business players. This ever incrementing competition has called for adoption of incipient marketing strategies, incipient media and “out of box thinking” to influence the customer to visit the site and make purchases. In India,

etailing has the potential to grow more than hundredfold to reach a value of USD 76 billion by 2021. The country's growing Internet-habituated consumer base, which will comprise about 180 million broadband users by 2020, along with a growing class of mobile Internet users, will drive the online shopping story. This paper strives to understand the decision making process of consumer. As e retailing is worth millions of dollars it is of utmost important for the companies to ken the degree of impact their incipient marketing campaign would have on potential customers. It would help them in channelizing more money and effort towards the strategy which has maximum impact on consumer psyche.

Limitations of the Study

Although the objective of the study is met, but still there are some limitations of the present study.

1. Firstly, the study conducted is limited to online consumers of Trichirappalli city.
2. Secondly, only few numbers of variables are selected for the study.
3. Finally, the results are subject to common limitation of accuracy of response.

References

1. C.R.Kothari 2004, "Research methodology, Text and Cases", New Age International (p) Ltd.
2. Swapna Pradhan, "Retail management", Tata McGraw Hill Education Pvt. Ltd.
3. Barry Berman and Joel R. Evans. 2012 .Retail management a strategic approach.
4. A.J. Lamba:"The Art of Retailing", Tata McGraw Hill Education Pvt
5. Sinha PK, Banerjee A (2004). Store Choice Behaviour in an evolving market.int. 32 (10): 482-34.
6. Kotler, Philip (2004) *Marketing Management*, 11th Edition, Prentice Hall of India Pvt. Ltd., N. Delhi.
7. Monsuwe, T.P.Y., Dellaert, B.G.C. and Ruyter, K.D (2004) "What derives consumers to shop online? A literature review", International journal of Service Industry Management, Vol. 15, No.1, pp. 102-21. [3].
8. Stoel, L. Ha, S. (2009) Consumer e-shopping acceptance: antecedents in a TAM," Journal of Business Research, Vol. 62 No. 5, pp. 565-71. [4].
9. Zhou L., Dai, L. and Zhang, D. (2007) "Online shopping acceptance model – a critical survey of consumer factor.
10. Regi, S. B., & Golden, S. A. R. (2014). Customer Preference Towards Innovative Banking Practices Available In State Bank Of India At Palayamkottai. Sankhya International Journal of Management and Technology, 3(11 (A)), 31-33.