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ROLE OF BUYER CHARACTERISTICS IN ONLINE SHOPPING

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ABSTRACT

Characteristics of buyers are an important constituent that can influence actual online buying decision. Some of the potential factors affecting the buyer characteristics include cultural factors, social factors, demographic factors and psychological factors. While Online Buyers have the distinctive ability to extract the advantages offered in e-Retailing, a survey was conducted and data were collected from three different sampling areas on the basis of social articulation levels. The results of the collected data reveal that Intensity levels of Actual Online Buying among Online Buyers is not found to be varying significantly with other online buyer characteristics such as Perceived Security on e-Payment and Intensity of Internet usage. However, it is found to be varying significantly with Preference levels for Physical Payment among Online Buyers. Also, Propensity of Online Buying is found to be varying significantly with other Online Buyer characteristics such as Perceived Security on e-Payment and Preference for Physical Payment among Online Buyers. Further, understanding level of e-Shopping among Online Buyers is not found to be varying significantly with other online buyer characteristics such as Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment. However, it is found to be varying significantly with online buyer characteristics such as Intensity of Internet usage and Perceived Security on e-Payment among Online Buyers.

KEYWORDS

online buyer, online shopping, e-retailing and e-commerce.

INTRODUCTION

PROFILE OF ONLINE BUYERS IN INDIA

At present Internet in India predominantly serves communication purposes more than its commercial utilities for its users and the conversions of these large user base of Internet as Online Buyers requires effort from various e-Commerce players in the market (Rasool and Rajmohan, 2015). However, the e-Commerce ventures in India is largely restricted to the users of Internet who should be willing to participate in the e-Commerce ventures. While youth populations constitute a major chunk of Internet users in India, the lack of IT knowledge prevents larger population out of the reach of Internet and so much so with its benefits. While many of the commercial ventures through Internet have succeeded in recent times, some of the e-Governance applications like Passport services, Educational and Recruitment services are thrusting citizens to adopt Internet as the necessary form of utility. Further, online buying is viewed fashionable reflecting the social standing and hence, forces many people to adopt Internet. The English as major form of Internet language in India has made many global e-Learning facilities to succeed on commercial terms.

The success of e-Commerce ventures in specific geographical regions is largely based on the availability of e-Payment facilities. At present in India, there is tremendous growth on the adoption of various forms of e-Payments like credit cards, debit cards and Internet banking applications. These developments augment well into the opportunities of various e-Commerce ventures. Already many of the e-Commerce ventures like e-Retailing, e-financial services, e-Ticketing, e-Booking services and e-Recharging services have shown significant levels of growth in India. Further, the increasing numbers of mobile devices, decreasing cost of smart phones and the availability of mobile Internet service offers enormous growth prospects for various forms of these e-Commerce ventures. Also, many of the exiting e-Commerce ventures in India have succeeded in deploying mobile applications harnessing to the need of mobile users. Given these overall indicators, the present scenario offers tremendous growth prospects for various e-Commerce ventures in India.

ONLINE BUYER CHARACTERISTICS IN E-RETAILING

Buyer characteristics can be understood as the personal characteristics of the buyers that can influence the actual buying decision (Aramstrong, 2015). Some of the potentials factors affecting the buyer characteristics include cultural factors, social factors, demographic factors and psychological factors. The potential Online Buyer characteristics that are found to be influencing buyer participation in e-Retailing include Intensity of Online Buying, Intensity of Internet usage, Online Payment Concerns and Understanding levels of e-Shopping (Rajmohan and Sayel, 2011). While Online Buyers have the distinctive ability to extract the advantages offered in e-Retailing, the characteristic identified varies significantly among them. The varied level of understanding on e-Shopping causes limitations in exploiting the fullest advantages of e-Retailing (Keisidou et al., 2011). Similarly, the Online Payment concerns causes variations in the Perceived Security on e-Payment systems which in turn affects the online purchasing intentions very often. Further, varied intensity levels in Internet surfing which is a fundamental skill needed on the part of the Online Buyers gives scope for variations in exploiting the fullest advantages of e-Retailing features (Luo and Zhang, 2012). Also, Online Buyers will have natural variations in the Intensity levels of Online Buying due to various reasons. For instance, varying needs, economic factors, demographic factors and Service Quality levels of e-Retailers could be some of the potential reasons contributing towards these variations. The details of the aspects constituting these Online Buyer characteristics as follows;

1) Intensity of Online Buying

Intensity of Online Buying represents the actual volume of Online Buying made by the Online Buyers in a specific period. Some of the key parameters determining the intensity levels of Online Buying include the quantum of money spent and the actual number of online purchases over a period, number of online shops dealt by the Online Buyers over a period and the possibilities of initiating online purchase in future.

2) Intensity of Internet usage

Intensity of Internet usage represents the actual time spent by the Online Buyers in accessing Internet for a specific period. Some of the key parameters determining this intensity levels include Internet usage experience, frequency of Internet usage and the actual time spent on accessing Internet in a day.

3) Online Payment concerns

Online Payment concern is the inhibitions on the part of the Online Buyers to initiate e-Payment without the fear of security breach in the Internet mediated environment. Some of the popular e-Payment systems in India include credit card, debit card and net banking applications. Most of the e-Retailing enterprises in India are providing facilities to pay through COD (Cash on Delivery) options for the orders initiated through e-Retailing websites.

4) Understanding level of e-Shopping

Understanding level of e-Shopping is the fluency levels of Online Buyers to initiate purchase through e-Retailing web site and pay for it in the Internet mediated environment. Some of the key parameters determining these understanding levels include hedonic experience in the website, ability to manage user account in the e-Retailing portal, knowing the procedure to redeem promotional codes; gift vouchers; loyalty points etc., ability to track the orders and knowing the product return procedure.

OBJECTIVE OF THE STUDY

To test the variations among Online Buyer characteristics.

HYPOTHESIS

H1	Propensity of Online Buying does not vary with Perceived Security on e-Payment and Preference for Physical Payment.
H2	Actual Online Buying does not vary with Perceived Security on e-Payment and Intensity of Internet usage.
H3	Actual Online Buying does not vary with Preference for Physical Payment.
H4	Understanding levels of e-Shopping does not vary with Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment.
H5	Understanding levels of e-Shopping does not vary with Intensity of Internet usage and Perceived Security on e-Payment.
H6	Perceived Security on e-Payment, Preference for Physical Payment and Propensity of Online Buying do not vary with different Intensity of Internet usage.

The present study arises due to the growing volumes of e-Retailing activities in recent times. Also, the market scenario in India offers tremendous growth prospects for e-Retailing and related services with increasing levels of disposable income among buyers. While many studies in recent past have focused on market centric and customer centric aspects on e-Retailing, buyer characteristic aspects still remain less improvised in the literature. In this concern, survey was conducted and data were collected from 703 online buyers from three different states of India following the guidelines of diffusion of Innovation theory (Roger, 1983) and random sampling. The data collected were coded and transferred in to Statistical package for social science (SPSS) for the purpose of analysis with One-way ANOVA.

RESULTS AND DISCUSSIONS

INSTRUMENT VALIDITY

Standardized scale for measuring Online Buyer characteristics such as Intensity of Online Buying, Intensity of Internet usage, Online Payment concerns and Understanding levels of e-Shopping are far from maturity. Hence, to reduce variables to a smaller set of summary variables and to identify the structure of relationship between respondents and variables of online buying characteristics, Exploratory Factor Analysis (EFA) was performed. In this regard, 6 items considered for measuring Intensity of Online Buying, 6 items considered for measuring Online Payment Concerns, 4 items considered for measuring Intensity of Internet usage and 11 items considered for measuring Understanding level of e-Shopping (See Appendix-1). Several well-recognized criteria for the factorability on the basis of item correlations were used separately for each factor. The reasonable factorability of the model could be ensured with the pattern of correlations obtained among the items. Also, the Kaiser-Meyer-Olkin measure of sampling adequacy for each online buying characteristics was above the recommended value of 0.60 (Nunnally and Bernstein, 1994) and the test of sphericity was significant at 5 percent level.

During the repeated procedures of factor analysis on the basis of Principal Component Analysis for measuring the Intensity of Online Buying, an item with a factor loading value of below 0.5 was eliminated and the remaining 5 items got extracted and loaded in two factors. After examining the details of the items loaded in each of the factor, the factor 1 was named as 'Propensity of Online Buying' and the factor 2 was named as 'Actual Online Buying'. Similarly, for measuring Online Payment Concerns, two items got eliminated and the remaining 4 items got extracted and loaded in two factors. After examining the details of the items loaded in each of the factor, the factor 1 was named as 'Perceived Security on e-Payment' and the factor 2 was named as 'Preference for Physical Payment'. Also, for measuring Intensity of Internet usage, an item with a factor loading value of below 0.5 was eliminated and the remaining 3 items got extracted and loaded in single factor and for Understanding level of e-Shopping, four items with a factor loading value of below 0.5 was eliminated and the remaining 7 items got extracted and loaded in single factor (See Appendix-2).

VARIATIONS IN THE PROPENSITY OF ONLINE BUYING

The variations in the Propensity of Online Buying between different levels of Perceived Security on e-Payment, and between different levels of Preference for Physical Payment among the Online Buyers are defined in hypothesis-1, taken up and its results are shown in the table-1, as an outcome of one way ANOVA model conceptualized. Perceived Security on e-Payment and Preference for Physical Payment were categorized into three groups such as low levels, medium levels and high levels for identifying variations in the Propensity of Online Buying. From the results of this one way ANOVA model shown in table-1, it can be inferred that the F values of 5.671 and 5.942 corresponding to Propensity of Online Buying on each different Intensity levels of Perceived security on e-Payment and on each different levels of Preference for Physical Payment; are found to be significant at 5 percent level. Hence, hypothesis-1 is rejected at 5 percent level of significance. This result clearly shows that there exist significant variations in the Propensity of Online Buying between different levels of Perceived security on e-Payment and between different levels of Preference for Physical Payment among Online Buyers. In order to identify the exact variations between different levels of Perceived security on e-Payment and between different levels of Preference for Physical Payment, multiple comparison was made with LSD method and its results are provided along with table-1.1, were the variations are noted as follows.

Propensity of Online Buying between different Levels of Perceived e-Payment Security

Based on the value of mean differences found in the table-1.1, it can be inferred that the highest Propensity of Online Buying is identified with low Perceived Security on e-Payment among the Online Buyers, the next higher levels of Propensity of Online Buying is identified with medium Perceived Security on e-Payment and the low levels of Propensity of Online Buying is identified with high Perceived Security on e-Payment among the Online Buyers.

From the details provided in the table-1.1, it can be noted that, the variations in the Propensity of Online Buying between low Perceived e-Payment Security and high Perceived e-Payment Security are found to be significant at 5 percent level. Also, the variations in the Propensity of Online Buying between medium Perceived e-Payment Security and high Perceived e-Payment Security are found to be significant at 5 percent level among Online Buyers. However, the variations in the Propensity of Online Buying between low Perceived e-Payment Security and medium Perceived e-Payment Security are not found to be significant at 5 percent level among Online Buyers.

TABLE 1: RESULTS OF ANOVA FOR HYPOTHESIS-1

Dependent Variable	Details of sources of grouping		Sum of Squares	Df	Mean Square	F
Propensity of Online Buying	Perceived Security on e-Payment as Source of Grouping	Between Groups	11.228	2	5.614	5.671*
		Within Groups	693.000	700	0.990	
		Total	704.228	702		
	Preference for Physical Payment as source of Grouping	Between Groups	11.757	2	5.879	5.942*
		Within Groups	692.471	700	0.989	
		Total	704.228	702		

TABLE-1.1: RESULTS OF MULTIPLE COMPARISONS FOR HYPOTHESIS-1

	Multiple Comparisons						
	Details of sources of grouping	(I) e-Payment	(J) e-Payment	Mean Difference (I-J)	Std. Error	Sig.	
Propensity of Online Buying	Perceived Security on e-Payment as Source of Grouping	Low	Medium	0.022	0.101	0.824	
			High	0.267*	0.095	0.005	
		Medium	Low	-0.022	0.101	0.824	
			High	0.245*	0.086	0.005	
		High	Low	-0.267*	0.095	0.005	
			Medium	-0.245*	0.086	0.005	
	Preference for Physical Payment as source of Grouping	Low	(I) Physical Payment	(J) Physical Payment	Mean Difference (I-J)	Std. Error	Sig.
			Medium	High	-0.243	0.130	0.062
		Medium	Low	High	0.168*	0.079	0.034
			Low	High	0.243	0.130	0.062
		High	Low	High	0.412*	0.128	0.001
			Low	High	-0.168*	0.079	0.034
		Medium	High	-0.412*	0.128	0.001	

Independent Variable: Perceived Security on e-Payment and Preference for Physical Payment;

*Significant at 5 percent level

Source: Computed from primary data

Propensity of Online Buying between different Levels of Preference for Physical Payment

Based on the value of mean differences found in the table-1.1, it can be inferred that the highest Propensity of Online Buying is identified with medium Preference for Physical Payment among the Online Buyers, the next higher levels of Propensity of Online Buying is identified with low Preference for Physical Payment and the low levels of Propensity of Online Buying is identified with high Preference for Physical Payment among the Online Buyers.

From the details provided in the table-1.1, it can be noted that, the variations in the Propensity of Online Buying between low Preference for Physical Payment and high Preference for Physical Payment are found to be significant at 5 percent level. Also, the variations in the Propensity of Online Buying between medium Preference for Physical Payment and high Preference for Physical Payment are found to be significant at 5 percent level among Online Buyers. However, the variations in the Propensity of Online Buying between low Preference for Physical Payment and medium Preference for Physical Payment are not found to be significant at 5 percent level among Online Buyers.

VARIATIONS IN ACTUAL ONLINE BUYING

The variations in the Intensity levels of Actual Online Buying between different levels of Preference for Physical Payment among the Online Buyers are defined in hypothesis-3, taken up and its results are shown in the table-2, as an outcome of one way ANOVA model conceptualized. Preference for Physical Payment were categorized into three groups such as low levels, medium levels and high levels for identifying variations in the Intensity levels of Actual Online Buying. From the results of this one way ANOVA model shown in table-2, it can be inferred that the F value of 4.159 corresponding to Intensity levels of Actual Online Buying on each different levels of Preference for Physical Payment; are found to be significant at 5 percent level. Hence, hypothesis-3 is rejected at 5 percent level of significance. This result clearly shows that there exist significant variations in the Intensity levels of Actual Online Buying between different levels of Preference for Physical Payment among Online Buyers. In order to identify the exact variations between different levels of Preference for Physical Payment, multiple comparison were made with LSD method and its results are provided along with table-2.1, were the variations are noted as follows.

TABLE 2: RESULTS OF ANOVA FOR HYPOTHESIS-3

Variable	Preference for Physical Payment as source of Grouping	Sum of Squares	Df	Mean Square	F
Actual Online Buying	Between Groups	22.928	2	11.464	4.159*
	Within Groups	1929.576	700	2.757	
	Total	1952.504	702		

Independent Variable: Preference for Physical Payment;*Significant at 5 percent level

Source: Computed from primary data

TABLE-2.1: RESULTS OF MULTIPLE COMPARISONS FOR HYPOTHESIS-3

Variable	(I) P-payment	(J) P-payment	Mean Difference (I-J)	Std. Error	Sig.
Actual Online Buying	Low	Medium	0.503*	0.217	0.021
		High	-0.115	0.133	0.388
	Medium	Low	-0.503*	0.217	0.021
		High	-0.618*	0.214	0.004
	High	Low	0.115	0.133	0.388
		Medium	0.618*	0.214	0.004

Independent Variable: Preference for Physical Payment;*Significant at 5 percent level

Source: Computed from primary data

Intensity levels of Actual Online Buying between different Preference levels for Physical payment

Based on the value of mean differences found in the table-2.1, it can be inferred that the highest Intensity levels of Actual Online Buying is identified with high Preference for Physical Payment among the Online Buyers, the next higher Intensity levels of Actual Online Buying is identified with low Preference for Physical Payment and the lower Intensity levels of Actual Online Buying is identified with medium Preference for Physical Payment among the Online Buyers.

From the details provided in the table-2.1, it can be noted that, the variations in the Intensity levels of Actual Online Buying between low preference and medium Preference for Physical Payment are found to be significant at 5 percent level. Also, the variations in the Intensity levels of Actual Online Buying between medium preference and high Preference for Physical Payment are found to be significant at 5 percent level among Online Buyers. However, the variations in the Intensity levels of Actual Online Buying between low preference and high Preference for Physical Payment are not found to be significant at 5 percent level among Online Buyers.

Insignificant variations in Actual buying

The variations in the Intensity levels of Actual Online Buying between different Perceived Security on e-Payment and Intensity of Internet usage among Online Buyers is defined in hypothesis-2, taken up and its results are shown in the table-3, as an outcome of one way ANOVA model conceptualized.

TABLE 3: RESULTS OF ANOVA FOR HYPOTHESIS-2

Dependent variable	Detail of Grouping Variables	Sum of square	Df	Mean Square	F	Sig.	
Actual Online Buying	Perceived Security on e-Payment	Between Groups	7.084	2	3.542	1.274	0.280
		Within Groups	1945.420	700	2.779		
		Total	1952.504	702			
	Intensity of Internet usage	Between Groups	6.007	2	3.003	1.194	0.303
		Within Groups	1760.204	700	2.515		
		Total	1766.211	702			

Independent Variable: Perceived Security on e-Payment and Intensity of Internet usage;

Source: Computed from primary data

From the results of this one way ANOVA, it can be inferred that the F values of 1.274 and 1.194 corresponding to the factors Perceived Security on e-Payment and Intensity of Internet usage considered as grouping variables are not found to be significant at 5 percent level with, Intensity levels of Actual Online Buying among the Online Buyers. Based on the results shown in table-3, it can be confirmed that the factor such as Intensity levels of Actual Online Buying is not found to be varying significantly with different Perceived Security on e-Payment and Intensity of Internet usage among Online Buyers. Hence the hypothesis-2 is accepted.

VARIATIONS IN UNDERSTANDING LEVELS OF e-SHOPPING

The variations in the Understanding levels of e-Shopping between different levels of Intensity of Internet usage and between different levels of Perceived Security on e-Payment among the Online Buyers are defined in hypothesis-5, taken up and its results are shown in the table-4, as an outcome of one way ANOVA model conceptualized. Intensity of Internet usage and Perceived Security on e-Payment were categorized into three groups such as low levels, medium levels and high levels for identifying variations in the Understanding levels of e-Shopping. From the results of this one way ANOVA model shown in table-4, it can be inferred that the F values of 10.681 and 33.018 corresponding to Understanding levels of e-Shopping on each different Intensity levels of Internet usage and on each different levels of Perceived Security on e-Payment; are found to be significant at 5 percent level. Hence, hypothesis-5 is rejected at 5 percent level of significance. This result clearly shows that there exist significant variations in the Understanding levels of e-Shopping between different Intensity levels of Internet usage and between different levels of Perceived Security on e-Payment among Online Buyers (Eastlick et al., 2006). In order to identify the exact variations between different Intensity levels of Internet usage and between different levels of Perceived Security on e-Payment, multiple comparison was made with LSD method and its results are provided along with table-4.1, were the variations are noted as follows.

Understanding of e-Shopping between different Intensity Levels of Internet Usage

Based on the value of mean differences found in the table-4.1, it can be inferred that the highest Understanding levels of e-Shopping is identified with high Intensity Internet Usage among the Online Buyers, the next higher levels of Understanding in e-Shopping is identified with medium Intensity Internet usage and the low levels of Understanding of e-Shopping is identified with low Intensity Internet Usage among the Online Buyers.

From the details provided in the table-4.1, it can be noted that, the variations in the Understanding levels of e-Shopping between low intensity and medium Intensity Internet usage are found to be significant at 5 percent level. Also, the variations in the Understanding levels of e-Shopping between low intensity and high Intensity Internet usage are found to be significant at 5 percent level among Online Buyers. However, the variations in the Understanding levels of e-Shopping between medium Intensity and high Intensity Internet usage are not found to be significant at 5 percent level among Online Buyers.

Understanding of e-Shopping between different Levels of Perceived e-Payment Security

Based on the value of mean differences found in the table-4.1, it can be inferred that the highest Understanding levels of e-Shopping is identified with medium levels of Perceived Security on e-Payment among the Online Buyers, the next higher levels of Understanding in e-Shopping is identified with high levels of Perceived Security on e-Payments among the Online Buyers and the low levels of Understanding of e-Shopping is identified with low levels of Perceived Security on e-Payment among the Online Buyers.

TABLE 4: RESULTS OF ANOVA FOR HYPOTHESIS-5

Dependent Variable	Details of sources of grouping	Sum of Squares	Df	Mean Square	F	
Understanding level of e-Shopping	Intensity of Internet usage as Source of Grouping	Between Groups	194.450	2	97.225	10.681*
		Within Groups	6371.823	700	9.103	
		Total	6566.273	702		
	Perceived Security on e-Payment as Source of grouping	Between Groups	566.051	2	283.025	33.018*
		Within Groups	6000.222	700	8.572	
		Total	6566.273	702		

Independent Variable: Internet usage and Perceived Security on e-Payment; *Significant at 5 percent level

Source: Computed from primary data

TABLE-4.1: RESULTS OF MULTIPLE COMPARISONS FOR HYPOTHESIS-5

Understanding level of e-Shopping	Multiple Comparisons						
	Details of sources of grouping	(I) Intensity of Internet usage	(J) Intensity of Internet usage	Mean Difference (I-J)	Std. Error	Sig.	
Understanding level of e-Shopping	Intensity of Internet usage as Source of grouping	Low	Medium	-0.616*	0.303	0.043	
			High	-1.185*	0.257	0.000	
		Medium	Low	0.616*	0.303	0.043	
			High	-0.569	0.314	0.070	
		High	Low	1.185*	0.257	0.000	
			Medium	0.569	0.314	0.070	
	Perceived Security on e-Payment as Source of grouping	Low	(I) e-Payment	(J) e-Payment	Mean Difference (I-J)	Std. Error	Sig.
			Medium	Medium	-2.190*	0.297	0.000
		Medium	High	High	-2.036*	0.281	0.000
			Low	Low	2.190*	0.297	0.000
		High	High	High	0.154	0.255	0.546
			Low	Low	2.036*	0.281	0.000
			Medium	-0.154	0.255	0.546	

Independent Variable: Internet usage and Perceived Security on e-Payment; *Significant at 5 percent level

Source: Computed from primary data

From the details provided in the table-4.1, it can be noted that, the variations in the understanding levels of e-Shopping between low levels of Perceived Security on e-Payment and medium levels of Perceived Security on e-Payment are found to be significant at 5 percent level. Also, the variations in the Understanding levels of e-Shopping between low levels of Perceived Security on e-Payment and high levels of Perceived Security on e-Payment are found to be significant at 5 percent level among Online Buyers. However, the variations in the Understanding levels of e-Shopping between medium levels of Perceived Security on e-Payment and high levels of Perceived Security on e-Payment are not found to be significant at 5 percent level among Online Buyers.

Insignificant variations in Understanding levels of e-Shopping

The variations in the Understanding levels of e-Shopping between different Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment among Online Buyers is defined in hypothesis-4, taken up and its results are shown in the table-5, as an outcome of one way ANOVA model conceptualized.

TABLE-5: RESULTS OF ANOVA FOR HYPOTHESIS-4

Dependent Variable	Details of Grouping variable	Sum of square	Df	Mean Square	F	Sig.	
Understanding level of e-Shopping	Actual Online Buying	Between Groups	4.022	2	2.011	0.215	0.807
		Within Groups	6562.251	700	9.375		
		Total	6566.273	702			
	Propensity of Online Buying	Between Groups	5.251	2	2.625	0.280	0.756
		Within Groups	6561.022	700	9.373		
		Total	6566.273	702			
	Preference for Physical Payment	Between Groups	55.137	2	27.568	2.964	0.052
		Within Groups	6511.137	700	9.302		
		Total	6566.273	702			

Independent Variable: Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment

Source: Computed from primary data

From the results of this one way ANOVA, it can be inferred that the F values of 0.807, 0.756 and 0.052 corresponding to the factors Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment considered as grouping variables are not found to be significant at 5 percent level with, Understanding levels of e-Shopping among the Online Buyers. Based on the results shown in table-5, it can be confirmed that the factor such as Understanding levels of e-Shopping is not found to be varying significantly with different Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment among Online Buyers. Hence the hypothesis-4 is accepted. In this regard, Wang et al. (2011) have reported dissimilar patterns of Influences on consumer responses on the basis of web aesthetics which is viewed as the function of Understanding levels of e-Shopping in the present work.

INSIGNIFICANT VARIATION IN INTENSITY OF INTERNET USAGE

The variations in the Perceived Security on e-Payment, Preference for Physical Payment and Propensity of Online Buying between different Intensity of Internet usage among Online Buyers is defined in hypothesis-6, taken up and its results are shown in the table-6, as an outcome of one way ANOVA model conceptualized.

TABLE 6: RESULTS OF ANOVA FOR HYPOTHESIS-6

Dependent variable	Details of Grouping Variables	Sum of square	Df	Mean Square	F	Sig.
Perceived Security on e-Payment	Between Groups	6.436	2	3.218	2.610	0.074
	Within Groups	863.015	700	1.233		
	Total	869.451	702			
Preference for Physical Payment	Between Groups	5.461	2	2.730	1.790	0.168
	Within Groups	1067.959	700	1.526		
	Total	1073.420	702			
Propensity of Online Buying	Between Groups	3.300	2	1.650	1.648	0.193
	Within Groups	700.928	700	1.001		
	Total	704.228	702			

Independent Variable: Intensity of Internet usage
Source: Computed from primary data

From the results of this one way ANOVA, it can be inferred that the F values of 2.610, 1.790 and 1.648 corresponding to the factors Perceived Security on e-Payment, Preference for Physical Payment and Propensity of Online Buying are not found to be significant at 5 percent level with, Intensity of Internet usage considered as grouping variable among the Online Buyers. Based on the results shown in table-6, it can be confirmed that the factors such Perceived Security on e-Payment, Preference for Physical Payment and Propensity of Online Buying are not found to be varying significantly with different Intensity of Internet usage among Online Buyers. Hence the hypothesis-6 is accepted. Further, this proposition established in the present work goes in line with earlier reported findings (Liao and Cheung, 2001).The homogeneity of Online Buyer characteristics across different Intensity levels of Internet usage confirms the importance of intensity levels of Internet usage contributing to the willingness to purchase online.

FINDINGS AND CONCLUSION

Understanding level of e-Shopping among Online Buyers is not found to be varying significantly with other online buyer characteristics such as Actual Online Buying, Propensity of Online Buying and Preference for Physical Payment. However, it is found to be varying significantly with online buyer characteristics such as Intensity of Internet usage and Perceived Security on e-Payment among Online Buyers. The variations in the Understanding levels of e-Shopping between those who have low and medium Intensity Internet usage are found to be significant. Similarly, the variations in the Understanding levels of e-Shopping between those who have low and high intensity Internet usage are found to be significant among Online Buyers. However, the variations in the Understanding levels of e-Shopping between those who have medium and high intensity Internet usage are not found to be significant among Online Buyers. Also, the other Online Buyer characteristics such as Perceived Security on e-Payment, Preference for Physical Payment and Propensity of Online Buying among Online Buyers are not found to be varying significantly with Intensity levels of Internet usage. The variations in the Understanding levels of e-Shopping between those who have low and medium levels of perceived security on e-Payments are found to be significant. Also, the variations in the Understanding levels of e-Shopping between those who have low and high levels of perceived security on e-Payments are found to be significant among Online Buyers. However, the variations in the Understanding levels of e-Shopping between those who have medium and high levels of perceived security on e-Payments are not found to be significant among Online Buyers. Highest Understanding levels of e-Shopping is identified with High Intensity Internet Usage among the online buyers who have medium levels of Perceived security on e-Payments, the next higher levels of Understanding in e-Shopping is identified with medium Intensity Internet usage among Online Buyers who have with high levels of perceived security on e-Payments and the low levels of Understanding in e-Shopping is identified with low Intensity Internet usage among the online buyers who have low levels of perceived security on e-Payments.

Intensity levels of Actual Online Buying among Online Buyers is not found to be varying significantly with other online buyer characteristics such as Perceived Security on e-Payment and Intensity of Internet usage. However, it is found to be varying significantly with Preference levels for Physical Payment among Online Buyers. The variations in the Intensity levels of Actual Online Buying between those who have low and medium Preference for Physical Payment among Online Buyers are found to be significant. Also, the variations in the Intensity levels of Actual Online Buying between those who have medium and high Preference for Physical Payment are found to be significant among Online Buyers. However, the variations in the Intensity levels of Actual Online Buying between those who have low and high Preference for Physical Payment are not found to be significant among Online Buyers. Highest Intensity levels of Actual Online Buying are identified with those who have high Preference for Physical Payment among the Online Buyers. The next higher Intensity levels of Actual Online Buying is identified with those who have low Preference for Physical Payment and the lower Intensity levels of Actual Online Buying is identified with those who have medium Preference for Physical Payment among the Online Buyers.

Propensity of Online Buying is found to be varying significantly with other Online Buyer characteristics such as Perceived Security on e-Payment and Preference for Physical Payment among Online Buyers. The variations in the Propensity of Online Buying between those who have Low and High Perceived e-Payment Security are found to be significant. Also, the variations in the Propensity of Online Buying between those who have Medium and High Perceived e-Payment Security are found to be significant among Online Buyers. However, the variations in the Propensity of Online Buying between those who have Low and Medium Perceived e-Payment Security are not found to be significant among Online Buyers. The variations in the Propensity of Online Buying between those who have Low and High Preference for Physical Payment are found to be significant. Also, the variations in the Propensity of Online Buying between those who have Medium and High Preference for Physical Payment are found to be significant among Online Buyers. However, the variations in the Propensity of Online Buying between those who have Low and Medium Preference for Physical Payment are not found to be significant among Online Buyers. Highest Propensity of Online Buying is identified with Low Perceived e-Payment Security among the Online Buyers who have Medium Preference for Physical Payment, the next higher levels of Propensity of Online Buying is identified with medium Perceived e-Payment Security among Online Buyers who have Low Preference for Physical Payment and the low levels of Propensity of Online Buying is identified with High Perceived e-Payment Security among the Online Buyers who have High Preference for Physical Payment.

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APPENDIX

APPENDIX I

QUESTIONNAIRE

SECTION I: DEMOGRAPHIC PROFILE

1. Name of the respondent:

2. Gender:

(a) Male	(b) Female

3. Age:

(a) Less than 21 years	(b) 21 – 30 years	(c) 31 – 40 years	(d) 40 – 50 years	(e) Above 50 years

4. Educational Status:

(a) School dropouts	(b) Upto 10 th or 12 th STD	(c) Diploma or technically certified	(d) Graduate	(e) Post-graduate

5. Total family Income per month:

(a) Upto ₹15000	(b) ₹15000 to ₹25000	(c) ₹25000 to ₹45000	(d) ₹45000 to ₹85000	(e) Above ₹850000

6. Marital Status:

(a) Single	(b) Married

7. Income Earners:

(a) Dependent or single earning	(b) Married, one income	(c) Married, two income	(d) Married, three income	(e) Others

SECTION II: ONLINE BUYING

1. Provide the frequency of your online purchase involving financial transaction.

Not purchased	Once in a year	Once in 6 months	Once in a Month	More than once in a month

2. How likely do you visit online retailing shops to buy product/services in the coming years?

Definitely will not buy	Probably will not buy	May or may not buy	Probably will buy	Definitely will buy

3. List 5 major online retailing shops based on your experience.

- (a) _____ (b) _____
 (c) _____ (d) _____
 (e) _____

4. List 5 major products/services you purchase online

- (a) _____ (b) _____
 (c) _____ (d) _____
 (e) _____

5. On an average how much you spend in online shopping in a year Rs: _____

6. What was the amount you spent on last shopping towards online retailing shops? _____

Please tick the appropriate option based on the Intensity levels of Your Internet Usage

Your Internet Surfing Behavior			
(a) Hours of Surfing in a day	(b) Frequency of Internet Usage	(c) Internet Usage Experience	(d) Place of Internet Usage
Below 1-hour	Once in a month or still less	Less than 6 months	Internet café
1-3 hours	Once in 15 Days	Above 6 months but below 1 year	Public access Wireless hotspot
3-5 hours	Once in a week	Above 1 Year But less than 3 years	Home
5-7 hours	Once in two Days	Above 3 Years but less than 5 years	Work place
Above 7 hours	Every day	More than 5 years	Other Places

Express your opinion on the following online payment systems and its security.

Online Payment Concerns	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
a Paying the online transaction through Debit card is safe & secure					
b Paying the online transaction through Credit card is safe & secure					
c Paying the online transaction through Net banking is safe & secure					
d Paying the online transaction through Mobile banking is safe & secure					
E Paying the online transaction through Cheque is safe & secure					
f Paying the online transaction through Cash on delivery is safe & secure					

Please rate the following items on your Understanding levels of e-Shopping.

S.no	Understanding levels of e-Shopping	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
a	You always enjoy Online shopping					
b	Your understanding of Online shopping is complete					
c	Online payment instruments like credit/debit card and net banking is needed to buy products online.					
d	You are aware about COD (cash on delivery) method in Online shopping.					
e	Having separate user account with each Online shopping website is advantageous.					
f	You are aware about the procedure to redeem promotional codes, gift vouchers and loyalty points in an Online shopping website.					
g	e-mail Id is needed to place orders in Online shopping website.					
h	Separate mobile no. is needed to place order online.					
i	You are comfortable in managing your account details with Online shopping websites.					
j	You know how to use online product tracking tools for the product ordered online.					
k	You are aware about the procedure to return the products ordered online.					

APPENDIX II

Results of the EFA on the Scale for measuring Intensity of Online buying						
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				0.65		
Bartlett's Test of Sphericity		Approx. Chi-Square		117.036		
		df		10		
		Sig.		0.000		
Cumulative Variance Explained				51 %		
Item no.	Assigned Name	Item Detail	Component Extracted		Ex-tivities	Al-pha
			Factor 1	Factor 2		
1	ONLBYNGA	Provide the frequency of your online purchase involving financial transaction	0.765		0.588	0.785
2	ONLBYNGB	How likely do you visit online retailing shops to buy product/services in the coming years	0.785		0.618	
3	ONLSHOP	No of Major Online shops dealt by the Customers		0.603	0.592	0.753
4	PPRODUCT	No of Major Online Products/Services purchased by the Customers		0.757	0.574	
5	AVGSPND	Intensity of Online Spending by the Customers		0.571	0.599	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Source: Computed from Primary data.

Results of the EFA on the Scale for measuring Online Payment concerns							
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.							0.718
Bartlett's Test of Sphericity	Approx. Chi-Square						409.713
	df						10
	Sig.						0.000
Cumulative Variance Explained							60%
Item no.	Assigned Name	Item	Item Detail	Component Extracted		Ex-Communalities	Alpha
				Factor 1	Factor 1		
1	ONLPYTA		Paying the online transaction through Debit card and Credit card is safe and secure	0.892		0.802	0.722
2	ONLPYTC		Paying the online transaction through Net banking is safe and secure.	0.615		0.610	
3	ONLPYTE		Paying the online transaction through Cheque is safe and secure		0.813	0.676	0.775
4	ONLPYTF		Paying the online transaction through Cash on delivery is safe and secure		0.841	0.714	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Source: Computed from Primary data.

Results of the EFA on the Scale for measuring Intensity of Internet usage						
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.						0.790
Bartlett's Test of Sphericity	Approx. Chi-Square					116.890
	df					3
	Sig.					0.000
Variance Explained						56%
Item no.	Assigned Item Name	Item Detail	Component Extracted		Communalities	Alpha
			Factor 1	Factor 1		
1	INTSURFA	Hours of Surfing net in a day	0.663		0.517	0.835
2	INTSURFB	Frequency of Internet Usage	0.825		0.681	
3	INTSURFC	Internet Usage Experience	0.643		0.513	

Extraction Method: Principal Component Analysis.

Source: Computed from Primary data.

Results of the EFA on the Scale for measuring Understanding level of e-Shopping							
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.							0.735
Bartlett's Test of Sphericity	Approx. Chi-Square						1733.421
	df						45
	Sig.						0.000
Variance explained							36%
Item no.	Assigned Name	Item	Item Detail	Component Extracted		Ex-Communalities	Alpha
				Factor 1	Factor 1		
1	ULESHOPA		You always enjoy online shopping.	0.630		0.617	0.878
2	ULESHOPB		Your understanding of online shopping is complete.	0.620		0.681	
3	ULESHOPD		You are aware about COD (Cash on Delivery) method in online shopping.	0.773		0.621	
4	ULESHOPE		Having separate user account with each online shopping website is advantageous.	0.669		0.748	
5	ULESHOPG		E-mail Id is needed to place orders in online shopping website.	0.693		0.752	
6	ULESHOPJ		You know how to use online product tracking tools for the products ordered online.	0.654		0.806	
7	ULESHOPK		You are aware about the procedure to return the products ordered online.	0.789		0.746	

Extraction Method: Principal Component Analysis.

Source: Computed from Primary data.

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