INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJRCM

IJRCM

CONTENTS

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

ii

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   iii

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: **infoijrcm@gmail.com**.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION**:

    DATED: _____

    THE EDITOR
    IJRCM

    Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF**   .

     (e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

    DEAR SIR/MADAM

    Please find my submission of manuscript entitled '_____' for possible publication in your journals.

    I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

    I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

    Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

    NAME OF CORRESPONDING AUTHOR:
    Designation:
    Affiliation with full address, contact numbers & Pin Code:
    Residential address with Pin Code:
    Mobile Number (s):
    Landline Number (s):
    E-mail Address:
    Alternate E-mail Address:

    NOTES:
    a)   The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
    b)   The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
         New Manuscript for Review in the area of (**Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify**)
    c)   There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
    d)   The total size of the file containing the manuscript is required to be below **500 KB**.
    e)   Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
    f)   The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE**: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS**: The author (s) **full name**, **designation**, **affiliation** (s), **address**, **mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5.   **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.

6.   **MANUSCRIPT:** Manuscript must be in _**BRITISH ENGLISH**_ prepared on a standard A4 size _**PORTRAIT SETTING PAPER**_. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.

7.   **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

8.   **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.

9.   **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.

11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.

12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:

*   All works cited in the text (including sources for tables and figures) should be listed alphabetically.
*   Use (**ed.**) for one editor, and (**ed.s**) for multiple editors.
*   When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
*   Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
*   The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
*   For titles in a language other than English, provide an English translation in parentheses.
*   The location of endnotes within the text should be indicated by superscript numbers.

<p align="center">**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**</p>

BOOKS
*   Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
*   Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS
*   Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES
*   Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS
*   Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES
*   Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, KurukshetraUniversity, Kurukshetra.

ONLINE RESOURCES
*   Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES
*   Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

ONLINE BUYING BEHAVIOUR OF CUSTOMERS: A CASE STUDY OF NORTHERN INDIA

VINOD KUMAR
RESEARCH SCHOLAR
THE BUSINESS SCHOOL
UNIVERSITY OF JAMMU
JAMMU

DR. VERSHA MEHTA
PROFESSOR
THE BUSINESS SCHOOL
UNIVERSITY OF JAMMU
JAMMU

DR. ALKA SHARMA
PROFESSOR
THE BUSINESS SCHOOL
UNIVERSITY OF JAMMU
JAMMU

ABSTRACT

It has increasingly come to be known that the Internet facilitates different stakeholders across the globe to get connected inexpensively and also reliably. As a technical infrastructure, it is a global interconnection of networks which are connected into for sharing information using a common set of protocols. Thus being a vast network, the Internet becomes an enabler for facilitating e-commerce as it allows businesses to showcase and sell their products and services online and by giving potential customers, prospects and business partners' access to information about these businesses as well as their products and services. Business organizations are under competitive pressures to create and deliver higher value to their customers. Technology needs to play a critical role in this context, wherein new business models are emerging for taking products and services right into customer's homes and empower them in a way so that products and services can be demanded as per the customer's own needs and comfort. The present paper seeks to investigate the parameters that determine the Purchase Intent of the customers for online buying in Northern India. The analysis suggests that the most important factor which influenced the purchase intention of the respondents' is "Reliability". The reliability is the most relevant factor for buyers in Northern India followed by transaction security and perceived price. However, the minimum values have been scored by convenience and perceived ease of use. Whereas transaction security is the most relevant factor for non-buyers in Northern India followed by reliability and perceived price. However, the minimum values have been scored by convenience and perceived ease of use. The main findings of the study are there is no significant difference in the Purchase Intent among online buyers in Northern India and there is significant difference in the perceptions of the online buyers and non-buyers in Northern India. Study also found that demographic characteristics of the customer influence his/her web and internet usage.

KEYWORDS

Buying Behavior, E-Commerce, Technology, Internet, Purchase Intent, On-Line Buying.

1. INTRODUCTION

Electronic Commerce has opened up a new universe for consumers and organizations. Companies are trying to exploit the potential of Internet not only for acquiring the customers but also for retaining them with long lasting relationships. New business models have emerged that are trying to take products and services right into customer's homes and empower them in a way so that products and services can be demanded as per the customer's own needs with the click of their mouse. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they may receive if they purchase the product from a particular store. In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to reach existing and potential customers more effectively. If exploited intelligently, electronic commerce has the potential to increase the corporate profits through better customer acquisition and retention. However companies need to rethink their strategies, products and business processes in order to develop a cohesive management approach. Further in order to respond to the new opportunities and competitive threats management must anticipate technological and consumer behavioural changes. New pane E- Commerce is becoming critical in three inter-related dimensions: customer to business interactions, intra-business interactions, and business to business interactions. In the customer to business dimension, which happens to be the focus of the research, electronic commerce is enabling the customer to have an increasing say in what products/services are made, and how services are delivered. With this shift towards the empowerment of consumers and their involvement in how products are made and services are delivered, the retailers are re-evaluating every aspect of its operation from customer service to advertising, merchandising to store design and logistics to order fulfillment. Furthermore, reacting to pressures of retailers, suppliers too are assessing technology based solutions to drive down costs (labor, delivery, production) and become more efficient producers of goods and services. The traditional models are being challenged (Kalakota, 1997) wherein the customer went to the store and located the product. In the online model, the retailer seeks out the customer (catalogue retailing).

While a number of surveys conducted by NASSCOM indicate that online purchasing has been growing in India, little systematic research has been conducted to understand the determinants of the adoption and diffusion of this innovative technology in Indian homes. The current work, therefore, seeks to provide with an understanding of the households that participate in the online buying. It is therefore important to study the factors leading to adoption and/or participation in the online buying activities, as understanding the adoption patterns and attitudes, and, perceptions of the e-consumers may provide a useful mechanism to suggest strategic options for fueling the growth of B2C E-Commerce in India.

The present research study would tend to evaluate the perceptions of customers towards on-line buying and identify the differences that exist if any. It would also study the demographic profiles of the customers for understanding the differences in adoption that exists in northern India, the impact of demographics on web and internet usage among customers and the on-line usage behaviour of customers in different regional settings. The research study would also tend to

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 54

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

identify the differences in perceptions of online buyers and non-buyers. It will also ascertain as to how the findings can be useful for the retail companies in reshaping their strategies for better acquisition and retention of customers with different backgrounds and perceptions.

2. REVIEW OF LITERATURE

The current literature on online buying behaviour of customers has mainly concentrated on identifying the factors which affect the willingness of consumers to engage in Internet shopping. In the domain of consumer behaviour research, there are general models of buying behaviour that depict the process which consumers use in making a purchase decision. These models are very important to marketers as they have the ability to explain and predict consumers' purchase behaviour. The classic consumer purchasing decision-making theory can be characterized as a continuum extending from routine problem-solving behaviours, through to limited problem-solving behaviours and then towards extensive problem-solving behaviours (Schiffman et al., 2001). The traditional framework for analysis of the buyer decision process is a five-step model. Given the model, the consumer progresses firstly from a state of felt deprivation (problem recognition), to the search for information on problem solutions. The information gathered provides the basis for the evaluation of alternatives. The development and comparison of purchasing evaluation criteria result in the actual decision to buy. Finally, post-purchase behaviour is critical in the marketing perspective, as it eventually affects consumers' perception of satisfaction/dissatisfaction with the product/service. This classic five stage model comprises the essence of consumer behaviour under most contexts. Nevertheless, the management of marketing issues at each stage in the virtual environment has to be resolved by individual E-marketers. Peterson et al. (1997) commented that it is an early stage in Internet development in terms of building an appropriate dedicated model of consumer buying behaviour. Decision sequences will be influenced by the starting point of the consumer, the relevant market structures and the characteristics of the product in question. Consumers' attitude towards online shopping is a prominent factor affecting actual buying behaviour. Jarvenpaa and Todd (1997) proposed a model of attitudes and shopping intention towards Internet shopping in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of Internet retail shopping. In the research conducted by Vellido et al. (2000), nine factors associated with users' perception of online shopping were extracted. Among those factors the risk perception of users was demonstrated to be the main discriminator between people buying online and people not buying online. Other discriminating factors were; control over, and convenience of, the shopping process, affordability of merchandise, customer service and ease of use of the shopping site. In another study, Jarvenpaa et al. (2000) tested a model of consumer attitude towards specific webbase stores, in which perceptions of the store's reputation and size were assumed to affect consumer trust of the retailer. The level of trust was positively related to the attitude toward the store, and inversely related to the perception of the risks involved in buying from that store. Jarvenpaa et al. (2000) concluded that the attitude and the risk perception affected the consumer's intention to buy from the store. There are several studies in the literature that show the importance of trust trait as a part of culture on e-commerce activities. Gefen and Heart (2006) empirically investigate whether the effects of predictability and familiarity on trust beliefs differ across national cultures and conclude that trust beliefs differ across national culture. Grabner-Kraeuter (2002), presents that trust is the long-term barrier for realizing the potential of e-commerce to customers. Knezevic et. al. (2006) mentioned in their paper that the limitations for e-commerce development are basically the perceptions about e-commerce in the culture. Wu and Chang (2006) stated the importance of transaction trust on e-commerce. Teo & Liu (2005) indicated the importance of trust for online purchases. Gefen (2000) stated trust as a critical factor influencing the successful proliferation of e-commerce. Strategy implementation in various cultures has distinctive differences. The study by Lynch and Beck (2001) present the implications and traits for successful strategies and that geographical and cultural difference should be taken into account. Trust is interwoven with risk (McAllister, 1995). One of the consequences of trust is that it reduces the consumer's perception of risk associated with opportunistic behaviour by the seller (Ganesan, 1994). Kim and Benbasat (2003) identified four categories of trust related issues: "personal information, product quality and price, customer service, and store presence" (p.49). As a new form of commercial activity, Internet shopping involves more uncertainty and risk than traditional shopping. In the virtual environment, a consumer cannot physically check the quality of a product before making a purchase, or monitor the safety and security of sending sensitive personal and financial information; e.g., credit card details; through the Internet to a party whose behaviours and motives may be hard to predict. Kini and Choobineh (1998) suggested that trust in the Internet business is necessary, but not sufficient, for an Internet buying behaviour to take place. The consumer must also trust the transaction medium for online shopping. In addition to the impact of trust and perceived risks associated with online shopping, enjoyment of the online shopping experience is also an important determinant of retaining online shoppers (Rice, 1997). Many online purchasers said that they would not shop on a particular website next time if they had an unpleasant experience with it. On the web, shopping enjoyment is positively and significantly related both to attitudes and intentions toward shopping on the web (Eighteen, 1997). Su et al. (2008) mentioned that apart from the absence of the ambience of a physical shop such as temperature, lighting, and business equipment, the online retail environment also lacks person-to-person contact. Like traditional customers, e-consumers also feel the necessity of receiving high quality on their physical products and a personalized customer service online. Brown (2005) purchases are further influenced by such things as personal, psychological, and social issues. A good market researcher will study the thought process undergone by consumers, compare it with their demographic data, and use the resulting information to market their products (Armstrong et al, 2005). The impact of perceived ease of using the website and of transactional control, vary with the type of task the consumer is undertaking. Li et al. (1999) examined the effects of three perceived channel utilities; communication, distribution and accessibility; and four types of consumer shopping orientations; recreational, experiential, convenience and economic. Their results showed that online buying behaviour was affected by a mix of consumer shopping orientation and perceived channel utilities. Information technology provides online consumers with tremendous access to information about products and services from anywhere in the world and from different sources other than solely from the product seller. The combination of less time available for shopping, limited information-processing capability and the explosive amount of information on the web has, however, led customers to demand more control, less effort and greater efficiency during shopping (Jarvenpaa and Todd, 1997). In order to respond to the customers' desire for control and convenience, web stores have to design an efficient system to enable consumers to easily find what they need, learn more about it and quickly make a purchase decision (Baty and Lee, 1995). Design characteristics of a web page were found to affect consumers' online buying decision. Ho and Wu (1999) found that homepage presentation is a major antecedent of customer satisfaction. The other antecedents; such as logical support, technological characteristics, information characteristics and product characteristics; are also predictive factors to satisfaction. By using a sample of 214 online shoppers, Ranganathan and Ganapathy (2002) found four key dimensions of B2C web sites; information content, design, security and privacy. They concluded that, though all these dimensions have an impact on the purchase intention, security and privacy were found to have greater impact on the purchase intent of online buyers. Dholakia and Rego (1998) investigated the factors which make commercial web pages popular. They found that a high daily hit-rate is strongly influenced by the number of updates made to the website in the preceding three month period. The number of links to other websites was also found to attract visitor traffic. The explosive growth in usage of the Internet provides a great number of potential consumers to E-marketers. Whether or not marketers can convert their potential customers into real ones and retain them depends, to a very large extent, on the service they offer and on the perceived customer satisfaction of consumers (Churchill and Surprenant, 1982; Oliver, 1980; Luarn and Lin, 2003). Many researchers have found the quality of web retailing sites is a dominant antecedent of customer satisfaction within the online shopping environment. Assuming web design as an important issue in web shopping, Wolfinbarger and Gilly (2002) developed a four-dimensional scale; .comQ; that included website design, reliability/fulfillment, customer service and privacy/security to measure the quality of an online retailing site. They found that website design quality was an important issue in customer satisfaction. This scale was tested and validated, and they recommended its use in any further study dealing with the measurement of online quality.

This review of empirical studies has embodied different factors which influence online buyers' behavior. The antecedents of online purchase include many attitudinal components; for example, attitude towards a website and perceived risk of an online purchase. Consumers' online shopping experiences, website design and fulfillment of quality expectations are deemed as the major components to successful online transactions. The review also presented the fact that good customer service led to customer satisfaction, which in turn resulted in consumer loyalty to such websites. Many researchers have also conducted studies to measure how online consumers perceived web shop quality.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   55

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

3. SCOPE OF THE STUDY

The scope of the study shall comprise of the following cities in northern India viz. Jammu, Chandigarh and Delhi. Within each city, data shall be collected from different cross section of the society. The respondents of this research study shall comprise of those people who have some familiarity with the use of computer systems such as students in computer training institutes, cyber café users, teachers/students in colleges and universities and computer users in private/public sector undertakings.

4. HYPOTHESES

The study thus focuses on perceptions of the customers. The study is based on the following hypotheses:

H1: There is a significant Purchase Intent among online buyers in Northern India.

H2: There is significant difference in the perceptions of online buyers and non-buyers

5. OBJECTIVES

The main objectives of the study are as follows:

- To analyze the impact of demographics on web and internet usage among customers in select cities in Northern India
- To evaluate the perceptions of respondents towards different factors of online buying taken up in the study
- To study the variations in perceptions of online buyers and non-buyers
- To suggest strategies for future growth of business to consumer e-commerce in India

6. RESEARCH METHODOLOGY

The research study was conducted by collecting both primary and secondary data. Primary data have been collected by administering a self designed questionnaire to the customers. Secondary data was obtained from various books, journals, published papers, newspapers, websites etc.

The research has been conducted by randomly selecting a total of 150 customers from three cities viz. Delhi, Chandigarh and Jammu. The data so collected was tested for its reliability and validation of the construct. The **Cronbach alpha** was calculated for the data and value for the same has been **0.8800**. Since the value is higher than 0.5, therefore it shows that data for the study is reliable. It further shows that the data is fit for factor analysis. Then factors affecting customers' perceptions regarding adoption of online buying were carved out by applying factor analysis technique using SPSS 17 software. Thereafter, a detailed analysis was carried out by applying appropriate statistical tools such as Mean and ANOVA technique.

7. ANALYSIS

7.1. DEMOGRAPHIC PROFILE

TABLE 1 (a)

Gender	Total (%)
Male	58.18
Female	41.82

Table 1(a) depicts the demographic profile of the respondents taken from the Northern India. Table depicts that out of the total number of the respondents, 58.18% of the respondents are male and 41.82% are the female.

TABLE 1 (b)

Occupation	Total (%)
Student	34.55
Self Employed	9.09
Private Sector	47.27
Govt. Service	7.27
Any Other	1.82

Table 1(b) depicts that 47.27% of the respondents are working in private sector, 34.55% of the respondents are students, 9.09% of the respondents are self employed, 7.27% of the respondents are working in Government services and 1.82% of the respondents are falling under the category of 'Any Other' as given in the Table 1(b). It indicates that the respondents who are working in private sector are more associated with web and internet followed by the students.

TABLE 1 (c)

Age	Total (%)
Less than 21 years	0
21-30 years	89.09
30-40 years	5.45
40-50 years	5.45
Above 50 years	0

Table 1(c) depicts that 89.09% of the respondents fall in the age group of 21-30 years, 5.45% of the respondents fall in the age group of 30-40 years and 40-50 years each. It clearly indicates that mostly the youngsters are involved into online activities.

TABLE 1 (d)

Education	Total (%)
10+2	0
10+2 Vocational Training	5.45
Bachelor's Degree	54.55
Master's Degree	32.73
Doctoral Degree	0
Other	7.27

Table 1(d) depicts that 54.55% of the respondents are Graduate, 32.73% respondents are Post Graduate, 7.27% of the respondents fall under the category 'Other' and 5.45% of the respondents fall under the category '10+2 Vocational Training' as given in the Table 1(d). Thus it indicates that highly educated people are more interested in computer and online environment.

TABLE 1 (e)

Marital Status	Total (%)
Single	85.45
Married	14.55

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 56

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

Table 1 (e) depicts that out of the total respondents, 85.45% of the respondents are unmarried and 14.55% of the respondents are married. Thus, it indicates that unmarried people are highly involved in online activities.

TABLE 1 (f)

Current Family Income	Total (%)
Below 10000	16.36
10000-25000	45.45
Above 25000	38.18

Table 1(f) depicts that 45.45% of the respondents have their family income between Rs. 10,000-25,000, 38.18% of the respondents have their family income above Rs. 25000 and 16.36% of the respondents have their family income below Rs. 10,000. It indicates that most of the online shoppers fall in the income bracket of Rs 10,000-25,000 followed by those having family income above Rs. 25,000. It indicates that the customers with higher family income are more inclined towards online processes.

TABLE 1 (g)

Family Type	Total (%)
Single	63.64
Joint	36.36

Table 1(g) depicts that 63.64% of the respondents have nuclear family and 36.36% of the respondents have joint family. Thus it indicates that the respondents who are dwelling in nuclear families are more indulged into online activities.

7.2. WEB AND INTERNET USAGE

TABLE 2 (a)

Access to Internet		Total (%)	
Yes		100	
No		0	
Where (If Yes)	Total (%)	Who Pays for it	Total (%)
Home	29.09	Self/ Spouse	36.36
College/ University	21.82	Parents	29.09
Work Place	40	Work	29.09
Cyber Café	29.09	School	7.27
Other	0	Other	0

Study found that all the respondents have access to internet as given in Table 2(a). Table 2(a) depicts that 40% of the respondents have access to internet at work place, 29.09% of the respondents have access to internet at home, same percentage of the respondents have the access to internet at cyber café and 21.82% of the respondents have the access to internet at college/university. It indicates that most of the respondents have access to internet at workplace followed by home and cyber café. Table 2(a), also depicts that 36.36% of the respondents told that their bills are paid by themselves or by their spouse, 29.09% of the respondents told that their internet charges are paid by their parents and the same percentage of the respondents apprised that their internet bills are paid by their organizations where they work and 7.27% of the respondents told that their internet bills are paid by their School as shown in the Table 2(a). It indicates that mostly the internet bills of the respondents are paid by the respondents themselves followed by their parents and their organizations where they work.

TABLE 2 (b)

Web primarily used for	Total (%)
Self	43.64
Business	38.18
Education	54.55
Shopping	23.64
Entertainment	50.91
Communication with others	54.55
Gathering information for personal needs	36.36
To while away the time	10.91
Other	0

Table 2(b) depicts that 54.55% of the respondents used web primarily for education purpose, same percentage of the respondents used web primarily for communication with others, 50.91% of the respondents used web primarily for entertainment, 43.64% of the respondents used web primarily for self, 38.18% of the respondents used web primarily for business purpose, 36.36% of the respondents used web primarily for gathering information for personal needs, 23.64% of the respondents used web primarily for shopping purpose and just 10.91% of the respondents used web primarily to while away the time as mentioned in the Table 2(b). Thus, it indicates that most of the respondents used web primarily for education and communication purpose.

TABLE 2 (c)

Would you like internet shopping instead of personal market visit?			Total (%)	
Yes			49.09	
No			49.09	
S.No.	Reasons for "Yes"	Total (%)	Reasons for "No"	Total (%)
1	Saves time	33.3	Safety issue	15.9
2	Wide variety	6.4	Quality issue	14.3
3	Detailed information available	3.2	Lack of wide variety	3.2
4	One stop shop for all purposes	1.6	No trust	3.2
5	Good Quality	1.6	Lack of personal touch	3.2
6	Saves money	1.6	Privacy issue	1.6
7	Comparability available	1.6	Lack of personal satisfaction	1.6
8	Convenient	1.6	Delivery issue	1.6
9	Less rates in certain items	1.6	Everything is available around	1.6
10			Internet expenses	1.6
	Total	52.5		47.6

Table 2(c) depicts that 49.09% of the respondents would like to consider using internet for shopping consumer goods instead of visiting the market personally as most of them think that it saves time (33.3%), provides wide variety in products/services(6.4%), detailed information available (3.2%) etc. and the equal percentage of the respondents, i.e. 49.09%, would not like to consider using internet for shopping consumer goods instead of visiting the market personally as most of them think that there are safety issue (15.9%), quality issue (14.3%) etc. associated with the online buying. Table 2(c) depicts that the percentage of

reasons favouring internet shopping is 52.5% and the percentage of reasons which are not favouring internet shopping is 47.8%. It indicates that favourable factors for internet shopping are more than unfavourable factors.

7.3. FACTOR ANALYSIS

The factors which were obtained after factor analysis are: convenience, reliability, perceived ease of use, information access, transaction security and perceived price as shown below:

TABLE 3: FACTOR ANALYSIS

Factors	Mean	Factor Loading	Eigen Value	% of Variance Explained
Convenience (F1)			**6.69**	**17.5**
Internet buying avoids the hassle of local shopping	3.47	.671		
I dislike the problems of Internet buying	3.21	-.681		
I usually don't have enough time to shop in stores	2.75	.716		
I prefer online shopping as it is available, 24x7 days a week	3.32	.735		
Internet Shopping is a substitute to traditional way of shopping	3.2	.593		
The Internet is the first place, I visit when I want to buy something	2.8	.536		
The Internet offer wider product selection than local stores	3.37	.585		
I don't trust Internet retailers	3.06	-.621		
I say positive things about Internet shopping to other people	3.24	.535		
Shopping over the internet is safe	2.78	.648		
Reliability (F2)			**3.17**	**11.9**
I trust the opinion of consumers who have experienced the products I am planning to purchase	3.7	.629		
Availability of product information reduces uncertainty in the purchase decision process	3.68	.640		
A confirmatory email after the order enhances my loyalty	3.58	.563		
When I buy online, I prefer buyer with high ratings	3.53	.642		
After sale support is essential	4.15	.737		
Reviews and people's comments about products affect my decision to purchase or not.	3.88	.733		
Perceived Ease of Use (F3)			**1.52**	**7.57**
Its easy to sell products online	3.18	.836		
Selling products online is an easy process	3.21	.812		
Information Access (F4)			**1.38**	**7.28**
Product Information available online is very accurate	2.98	.656		
I find it easy to find the best price for the product I am looking for online	3.3	.610		
I prefer dealing with companies which offer the latest innovative sites	3.43	.698		
Transactional Security (F5)			**1.1**	**6.86**
It's a real hassle to return products bought online	3.81	.799		
Shipping charges are a drawback to online shopping	3.8	.771		
Perceived Price (F6)			**1.07**	**6.33**
It requires a lot of time and effort on my part to set up an account with another Internet retailer	3.24	.557		
When I buy products online I always make my decisions in terms of price	3.35	.645		
I prefer shopping online if prices are lower than the prices in stores	3.51	.697		

The analysis suggests that the most important factor which influenced the purchase intention of the respondents' is **"Reliability"**. The **reliability** is the most relevant factor for buyers in Northern India followed by **transaction security** and **perceived price**. However, the minimum values have been scored by **convenience** and **perceived ease of use**. Whereas **transaction security** is the most relevant factor for non-buyers in Northern India followed by **reliability** and **perceived price**. However, the minimum values have been scored by **convenience** and **perceived ease of use**.

7.4. BUYERS & NON-BUYERS

Figures below in Table 4 represent the perceptions of the respondents in Northern India. The table depicts the mean values for buyers and non buyers in the context of online buying in Northern India. The analysis suggests that the **reliability** is the most relevant factor for buyers in Northern India followed by **transaction security** and **perceived price**. However, the minimum values have been scored by **convenience** and **perceived ease of use**. Whereas **transaction security** is the most relevant factor for non-buyers in India followed by **reliability** and **perceived price**. However, the minimum values have been scored by **convenience** and **perceived ease of use**. Convenience orientation and perceived ease of use are the distinguishing factors between buyers and non buyers in India whereas transaction security is not the factor that distinguishes buyers from non buyers. It indicates that convenience orientation and perceived ease of use are the important factors for online buyers but irrelevant for non- buyers. Reliability factor weighs high amongst buyers however non-buyers perceive transaction security more important. This means that transaction security is an important factor before non-buyers in India. That is the reason, they do not buy on line is due to the lack of transaction security attached with online buying.

Finally, the average mean value for buyers is 3.6 and for non –buyers is 3.17 as given in Table 4. It indicates that buying orientation of online shoppers is more than that of non- buyers in India.

TABLE 4: COMPARISON OF PERCEPTIONS

Factors	Mean (Buyers)	Mean (Non– buyers
Convenience (F1)	3.43	2.83
Reliability (F2)	3.94	3.59
Perceived Ease of Use (F3)	3.43	2.97
Information Access (F4)	3.48	3.01
Transaction Security (F5)	3.81	3.82
Perceived Price (F6)	3.53	3.22
Average Mean	**3.6**	**3.17**

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   58

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

7.5. ANOVA (BUYERS AND NON-BUYERS)

ANOVA test was applied upon the responses of online buyers and non-buyers of different select cities of the Northern India to investigate the differences in their perceptions and the results are given in the Table no. 5.

TABLE 5: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	84.441	1	84.441	76.449	.000
Within Groups	500.359	453	1.105		
Total	584.800	454			

Table 5 shows that the calculated value for "F is 76.449" and since the value of F is greater than 2 and the value of "Significance (0.000)" is less than 0.05 therefore the result suggests that there is significant difference in the perceptions of the online buyers and non-buyers in Northern India.

7.6. ANOVA (SELECT CITIES)

ANOVA test was also applied to investigate the significant difference in Purchase Intent among online buyers in Northern India. The results of the test are given in the Table no.6.

TABLE 6: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.013	6	2.169	1.712	.116
Within Groups	574.996	454	1.267		
Total	588.009	460			

Table 6 shows that the calculated value for "F is 1.712" as the value is less than 2 and the value of "Significance" (0.116) is greater than 0.05 therefore the result suggests that there is no significant difference in the perceptions of the respondents of the select cities of Northern India.

8. CONCLUSION

The research study endeavoured to investigate the parameters that determine the Purchase Intent of the customers for online buying in Northern India. The study concludes that the most important factor which influenced the purchase intention of the respondents' is "Reliability". The reliability is the most relevant factor for buyers in Northern India followed by transaction security and perceived price. However, the minimum values have been scored by convenience and perceived ease of use. Whereas transaction security is the most relevant factor for non-buyers in Northern India followed by reliability and perceived price. However, the minimum values have been scored by convenience and perceived ease of use. The main findings of the study are there is no significant difference in the Purchase Intent among online buyers in Northern India and there is significant difference in the perceptions of the online buyers and non-buyers in Northern India. Study also found that demographic characteristics of the customer influence his/her web and internet usage. Therefore, the consumers with a distinct profile viz. young people with good income, living in urban areas and well educated have a favourable orientation towards web and internet usage. This segment holds maximum opportunity for the adoption of E-commerce as compared to other segments.

9. SUGGESTIONS AND RECOMMENDATIONS

The results obtained are important because they would allow the various companies to self evaluate and improve their marketing strategies to fuel the B2C e-commerce in India. Therefore the companies intending to use internet as a channel of distribution should consider the factors which determine the purchase intent of the online buying among customers. The six factors identified after factor analysis, reveal that online buying as a modern and innovative way of shopping, commonly known as B2C E-Commerce, has enormous potential and capability to contribute towards the growth of business in modern context. The marketers need to identify relevant strategies that will help in the adoption of E-commerce as an alternate business medium. Online buying is a technology oriented option and the data analysis points towards the fact that the marketers need to segment the consumers on the demographic basis and position this option of transacting business among the segment which has a distinct profile viz. young people with good income, living in urban areas and well educated. This segment holds maximum opportunity for the adoption of E-commerce as compared to other segments.

While analyzing the perceptions of customers, it has been seen that among the respondents, who are in favour of internet shopping saving of time and convenience are two very important factors. Therefore the companies intending to use internet as a channel of distribution should keep these two factors in consideration while designing their website. The website should be easy to handle and customer friendly. The quality of website will be of critical importance while being evaluated by the customers. The quality of website will also be determined by the customers on the basis of the management of safety issues. The review of literature has also indicated about trust being an important factor affecting the adoption of E-commerce. Therefore the E-commerce companies need to strategize the trust dimension, as it will help them build relationships with their customers and also take care of their security concerns. A number of products are purchased by the customers only after a personal touch and verification. This factor can also be taken care by the quality of website. Thus companies should focus on developing interactive websites to enhance their virtual presence and attract the customers and address their concerns.

Comparison of buyers and non-buyers suggests that reliability is one factor which is relevant for both buyers as well as non-buyers. The companies should focus on conveying reliability to the customers. An effective communication between the company and customers can serve the purpose of an important confidence building measure. Thus the companies should focus on developing effective communication strategies which transcend beyond the brand building exercises. Perceived price is another strategic factor that needs to be managed efficiently by internet based companies. Price is one of the relevant factors that have a potential to convert a non-buyer into a buyer. The companies should provide facts about price and if possible a comparative price structure that communicates the perceived differential advantage in absolute terms and helps in adopting the internet as a business medium.

REFERENCES

1. Agarwal, R. and Prasad, J. (1997), The Role of Innovative Characteristics and Perceived Voluntariness in the Acceptance of Information Technologies, Decision Sciences, (28; 3), Summer, 57-582.
2. Agarwal, R. and Prasad, J. (1998), A Conceptual and Operational Definition of Personal Innovativeness in the domain of Information Technology, Information Systems Research (9:2) June, 204-215.
3. Ajzen, I and Fishbein, M. (1980), Understanding Attitude and Predicting Social Behaviour, Prentice Hall, Englewood Cliffs, NJ.
4. Ajzen, I. (1985), From Intention to Action: A Theory of Planned Behaviour, In J. Kuhl and J. Beckmann (Eds), Action Control: From Cognition to Behaviour, Springer Verlag, New York, 11-39.
5. Ajzen, I. (1991), The Theory of Planned Behaviour, Organization Behaviour and Human Decision Processes (50:2), 179-211.
6. Brancheau, J.C and Wetherbe, J.C. (1990), The Adoption of Spreadsheet Software: Testing Innovation Diffusion Theory in the Context of end user Computing, Information Systems Research (1:2), 115-143.
7. Davis, F. D. (1989), Perceived Usefulness, Perceived Ease of Use and User Acceptance of Information Technology, MIS Quarterly (13:3), 319-340.
8. Davis, F. D., Bagozzi, R.p and Warshaw, P. R. (1989), User Acceptance of Computer Technology: Acomparison of Two Theoretical Models, Management Science (35:8) August, 982-1003.
9. Foxall, G. R. (1992), The Behaviour Perspective Model of Purchase and Consumption: From Consumer Theory to Marketing Practice, Journal of Academy of Marketing Science (20:2), 189-198.
10. http://inderscience.metapress.com/app/home/contribution.asp?referrer=parent&backto=issue,3,6;journal,6,12;linkingpublicationresults,1:119857,1 (Dated: 03-08-2009)

11. http://onurtas.etu.edu.tr/Pdfs/AhuOnur_update3.pdf (Dated: 29-05-2009)
12. http://www.associatedcontent.com/article/19593/marketing_factors_consumer_buying_behavior.html?cat=35 (Dated: 29-05-2009)
13. http://www.chillibreeze.com/articles/ThestatusofecommerceinIndiaanditspotential.asp (Dated: 03-08-2009)
14. http://www.cyberzest.com/ecommerce/ECommerce%20Growth%20in%20India.htm (Dated: 03-08-2009)
15. http://www.iamai.in/Upload/Research/final_ecommerce_report07.pdf (Dated: 03-08-2009)
16. http://www.infosci-journals.com/downloadPDF/pdf/ITJ4279_FSR6aRPQNW.pdf (Dated: 29-05-2009)
17. http://www.monografias.com/trabajos64/factors-influence-consumers/factors-influence-consumers2.shtml (Dated: 29-05-2009)
18. Kalakota, R. and Whinston, A.B. (1997), Electronic Commerce- A Managers   Guide, Pearson Education Asia Pvt. Ltd., second reprint.
19. Kraut, R., Scherlis, W., Mukhopadhayey, T., Manning, J., and Kiesler, S. (1996), The Home Net Field Trial of Residential Internet Services, Communications of the ACM (39:12), Dec. 55-63.
20. Lacher, K.T. and Mizerski, R. (1994), An exploratory Study of the Responses and Relationships involved in the evaluation of and in the Intention to Purchase New Rock Music, Journal of Consumer Research(21:4), 366-380.
21. Matheison, K. (1991), Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior, Information Systems Research, 173-191.
22. Mehta, Versha and Sharma, Alka, (2009), Antecedents of online buying and its implication in India, U.G.C. Major Project Report.
23. Rice, R E., Grant, A.E., Schmitz, J. and Torobin, J. (1990), Individual and Network Influences on the Adoption and Perceived Outcomes of Electronic Managing, Social Networks (12:1), 27-55.
24. Robertson, "Purchase Sequence Responses", and Arndt (1949), Role of Product related Conversations, 293. Quoted in Schiffman, L.G. Kanuk, L. (1997), Consumer Behaviour, Prentice Hall India, Sixth Ed., 615.
25. Roger, E. M. (1995), Diffusion of Innovation (4th Ed.), Free Press, New York.
26. Schiffman, L. G., Kanuk, Leslie L. (1997), Consumer Behavior, Prentice Hall India, 6th Ed. 235.
27. Schifter, D.B. and Ajzen, I. M. (1985), Intention, Perceived Control and Weight Loss: An Application of Theory of Planned Behavior, Journal of Personality and Social Psychology (49:4) 843-851.
28. Taylor, S. and Todd, P. A. (1995), Understanding Information Technology Usage: A test of Competing Models, Information Systems Research (6:2), June, 144-176.
29. Thompson, R. L., Higgins, C. A. and Howell, J. M. (1991), Personal Computing: Towards a Conceptual Model of Utilization, MIS Quarterly (15:1), March, 124-143.
30. Venkatesh, A. (1996), Computers and other interactive Technologies for the Home, Communications of the ACM (39:12) Dec, 47-54.
31. Venkatesh, A., Brown, S.A. (2001), A Longitudinal Investigation of Personal Computing in Homes: Adoption Determinents and Emerging Challenges, MIS Quarterly (25:1), March, 71-90.
32. Warshaw, P. R. (1980), A New Model for Predicting Behavioural Intention: An alternative to Fishbein, Journal of Marketing Research (17:2), 153-172.
33. Web Sources
34. William O Bearden, Netemeyer, R., Handbook of Marketing Scales, Multi item measures for Marketing & Consumer Behaviour Research, 2nd Ed., Sage, 1999. Scale developed by Holbrook and Hirchman, Batra & Athola, Spanberg, Voss & Crowley.
35. Wind, Y., Mahajan, V., Gunther, R.E. (2002), Convergence Marketing: Strategies for Reaching New Hybrid Consumer, Prentice Hall Inc., NJ.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

II

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/