

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A POLICY FRAMEWORK FOR MANAGING DIVERSITY IN THE DEPARTMENT OF THE PREMIER OF THE WESTERN CAPE PROVINCIAL GOVERNMENT DESMOND VAN DER WESTHUIZEN, DR. SHAUN PEKEUR & MOHAMED SAYEED BAYAT	1
2.	OPPORTUNITIES OF TOURISM SECTOR IN BANGLADESH MD. ZAHIR UDDIN ARIF, MD. NAZRUL ISLAM & MD. SHAFIQUL ISLAM	10
3.	AN EMPIRICAL BIVARIATE CASE STUDY ON ASSOCIATIONS BETWEEN SELECT FACTORS CONCERNING POST GRADUATE STUDENTS AND THEIR ACADEMIC PERFORMANCE NIRAJ MISHRA & PREETI SHRIVASTAVA	18
4.	A STUDY ON THE RELATIONSHIP BETWEEN CORPORATE FINANCIAL PERFORMANCE AND CORPORATE SOCIAL RESPONSIBILITY (CSR) ALIYAR MOHAMED SHEHAM & DR. ATHAMBAWA JAHFER	25
5.	FACTORS RELATED TO THE PERFORMANCE OF LOW COST ELECTRONIC PRODUCTS IN BANGLADESH MD. RIFAYAT ISLAM	32
6.	EMPLOYEE SATISFACTION: A CASE STUDY OF A LEADING MULTINATIONAL TELECOMMUNICATION COMPANY IN BANGLADESH DR. TAIMUR SHARIF & SELINA AKTER	36
7.	EFFECT OF FAMILY CONTROL AND INTERNAL AUDITOR ON ACCURAL ITEMS OF OPERATIONAL ACCOUNTING (GIULI AND HIN CCONSERVATIVE MODEL) MOHAMADREZA ABDOLI	45
8.	THE EFFECT OF INTELLECTUAL CAPITAL ON THE ORGANIZATIONAL PERFORMANCE DR. AMIR HOSSEIN AMIRKHANI, SAYD MEHDI VEISEH, MEYSAM ERTEGHAEI & HAMIDEH SHEKARI	49
9.	TEACHER STRESS: THE SOURCES OF TEACHER STRESS AND THEIR CONSEQUENCES RABIA MUSHTAQ	54
10.	RETAILING IN INDIA: OPPORTUNITIES & CHALLENGES ANIL KUMAR .S. HAGARGI & DR. RAJNALKAR LAXMAN	60
11.	GROWTH AND SUSTAINABILITY OF INDIAN BANKING SECTOR DR. M. L. GUPTA & DR. REKHA GARG	64
12.	A STUDY ON LOCUS OF CONTROL OF EMPLOYEES IN TEXTILE COMPANIES AT SALEM DISTRICT, TAMILNADU M. GURUSAMY, A. VELSAMY & DR. N. RAJASEKAR	67
13.	ORGANIZATIONAL EFFECTIVENESS AND SERVICE EFFICIENCY: A COMPARATIVE STUDY SELECT INDIAN BANKS DR. ASHOK AIMA & NAVEEDA SEHER	73
14.	EMPLOYEE WELFARE ACTIVITIES WITH RESPECTIVE MEASURES IN INDUSTRIAL SECTOR - A STUDY ON INDUSTRIAL CLUSTER AT CHITTOR DISTRICT DR. P. VENUGOPAL, T. BHASKAR & P. USHA	78
15.	MOTIVATORS AND INHIBITORS OF ONLINE SHOPPING IN HYDERABAD MOHD LAYAQ AHAMAD & SHAIKH MOHD ZAFAR	84
16.	A STUDY ABOUT HEALTH PROBLEMS OF EMPLOYEES WORKING IN IT AND ITES INDUSTRY IN THE ASPECTS OF ERGONOMICS DR. C. S. RAMANI GOPAL & DR. G. PALANIAPPAN	88
17.	A STUDY ON THE USAGE OF KNOWLEDGE MANAGEMENT PRACTICE IN AVASARALA TECHNOLOGIES LIMITED (ATL) A. MANI MARAN, S. SUNDARAMURTHY REDDY & P. SELVA KUMAR	94
18.	OUTSOURCING OF HR SERVICES AT ITC MAURYA SHERATON HOTEL & TOWERS RISHI DOGRA & COL K. S. MADAAN	101
19.	ANALYTICAL STUDY OF ICT SERVICES AND SKILLS IN THE MODERN EDUCATION SYSTEM DHANANJAY MANDLIK, MADHUWANTI SATHE & DR. PARAG KALKAR	106
20.	A COMPARATIVE STUDY OF ORGANISATIONAL CLIMATE: INDIAN MULTINATIONAL COMPANIES IT EXECUTIVES VS. FOREIGN MULTINATIONALS COMPANIES IT EXECUTIVES ANURAG SINGH	110
21.	FAMILY VS. WORK CONFLICT AMONG WORKING WOMEN IN INDIA WITH SPECIAL REFERENCE TO IT, EDUCATION AND BANKING SECTOR A. VANITHA & DR. S. MEENAKUMARI	113
22.	BANKING PROFESSIONALS AND ATTITUDINAL DIMENSION OF JOB SATISFACTION: A DESCRIPTIVE STUDY S.M. SHARIQ ABBAS	119
23.	USE OF ICT IN LEARNING OF ENGLISH PRONUNCIATION, GRAMMAR AND VOCABULARY OF SECONDARY SCHOOL STUDENTS RANJIT SINGH	125
24.	MANAGING CONFLICT THROUGH CONFRONTATION: AN OD INTERVENTION DR. ARPITA SARANGI	131
25.	SPONSORSHIP IN CULTURAL AFFAIRS: A NEW ARENA TRINANKUR DEY	135
	REQUEST FOR FEEDBACK	138

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Index Copernicus Publishers Panel, Poland, Open J-Gage, India

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, E.C.C., Safidon, Jind

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. V. SELVAM

Divisional Leader – Commerce SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

<u>TECHNICAL ADVISOR</u>

Faculty, E.C.C., Safidon, Jind

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

1.

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; Business 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 addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

UIDELINES FOR SUBMISSION OF MANUSCRIPT

	DATED:
THE EDITOR	
URCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Computer/IT/Finance/Marketing/HRM/Ger	neral Management/other, please specify).
DEAR SIR/MADAM	
Please find my submission of manuscript titled '	' for possible publication in your journal.
I hereby affirm that the contents of this manuscript are original. Furthermore, i nor is it under review for publication anywhere.	t has neither been published elsewhere in any language fully or partly,
I affirm that all 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 our/my manuscript is accepted, I/We agree to comply with the formal contribution to any of your journals.	lities as given on the website of journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address & Pin Code:	

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- INTRODUCTION: Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single 2. 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
- 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 4. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 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.
- KEYWORDS: Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated 6. by commas and full stops at the end.
- 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 7. each heading.
- SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. 8.
- MAIN TEXT: The main text should be in a 8 point Calibri Font, single spaced and justified. 9.
- 10. JRES &TABLES: These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. 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. It must be single spaced, and at the end of the manuscript. 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 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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

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.

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.

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, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

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

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

MOTIVATORS AND INHIBITORS OF ONLINE SHOPPING IN HYDERABAD

MOHD LAYAQ AHAMAD
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT
AURORA'S PG COLLEGE
HYDERABAD

SHAIKH MOHD ZAFAR PROFESSOR & PRINCIPAL BHARATIYA VIDYA PEETH COLLEGE OF ENGINEERING NAVI MUMBAI

ABSTRACT

Online shopping offers wide range of benefits to internet users such as unique products, low price, convenience etc. despite these benefits there are various issues such as privacy, security, return of products. The purpose of this article is to examine motivation factors and hindrance factors for online shopping in Hyderabad. The population of this research is people from Hyderabad who have experience in purchasing product through online shopping site. Respondents were selected from different occupational groups, education, age, gender with a condition of internet shopping experience. A survey was conducted with pre-structured self administered questionnaire using importance and frequency scales on motivators and hindrances respectively. Snowball sampling was used to collect data from sampled respondents. Various statistical techniques such as mean, standard deviation and factor analysis are used for this study. The present study contributes an understanding of consumer perception towards these factors in B2C E-commerce in Hyderabad.

KEYWORDS

B2C Ecommerce, Motivators, Inhibitors, Online shopping and Quantitative Survey.

INTRODUCTION

nternet is rapidly growing as an important tool for attracting customers to search and shop product online leading the growth of business. E-commerce growth is tremendous in the world. According to computer world (2008), In "U.S. Online Retail Forecast, 2007-2012." offered by JupiterResearch LLC shows, non-travel-related e-commerce sales were \$128 billion in 2007, up from \$108 billion in 2006, and would grow to \$148 billion in 2009, \$182 billion in 2010, \$199 billion in 2011, and \$215 billion in 2012. According to Anjali Chandra (2011) online retail industry in India is expected to reach Rs 7,000 crore mark by 2015 as per ASSOCHAM predicts.

LITERATURE REVIEW

According to Pazgal and Sikka (2001) online shopping is more suitable for information based products like software and digital music, as they are easy to access online and does not require any physical medium for transportation.

Rettie (2001) hypothesized that a key motivating factor for people to visit, search, and shop online was the consumer's view that the Internet was a good place to provide information, access to explore and purchase "hard to find" goods.

Zhang (2001) states that online shoppers are more concerned with time saving in his study. He also found that high level of inertia is exhibited in online stores in comparison to bricks-and-mortar stores.

Grant and Waite (2003) stated that online shoppers spend time online due to interest in entertainment and purchase of educational type products available over the Internet. He also states youth prefers to use internet to escape from boredome and to maintain social network, and academic purpose and to establish and maintain communication with friends and family with friends.

Karyanni (2003) found shopping motives plays a major role in online shopping. As online shoppers are concerned with time saving, availability of 24 hours shopping and avoiding queues

According to Lee and Marlowe (2003) convenience is different based on age, life-style, comfort of consumer with technology for its easy use, and it plays a major role in online shopping decision.

OBJECTIVES

The main objective of present study is to investigate the motivators and inhibitors of online shopping in B2C perspective of E-Commerce in Hyderabad.

RESEARCH METHODOLOGY

The current study explores the buying behaviour of a sample of Hyderabad Internet Users' targeted at Business to Consumer (B to C) market segment. The respondents involved in this research study were selected from the population with the condition of having had experience in browsing or purchasing through the Internet (does not specify numbers of years using the Internet). In other words, this is known to be the measurement of Hyderabad consumers having Internet experience in shopping online. They were drawn from different occupational categories, education, age, gender or ethnic categories but all of them fulfilled the basic condition mentioned earlier.

POPULATION AND SAMPLE SIZE

The population of this study includes online shoppers in Hyderabad who have purchased different products from online shopping sites. Respondents were selected from different occupational groups, education, age, and gender with a condition of having internet shopping experience.

DATA COLLECTION

In the present study both primary and secondary data is used. Primary data is collected through self administered questionnaire from online shoppers in Hyderabad. Snow ball sampling technique was used to identify people having internet shopping experience. Secondary data involves various articles from journals, websites related to online shopping.

SURVEY INSTRUMENT

A structured questionnaire was developed on various factors of motivators and inhibitors of online shopping. It consists of two sections. First section involves questions with seven point rating scale of importance for motivators and second section involves questions with five point rating scale of frequency for inhibitors of online shopping. It was developed with discussion of experts and online shoppers and review of literature.

DATA ANALYSIS

Data analysis was done using Statistical Package for Social Science (SPSS) Version 17.0 for the data gathered through structured questionnaire. Mean, standard deviation, and factor analysis were used as statistical tools.

TABLE I: MEAN, MEDIAN, STANDARD DEVIATION OF REASONS, PROBLEMS OF ONLINE SHOPPING

Variables	Mean	Median	Std. Deviation
Reason : Selection	6.04	6.50	1.501
Reason : Time	6.06	6.00	1.058
Reason : Price	5.31	5.00	1.103
Reason : Enjoy	4.88	5.00	1.269
Reason : Personalized product	5.02	5.00	1.238
Reason : Delivery	6.02	6.00	1.315
Reason : Unique	5.33	5.00	1.389
Reason : Convenience	5.82	6.00	1.495
Reason : Ease of comparison	5.41	6.00	1.553
Concern : Cost	3.42	3.00	1.230
Concern : Delay delivery	3.02	3.00	1.116
Concern : Failure to information	3.10	3.00	.848
Concern : Risk of security	2.40	2.00	1.192
Concern : Privacy	3.24	3.00	1.199
Concern : Difficult to cancel order	3.04	3.00	1.384
Concern : Poor service	3.04	3.00	.955
Concern: Low stock availability	3.57	4.00	.994
Concern : Difficulty in product return	2.81	3.00	1.363
Concern : Difficult in quality evaluation	3.47	4.00	1.039
Concern : Time consuming	2.88	3.00	1.043

Table-I explains that selection, time saving and timely delivery are perceived as most important reasons for online shopping by the respondents with mean of 6.04, 6.06 and 6.02 respectively. Whereas High cost, low stock availability, quality evaluation are most important concerns perceived by respondents with mean of 3.42, 3.57 and 3.47 respectively.

TABLE II: COMMUNALITIES FOR REASONS TO SHOP ONLINE

COMMUNALITIES								
	Initial	Extraction						
Selection	1.000	.806						
Time	1.000	.865						
Price	1.000	.754						
Enjoy	1.000	.822						
Personalized	1.000	.855						
Delivery	1.000	.791						
Unique	1.000	.687						
Convenience	1.000	.892						
Ease of comparison	1.000	.767						

EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS

Table-II explains the extraction communalities which are useful as these are obtained using extracted factors. In the present research eighty nine percent of the variance in 'convenience' is explained by the extracted factors. It is also useful to note that eighty six percent of variance is for time saving, followed by eighty five percent of variance is for personalized products is extracted by factors.

TABLE III: TOTAL VARIANCE EXPLAINED FOR REASONS

Total Variance Explained									
Component	t Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.703	30.030	30.030	2.703	30.030	30.030	2.458	27.310	27.310
2	1.908	21.205	51.235	1.908	21.205	51.235	1.658	18.417	45.727
3	1.397	15.525	66.760	1.397	15.525	66.760	1.628	18.085	63.812
4	1.231	13.681	80.441	1.231	13.681	80.441	1.497	16.629	80.441
5	.535	5.942	86.383						
6	.438	4.863	91.246						
7	.379	4.216	95.461						
8	.309	3.438	98.899						
9	.099	1.101	100.000						
Extraction Method: Principal Component Analysis.									

Table-III: explains that it is also important to note that out of nine variables, four factors can explain the 80.441 percent of variance. Total variance explained can be seen in the following table. It is important to note from the table that four variables have Eigen value of more than 1.

TABLE IV: ROTATED COMPONENT MATRIX FOR REASONS

	Comp	Component						
	1	2	3	4				
Selection		.852						
Time		.900						
Price			517	.526				
Enjoy				.905				
Personalized			.918					
Delivery	.793							
Unique			.466	.577				
Convenience	.927							
Ease of Comparison	.787							
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								

Table-IV clearly depicts that with the help of factor analysis researchers are able to find out the underlying following four dimensions. It is clear that 'Selection', 'Time', which have similar factor loading are grouped into one factor. Similarly 'Price', 'Enjoy shopping' variables are grouped into second factor. Further variables such as 'Personalized product' and 'unique' are grouped into third factor. At last, 'Delivery', 'convenience', and 'ease of comparison' variables are grouped into fourth factor.

a. Rotation converged in 5 iterations.

CONCERNS TO SHOP ONLINE

TABLE V: COMMUNALITIES FOR CONCERNS FOR ONLINE SHOPPING

Communalities							
	Initial	Extraction					
Cost	1.000	.822					
Delay in delivery	1.000	.684					
Fail information	1.000	.703					
Risk of security	1.000	.578					
Privacy	1.000	.701					
Difficult to cancel order	1.000	.789					
Poor service	1.000	.501					
low stock availability	1.000	.645					
Difficulty in product return	1.000	.622					
Difficult in quality evaluation	1.000	.760					
Time consuming	1.000	.578					
Extraction Method: Principal Co	ompone	ent Analysis.					

Table No: V explains the extraction communalities which are useful as these are obtained using extracted factors. In the present research eighty two percent of the variance in 'cost' is explained by the extracted factors. It is also useful to note that seventy eight percent of variance is for difficult to cancel order, followed by seventy percent of variance is for both privacy and failure to give accurate information are extracted by factors.

TABLE VI: TOTAL VARIANCE EXPLAINED FOR CONCERNS

Total Variance Explained									
Component	Component Initial Eigenvalues		Extrac	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.195	38.136	38.136	4.195	38.136	38.136	3.622	32.930	32.930
2	2.003	18.211	56.347	2.003	18.211	56.347	1.991	18.096	51.025
3	1.186	10.781	67.128	1.186	10.781	67.128	1.771	16.103	67.128
4	.859	7.807	74.935						
5	.696	6.330	81.265						
6	.610	5.545	86.810						
7	.424	3.858	90.668						
8	.371	3.370	94.037						
9	.285	2.591	96.629						
10	.229	2.083	98.711						
11	.142	1.289	100.000						
Extraction N	Extraction Method: Principal Component Analysis.								

Table-VI explains that, out of eleven variables, three factors can explain the 67.128 percent of variance. Total variance explained can be seen in the following table. It is important to note from the table that three variables have Eigen value of more than 1.

TABLE VII: ROTATED COMPONENT MATRIX FOR CONCERNS

Rotated Component Matrix ^a						
	Comp	omponent				
	1	2 3				
High Cost	.727		453			
Delay in delivery	.574	.500				
Fail to provide information		.728				
Risk of security	.719					
Privacy			.837			
Difficult to cancel order	.881					
Poor service	.602					
Low stock availability			.718			
Difficulty in product return	.732					
Difficult in quality evaluation		.861				
Time consuming	.660					
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.						

Table-VII clearly depicts that with the help of factor analysis researchers are able to find out the underlying following four dimensions. It is clear that 'High Cost', 'Delay in delivery', 'risk of security', 'difficult to cancel order', 'poor service', 'difficult to return', and 'time consuming' which have similar factor loading are grouped into one factor. Similarly further variables such as 'Failure to provide information' and 'difficulty in quality evaluation' are grouped into second factor. Finally variables such as 'Privacy' and 'Low stock availability', are grouped into third factor.

a. Rotation converged in 6 iterations.

LIMITATIONS

The main limitation of this study is its scope, as results of present study are limited to study sample in Hyderabad. Another limitation is selection of respondents, as it is based on convenience. Finally study is subject to common limitation of non response error from respondents, incomplete sampling frame for study.

CONCLUSION

Companies are competing with each other to attract new customers and retain existing customers. The communication network and information technology development transformed the local and international markets growth. These allow the users in-depth search of information, product features and price comparisons, quality evaluation of the offerings of various suppliers. Moreover, there is a wider availability of "hard to find" products and greater selection of items. Hence there is lots of scope for e-commerce growth by understanding consumers motives and concerns.

SCOPE FOR FUTURE RESEARCH

The present study recommends future research to extend and expand its scope. As the study is focused on specific factors in Hyderabad, it can be expanded to other location of India. Future research can also identify other motivators and inhibitors which are not covered in present study.

REFERENCES

Anjali Chandra (2011), "Online shopping boom", Times of India, Jul 3, 2011, avaialbe at:http://articles.timesofindia.indiatimes.com/2011-07-03/trends/29733039_1_online-shopping-online-retail-sector-assocham

Hoffman L. Donna and Novak P. Thomas (1996) "Marketing in Hypermedia Computer-Mediated Environments: Conceptual Foundations", Journal of Marketing, Vol.60, (July 1996), pp.50-68.

Karayanni A. Despina (2003) "Web-shoppers and non-shoppers: compatibility, relative advantage and demographics", European Business Review, 15/3, pp.141-152

Pazgal Amit and Sikka Sandeep (2001) "4I: A New Premise for Marketing Online", Internet Marketing Research: Theory and Practice edited by Ook Lee, Idea Group Publishing London pp. 150-175

Lee Jinkook and Marlowe Julia (2003) "How consumers choose a financial institution: decision-making criteria and heuristics", International Journal of Bank Marketing 21/2, pp. 53-71.

Grant C. Ian and Waite Kathryn (2003) "Following the yellow brick road" - young adults' experiences of the information super-highway", Qualitative Market Research, 6/1, pp.48-57.

Donthu Naveeen and Garcia Adriana (1999) "The Internet shopper", Journal of Advertising Research, pp. 53-58.

Zhang Jie Comparing (2001) "Consumer Purchase Behaviour on the Internet and in Brick-and-Mortar Stores: An Overview of Recent Research", Internet Marketing Research: Theory and Practice edited by Ook Lee, Idea Group Publishing London pp. 231-251.

Modhal Mary (2000) "Should you be online?" Marketing and eBusiness, July 2000, pp.41-42.

Teo S.H. Thompson (2001) "Demographic and motivation variables associated with Internet usage activities", Internet Research: Electronic Networking Applications and Policy, 11/2 pp. 125-137.

Rettie Ruth (2001) "An exploration of flow during Internet use", Internet Research: Electronic Networking Applications and Policy, 10/2 pp.103-113.

Jarvenpaa L. Sirrla and Todd A. Peter (1997) "Consumer Reactions to Electronic Shopping on the World Wide Web", International Journal of Electronic Commerce, Vol.1, No.2, pp.59-88.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT 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-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in 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