

**ASSESSMENT OF FACTORS INFLUENCING
INTERNET SHOPPERS AND TRADITIONAL
SHOPPERS**

A PROJECT REPORT

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ABSTRACT

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To ensure the success of online business, it is important for the retailers to understand their targeted customers. The aim of this study is to determine the factors that influence buyers' attitude toward online and retail store shopping.

A questionnaire was used to determine attitude toward online shopping. A total of 210 respondents were involved in the study. The primary data was obtained via a survey of shoppers in Leemas (a retail outlet that has its own online shopping portal as well), The Chennai Silks, and select schools in Coimbatore and also by sending the questionnaire via mail.

The major factors that were considered in this project are the level of income, the education level, and age of the respondents, and also the privacy, payment security problems associated with e-commerce.

The respondents were 30% males and 70 % females. The majority of the respondents were in the 20-25 age groups. Respondents having a monthly income ranging from Rs. 15,000 to Rs. 30,000 comprised the majority income group.

Results indicate that most respondents have embraced online shopping because they say it is convenient and a time-saver. Majority of the respondents said that they would switch over to internet shopping if aware that it was an environmentally friendly way to shop. At the same time, most respondents had high levels of concern about sending personal or credit card information over the internet. More people would shop online if they trusted the e-commerce environment more. Low-income respondents were more likely to see the risks of online shopping than prefer the time-saving or convenience benefits of using the internet to shop.

In light of this, this research has proved very useful for understanding the consumer's online and retail store shopping orientations and the factors that influence buyers.

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INTRODUCTION

CHAPTER-1

INTRODUCTION

1.1 NEED FOR ASSESING FACTORS INFLUENCING BUYER BEHAVIOUR

Creation of effective interactions between websites or stores and consumers is one of the main concerns of every business as a means of ensuring its success.

An understanding of consumers' needs and factors influencing their behaviors and intentions when shopping, is a valuable tool in creating effective interactions. Consumers may interact in different ways and may get different perceptions because of their distinct characteristics, which affect their purchasing intentions.

According to previous studies, consumers' characteristics and goals have been found to influence their behaviors such as purchasing, revisiting intentions, and attitudes toward a website or a particular store.

In addition, consumer characteristics are most of the factors affecting their behavior. They are an innate part of their makeup, i.e., the way they describe themselves and label others. Demographic characteristics, such as gender, age, and ethnicity are examples of some examples of background characteristics.

Internet shopping in India is in its infancy. In general, Indians like the idea of shopping through the Internet, but only a small number of Indians actually buy online .Generally; research indicates that 81% of those who browse Internet for goods and services do not actually make an online purchase. Therefore understanding consumer attitude toward online shopping and their intention help marketing managers to predict the online shopping rate and evaluate the future growth of online commerce.

1.2 OBJECTIVES

- To determine the factors that influence buyers' attitude toward online shopping and retail store shopping intention.
- And to suggest new ways to attract buyers who prefer retail store shopping towards internet shopping.

1.3 SCOPE

The study has implications for both theory and practice. The findings extend our knowledge of factors influencing marketing exchange from the traditional setting to the internet context. In addition, the findings regarding factors enhancing the propensity to shop online have implications for internet retailers seeking to enlarge their online customer base.

People are still leery about the prospect of placing their credit card information online and most still prefer to go to stores to see the product they are buying. This is not a good thing for the online sector and most small online businesses cannot get off the ground.

But online businesses are cheaper to start up and have fewer overhead costs than traditional physical retailers. A business owner can start an online business directly out of their home. All that is needed is a spare room, some computer equipment and products that online consumers want to buy.

In an economy when retail is looking grim the online sector is the silver lining and individuals looking to start up an online business have a pretty bright prognosis. While online retailers still need to work to gain the trust of consumers via good reviews and feedback the basic foundation of trust already exists. Word of mouth also spreads more readily in the online sector.

Both types of shopping have their pros and cons. This survey provides a way to analyze them so that online shopping portals can overcome some of the obstacles that are driving more people towards retail store shopping.

REVIEW OF LITERATURE

CHAPTER-2

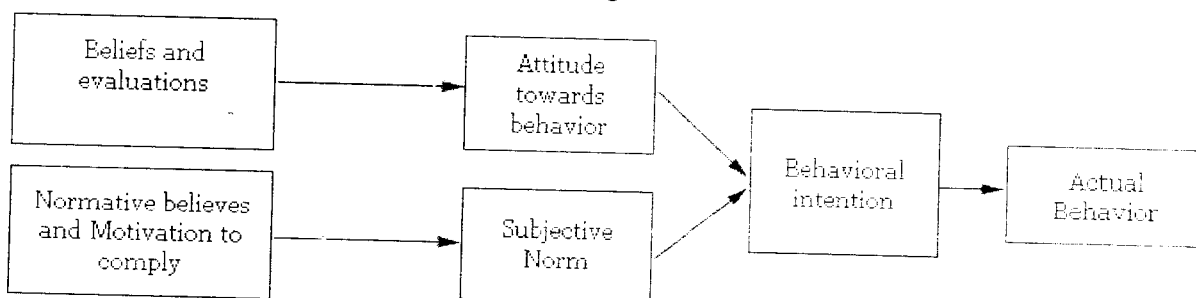
REVIEW OF LITERATURE

In its current form, the Internet is primarily a source of communication, information and entertainment but increasingly is also becoming a vehicle for commercial transactions. An understanding of reasons for purchasing on the World Wide Web is particularly relevant in the context of predictions made regarding electronic shopping in the future. In particular, what are some of the factors influencing online purchasing behavior? What is the role of privacy and security concerns in influencing actual purchase behavior? How do vendor and customer characteristics influence consumers' propensity to engage in transactions on the Internet?

2.1 THEORY OF REASONED ACTION

The premise of earlier, traditional attitude and behavioral models- i.e., attitude-behavior intention (fishbein and Ajzen, 1975)[1] and theory of reasoned action (fishbein and Ajzen, 1980)[2] – is that a person's voluntary behavior is predicted by his/her attitude toward that behavior and how he/she thinks other people would view them if they performed the behavior. A person's attitude, combined with subjective norms, forms his/her behavioral intention.

Figure 1.



Miller (2005) defines each of the three components of the theory as follows and uses the example of embarking on a new exercise program to illustrate the theory [3]

- **Attitudes:** the sum of beliefs about a particular behavior weighted by evaluations of these beliefs
 - You might have the beliefs that exercise is good for your health, that exercise makes you look good, that exercise takes too much time, and that exercise is uncomfortable. Each of these beliefs can be weighted (e.g., health issues might be more important to you than issues of time and comfort).

- **Subjective norms:** looks at the influence of people in one's social environment on his/her behavioral intentions; the beliefs of people, weighted by the importance one attributes to each of their opinions, will influence one's behavioral intention
 - You might have some friends who are avid exercisers and constantly encourage you to join them. However, your spouse might prefer a more sedentary lifestyle and scoff at those who work out. The beliefs of these people, weighted by the importance you attribute to each of their opinions, will influence your behavioral intention to exercise, which will lead to your behavior to exercise or not exercise.

- **Behavioral intention:** a function of both attitudes toward a behavior and subjective norms toward that behavior, which has been found to predict actual behavior.
 - Your attitudes about exercise combined with the subjective norms about exercise, each with their own weight, will lead you to your intention to exercise (or not), which will then lead to your actual behavior.

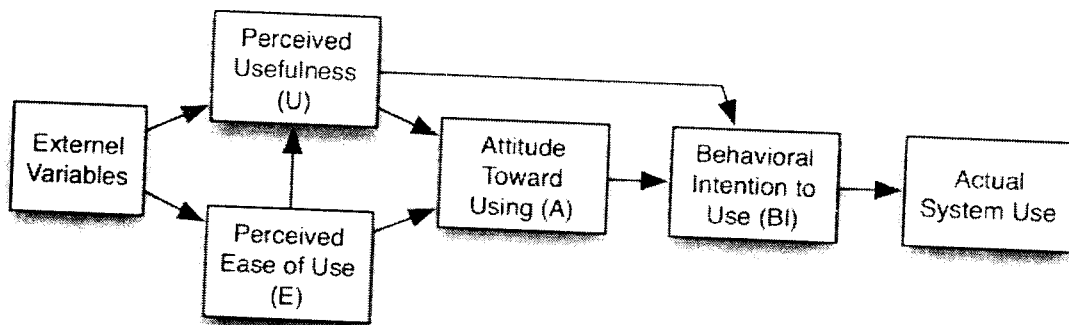
The theory of reasoned action has "received considerable and, for the most part, justifiable attention within the field of consumer behavior.

2.2 THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

The technology acceptance model (TAM) proposed by Davis (1989) [3] was derived from the Theory of Reasoned Action. While TRA is a general theory to explain general human behavior, TAM is specific to IS usage.

Technology Acceptance Model (TAM) is an information systems theory that models how users come to accept and use a technology. The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it, notably:

Figure 2.



- **Perceived usefulness (PU)** - This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance his or her job performance".
- **Perceived ease-of-use (PEOU)** - Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989).

2.3 A THEORY OF BUYER BEHAVIOUR

A theory of buyer behavior was proposed by John A. Howard, Jagadish N. Sheth [4]. The empirical phenomenon which this theory tries to explain is the buying behavior of individual over a period of time. More specifically, this theory is an attempt to explain the *choice* behavior of the buyer. It states that much of buying behavior is more or less repetitive, and the buyer establishes purchase cycles for various products which determine how often he will buy. Therefore any theory must identify the elements of a consumer's decision process and show how a combination of these decision elements affects search processes, and the incorporation of information from the buyer's commercial and social environment.

2.4 OTHER THEORIES ON BEHAVIOUR OF ONLINE SHOPPERS'

In this study, a choice model, including a consumer's behavioral intention to choose among specific alternatives – e.g., Internet versus store shopping modes – has also been adopted. This model is especially valid for this purpose, given research findings that the attitude-behavioral model performs best in the context of choice decisions (Sheppard, Hartwick and Warshaw, 1988) [3].

2.4.1 PERCEIVED SECURITY OF TRANSACTIONS AND CONCERN FOR PRIVACY

One of the most important and pressing concerns for businesses on the Internet, deals with the level of security in transactions. Most current commercial Web Pages provide consumers with various options to place orders for the products advertised. These include addresses, toll-free numbers, and in many cases, a provision for sending credit card information. Unscrupulous use of such sensitive information cannot be ruled out. Despite advances in Internet security mechanisms customers are still concerned about using an impersonal transaction medium for secure transactions. Online retailers have to make concerted efforts to allay these fears. Perceptions of unsatisfactory security on the Internet are one of the primary reasons hindering online purchasing [5]. Risk is faced by individuals when a decision, action or behavior leads to different outcomes [6]. When an individual's action produces, social and economic consequences that cannot be estimated with certainty, the individual encounters risk [7]. Risk relates to situations or problems [8], overall product categories

or brands [9] or persons' attitude to risk [10]. For instance, the perceived security of giving credit card information directly over the Web is likely to be different from the risk of setting up a third party account and using that account number in transactions. Hence, greater the perceived security of transactions in an online medium, the greater the likelihood of electronic exchange. The greater the concern for privacy, the lower the likelihood of electronic exchange.

Connected with this issue are consumers' concerns about the use of their private information by organizations when engaging in Internet activities [11]. Various surveys show that online shoppers are concerned about privacy [5].

2.4.2 CONSUMER CHARACTERISTICS

The relationship marketing literature suggests that consumer characteristics, eg., sociological orientation, plays an important role in a consumers' propensity to engage in the Internet transactions [12]. The retailing literature also suggests that consumer characteristics are important indicators of the probability of making purchase decisions on the Internet. In his pioneering study, Stone (1954) suggested that shopping behavior has social-psychological origin and classified shoppers into four types: economic shopper, the personalizing shopper, the ethical shopper and the apathetic shopper. Another typology was identified by Stephenson and Willett (1969) who grouped consumers into recreational, convenience and price oriented shoppers. Two additional categories that is psychosocializing and name-conscious shoppers were added by Moschis (1976). Bellenger and Korgaonkar (1980) suggest that consumers can be classified into recreational and convenience shoppers. They suggest that the recreational shopper is motivated by the social aspects of shopping. Past research suggests that the Internet is less attractive to consumers who value social interactions since it allows for very limited interactions relative to other retail formats such as department stores [13]. Therefore, it is hypothesized that those consumers who are primarily convenience shoppers are more likely to shop online than those that seek social interaction.

Therefore it can be inferred from the above that - the likelihood of electronic exchange will be greater among convenience shoppers and that - the likelihood of electronic exchange will be lower among shoppers seeking social interaction.

2.4.3 ONLINE SHOPPING PERCEIVED BENEFIT

Perceived benefits are advantageous results derived from attributes. The benefits can be physiological, psychological, sociological, or material in nature [14]. Within the online shopping context, the consumers' perceived benefits are the sum of online shopping advantages or satisfactions that meet their needs or wants [15].

There are many differences between a physical store and its electronic counterpart [16]. Most of the previous online shopping research has focused on identifying the attributes of online stores that promote success [17].

Previous studies of online shopping have established two categories of benefits; intrinsic and extrinsic. Both are important in customers' selections to patronize the online stores [18]. Extrinsic benefits include features such as wide selection of products, competitive pricing, easy access to information and low search costs. Intrinsic benefits include features such as design and color [19]. As presented in Figure 1, consumers' shop on the Internet because they find benefits over the Internet. Therefore it is reasons why consumers shop online [20].

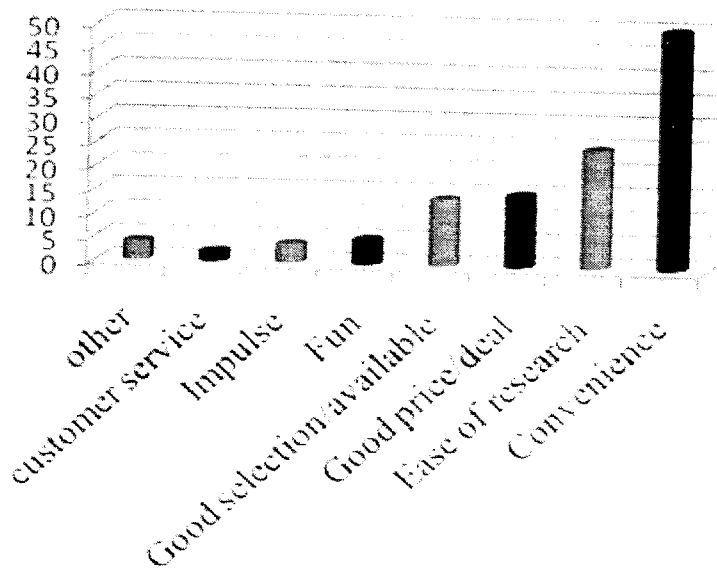


Figure 3: Reason why people shop online

METHODOLOGY

CHAPTER-3

METHODOLOGY

3.1 DEVELOPMENT OF THE QUESTIONNAIRE

Survey questionnaires present a set of questions to a subject who with his/her responses will provide data to a researcher.

There are two different types of questions that can be used to collect information. The first is called a **structured or fixed response question** and the second is called **non-structured or open question**.

Structured questions are questions that offer the respondent a closed set of responses from which to choose. Structured questions make data collection and analysis much simpler and they take less time to answer.

Non-structured questions, or open-ended questions, are questions where there is no list of answer choices from which to choose. Respondents are simply asked to write their response to a question. The disadvantages to using open-ended questions is that it can be much more time consuming and difficult to analyze the data.

Most of the questions in the instrument were close ended questions. In these questions respondents were provided with a list of responses to choose from them the response most appropriate. Some of the questions in the instrument were adopted and adapted from previous research. However, majority of the questions were self-developed solely for the purpose of this research to address important concepts which were not addressed in previous studies.

The instrument mainly consisted of questions on consumers' basis of inclination towards either online shopping or retail store shopping.

The questions were formed keeping in mind the following factors:

Table 1.

Influencing factors	Traditional shopping	Online shopping
Retailer	Place, proximity, distribution	web site visibility
	shops credibility	online shops credibility
	promotion	information comparison
Service Factor	service quality, service mode	payment security, privacy
Environmental factors	shopping environment	Web site interface
Purchasing Motivation	High quality, good selection	Convenience, ease of use, time
Personal Factors	shopping preferences, experience background	education level, the experience of internet usage

Age, income, level of education, marital status and other personal information was also collected for the purpose of socio-demographic classification of the respondents. Other information such as the purpose and hours of use of the computer and internet by the respondent was also recorded.

3.2 SURVEY OF BUYERS

The data analyzed for this study was gathered from around 210 shoppers. The survey was conducted from the month of February of 2012 till March 2012.

About 55% of the data was obtained via a survey of shoppers in Leemas (a retail outlet that has its own online shopping portal as well), The Chennai Silks, and Lakshmi shopping complex. About 30% of the data collected was from the questionnaires distributed to high school students in and around Coimbatore, and about 25% of the data was collected by sending the questionnaires to the respondents through electronic mail. All respondents provided complete answers to all question.

The respondents were 30% male and 70 % female. The majority of the respondents were in the 20-25 age group 50% and approximately 10 % were in the 25 – 30 age group.

3.3 ANALYSING THE RESULTS OF THE SURVEY

To estimate the changes in levels of online shopping, logistical regression analysis was used to model the likelihood of purchasing something online as a function of a number of different variables. The dependent variable was whether or not people have ever bought online a product such as a handbags, jewelery, or clothing. Some 66% of online users in this survey answered "yes" to that question. The independent variables in the model fall into several categories:

- **Demographic & socio-economic:** Gender, race, age, parental status, educational attainment, region of residence (urban, rural, or semi - urban place), and income.

- **General attitudes and behaviors toward shopping:** Whether people feel overwhelmed by the choice of consumer products, how often they shop, and whether they do research before buying products.
- **Attitudes toward online shopping:** How strongly internet users agree (on five point scales) with propositions on online shopping: the internet is the best place to finding hard-to-find items, online shopping is complicated, online shopping is convenient, dislike giving credit or personal information out online, the internet is the best place to find bargains, online shopping saves time, prefer to see things before buying them.
- **Technology use:** for approximately how many hours each of the respondents, use the internet, per week, and for what purpose and how often do they access the internet. Their ease of use of technology, was also evaluated.

The model permits analysis of the change in the probability that a user has bought something online, given a change in the variable in question (e.g., the respondent's assessment of online buying as a time-saver) while holding all other variables constant.

The first section of the survey questionnaire measured the importance of the shopping attributes. The respondents were asked to indicate on a 5 – point scale (1= just like me; 2= quite a lot like me; 3= somewhat like me; 4= not much like me; 5= not at all like me), how each attribute described them when choosing where and how to shop for apparel products. Respondents were asked to indicate their perception of internet shopping, regardless of whether they have shopped on the internet or not. The second section was used determine how often they accessed the internet and for what all purposes. This was indicated by the respondents on a 7 - point scale (1= daily; 2= 2-3 times a week; 3= once a week; 4= 2-3 times a month; 5= once a month; 6= under once a month 7= not at all).

Finally, attitude toward Internet shopping was determined by computing a cross-tabulation between age, income, level of education of the respondents and the various factors taken into consideration such as payment security, privacy issues etc. And also the purpose for which internet was utilized was classified according to age and also analyzed. This analysis was done with the assistance of SPSS software.

SPSS is a computer program used for survey authoring and deployment, data mining, text analytics, statistical analysis, and collaboration and deployment.

SPSS (originally, Statistical Package for the Social Sciences) is among the most widely used programs for statistical analysis. It is used by market researchers, health researchers, survey companies, government, education researchers, marketing organizations and others. In addition to statistical analysis, data management and data documentation are features of the base software.

THE FINDINGS OF ANALYSIS

CHAPTER-4

THE FINDINGS OF ANALYSIS

4.1 TOOLS USED IN ANALYSIS

Careful records of survey data were kept by using SPSS software (computer program used for survey, statistical analysis, and collaboration), in order to sort and organize the data. Qualitative analysis of open-ended questions was done. All of this information was used to test for statistical significance.

Charts and graphs such as bar graphs, histograms, frequency polygrams, pie charts and consistency tables which are clear and visual ways to record findings were used. This was also done for easier interpretation by others.

Crosstabulation was another method used very frequently to analyse the data collected. Crosstabulated data is useful for showing a side by side comparison of how respondents answered a particular question compared to the remaining questions they answered and determine how they are interrelated. The result is a table of the results, each column representing the group of respondents who selected a particular answer choice for the comparison of the question selected.

4.2 SOCIO-DEMOGRAPHY ANALYSIS OF THE RESPONDENTS

The data analyzed for this study was gathered during the months of February and March of 2012. A questionnaire was used to obtain the primary data via a survey of 210 respondents. All respondents provided complete answers to all question. According to Table 2 the respondents were 63 males (30 %) and 147 females (70 %). The majority of the respondents were in the 20-25 age group (50 %) and approximately 10 % were 25 and above years old. Population studied comprised of high school, college students, college graduates and other advanced degree holders with frequency distributions of 22.9%, 74.3 %, and 2.9 %, respectively. Respondents having a yearly income ranging from Rs. 30,000 to 45,000 comprised the majority income group (44.3 %) followed by those with a monthly income of above Rs. 50,000 (31.4 %).

Table 2.

Demographic group who make up the respondents	N=210	%
Gender		
Male	63	30.0
Female	147	70.0
Age		
16-18	48	22.9
18-20	36	17.1
20-25	105	50.0
25-30	21	10.0
Education		
High school	48	22.9
College grad	156	74.3
Advance degree	6	2.9
Marital Status		
Single	27	12.9
Married	183	87.1
Income		
Rs.15K-Rs30K	51	24.3
Rs.30K-Rs.45K	93	44.3
Over Rs.50k	66	31.4
Region		
Urban	138	65.7
Suburban	72	34.3
Rural		

4.2.1 DEMOGRAPHIC GROUP WHO MAKE UP THE PURCHASING AND NON-PURCHASING POPULATION

Table 3.

Classification	Online purchasers (total=102)	%	Internet users, haven't bought online (total=108)	%
Gender				
Male	21	20.6	66	61.1
Female	81	79.4	42	38.9
Age				
16-18	24	23.5		22.2
18-20	0	0	24	33.3
20-25	72	70.6	36	30.5
25-30	6	5.9	33	14
			15	
Education				
High school	21	20.6	27	24.1
College grad	81	79.4	75	69.4
Advance degree	0	0	6	6.5
Income				
Rs.15K-Rs30K	3	2.9	48	44.4
Rs.30K-Rs.45K	60	58.8	33	30.5
Over Rs.50k	39	38.3	27	29.1
Region				
Urban	57	55.9	81	75
Semi-urban	45	44.1	27	25

From the data analysed above by means of cross tabulation it can be inferred that:

- About 48.5 % of the respondents have made a purchase online.
- Of the total respondents who responded positively, to having shopped online, about 79.4% seem to be of the female gender. Therefore it logically follows that women do more online shopping than men. This may also be due to the fact that women, as a general rule shop more than men.
- Out of all the respondents from the age of 16 to 30, about 70.6% of the respondents who have done online shopping seem to be in the age group of 20 to 25.
- Of the respondents who have never made a purchase online, the majority seems to lie with the 18-20 age groups.
- Since the majority of the respondents who have shopped online seem to be in the 20-25 age groups, the bulk of online shoppers seem to be college graduates.
- The greater part of the respondents who have made online purchases seem to be from the income group Rs.30, 000 to Rs.45, 000. The reason that online shopping requires no car and implies no travel may have been a contributing factor.

Table 4.

Count		income * Internet No Travel Crosstabulation					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
income	15-30,000	21	0	0	0	30	51
	30-45,000	27	6	39	15	6	93
	above 50,000	36	6	12	3	6	66
Total		84	15	51	18	42	210

- Most of the online shoppers seem to be from urban areas. This may be due to the fact that people from urban areas have more exposure to computers and internet and hence can also be considered more "computer literate" than their semi-urban counterparts.

Table 5.
area * Internet Shopping Process Hard Crosstabulation

		Internet Shopping Process Hard							Total
		just like me	quite a lot like me	somewhat like me	%	not much like me	not at all like me	%	
Area	semi-urban	51	6	18	54.3	42	21	45.7	138
	urban	0	6	3	12.5	3	60	87.5	72
Total		51	12	21		45	81		210

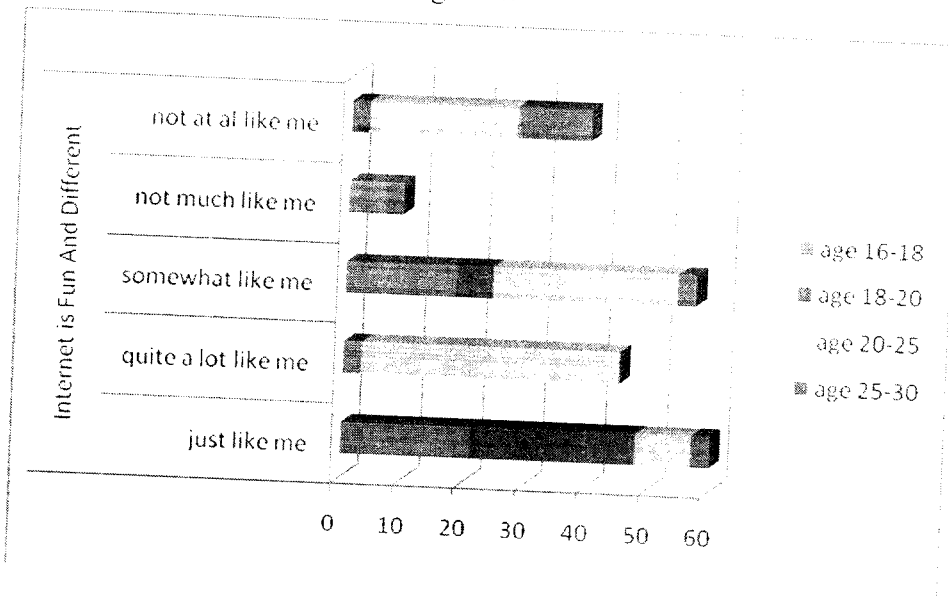
4.3 RESPONDENTS WHO THINK INTERNET SHOPPING IS FUN AND DIFFERENT

Table 6.

age * Internet Fun And Different Crosstabulation

Count		Internet Fun And Different					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	21	3	18	6	0	48
	18-20	27	0	6	0	3	36
	20-25	9	42	30	0	24	105
	25-30	3	0	3	3	12	21
Total		60	45	57	9	39	210

Figure 4.



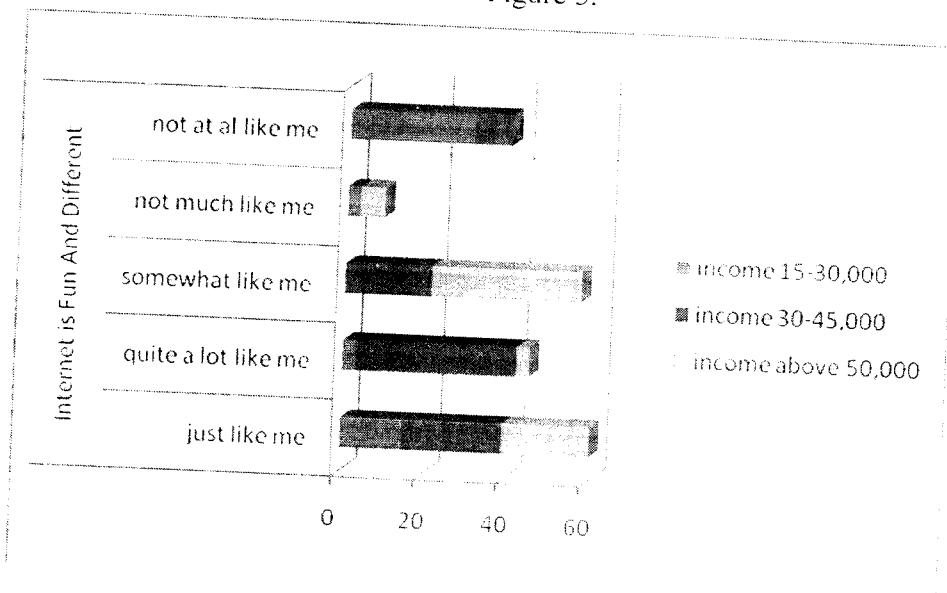
When a crosstabulation and a bar graph between age and the number of respondents who felt that internet shopping is/would be a fun and different way of shopping, was prepared, the following were the conclusions:

- About 87.5 % of the respondents, who belong to the age group 16 – 18 years, felt that internet shopping is/would be a fun and different way to shop. The respondents were asked to convey their thoughts on this subject, irrespective of whether they have or have not engaged in internet shopping.
- A huge percentage of respondents of the age group 18 – 20 years, 91.7 % to be exact, also felt that internet shopping is/would be a pleasurable and different way to shop.
- A considerable percentage of respondents belonging to the age group 20 – 25 also felt that internet shopping is/would be a delightful and different way to shop.
- Somewhat different from the previous two age groups majority of the respondents (71.4 %) belonging to the age group 25 - 30 seem to disagree that internet shopping would not be a fun and different way of shopping.

Table 7.

		income * Internet Fun And Different Crosstabulation					
Count		Internet Fun And Different					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
income	15-30,000	15	3	0	3	30	51
	30-45,000	24	39	21	0	9	93
	above 50,000	21	3	36	6	0	66
Total		60	45	57	9	39	210

Figure 5.



When a crosstabulation and a bar graph between income and the number of respondents who felt that internet shopping is/would be a fun and different way of shopping, was prepared, the following conclusions could be drawn:

- Majority of the respondents (64.7 %) belonging to the Rs.15, 000 – Rs.30, 000 seem to disagree with the notion that internet shopping is/would be a fun and different way of shopping.
- Unlike the previous set of respondents, greater part of the respondents (90.3 %) belonging to the Rs.30, 000 – Rs.45, 000 income group seem to consider internet shopping a fun and different way to shop.

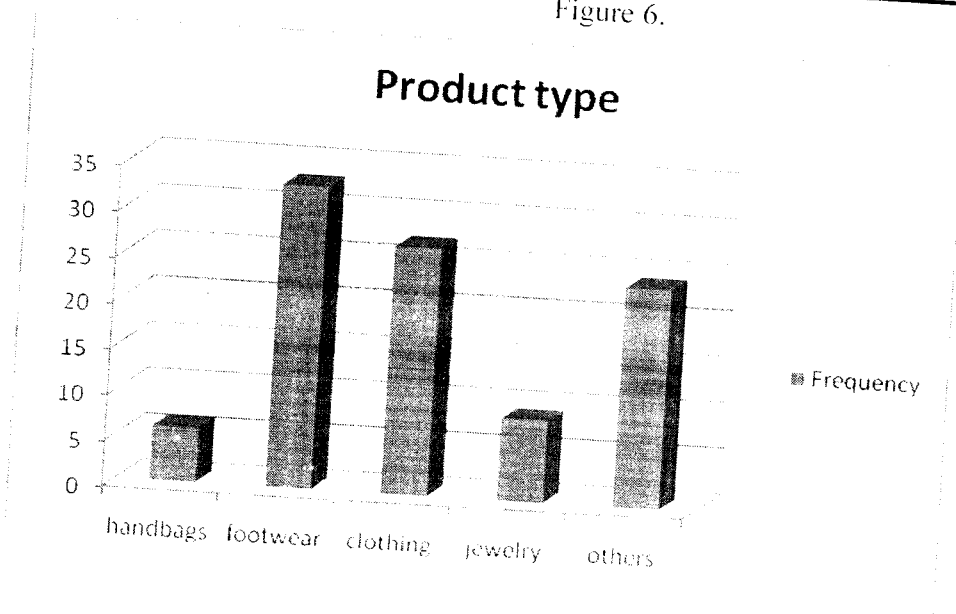
➤ A vast majority (90.9 %) of the respondents who are a part of the above Rs.50, 00 income group also seem to deem internet shopping a fun and different way to shop.

4.4 ANALYSIS OF THE TYPE OF PRODUCTS BOUGHT ONLINE

Table 8.

		Frequency	Percent	Cumulative Percent
Valid	handbags	6	2.9	6.1
	footwear	33	15.7	39.4
	clothing	27	12.9	66.7
	jewelry	9	4.3	75.8
	others	24	11.4	100.0
	Total	99	47.1	
Not done	Online shopping	111	52.9	
Total		210	100.0	

Figure 6.



About half (47.1%) of respondents say they have purchased a product online, such as handbags, footwear, clothing jewelry. Attitudes and perceptions play a key role in whether online users choose to purchase products online.

- Majority of the shoppers seem to have bought footwear online.
- The next most commonly purchased product online seems to be clothing

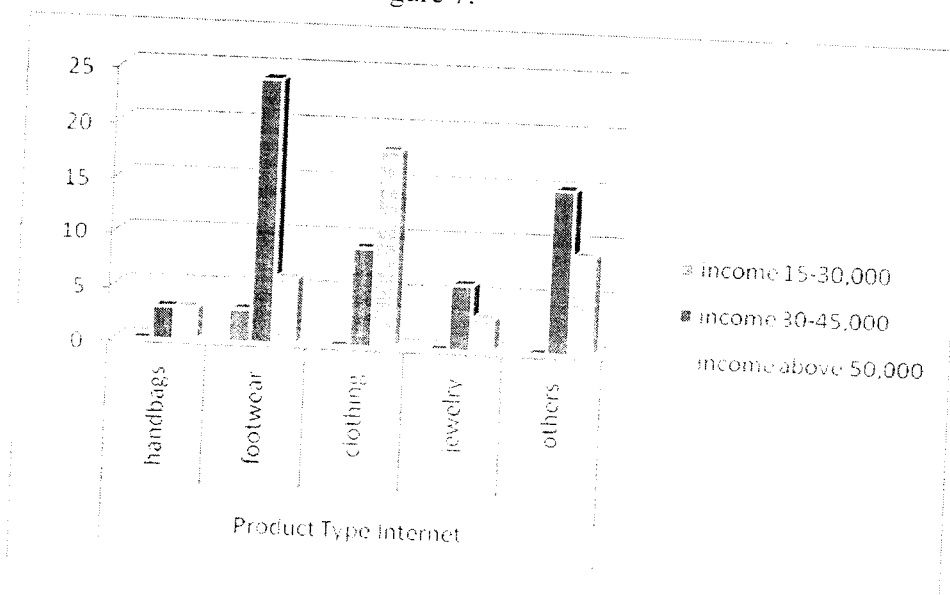
4.4.1 INCOME VERSUS THE TYPE OF PRODUCTS BOUGHT ONLINE

When the crosstabulation and bar graph between income and the type of product bought online was prepared, the following inferences could be tentatively made:

Table 9.

Count		Product Type Internet					Total
		handbags	footwear	clothing	jewelry	others	
income 15-30,000		0	3	0	0	0	3
income 30-45,000		3	24	9	6	15	57
income above 50,000		3	6	18	3	9	39
Total		6	33	27	9	24	99

figure 7.



- All the respondents in the income group Rs. 15, 000 to Rs.30, 000 who have shopped online, seem to have preferred buying footwear to any other apparel product.
- The respondents belonging to the income group Rs.30, 000 to Rs.45, 000 who have participated in online shopping, have also preferred footwear compared to other apparel products, though clothing comes in third after other products.
- In contrast with the previous two income groups, the online shoppers belonging to the income category of above Rs.50, 000 seem to prefer to shop online for clothing, followed by other products and footwear comes in third.

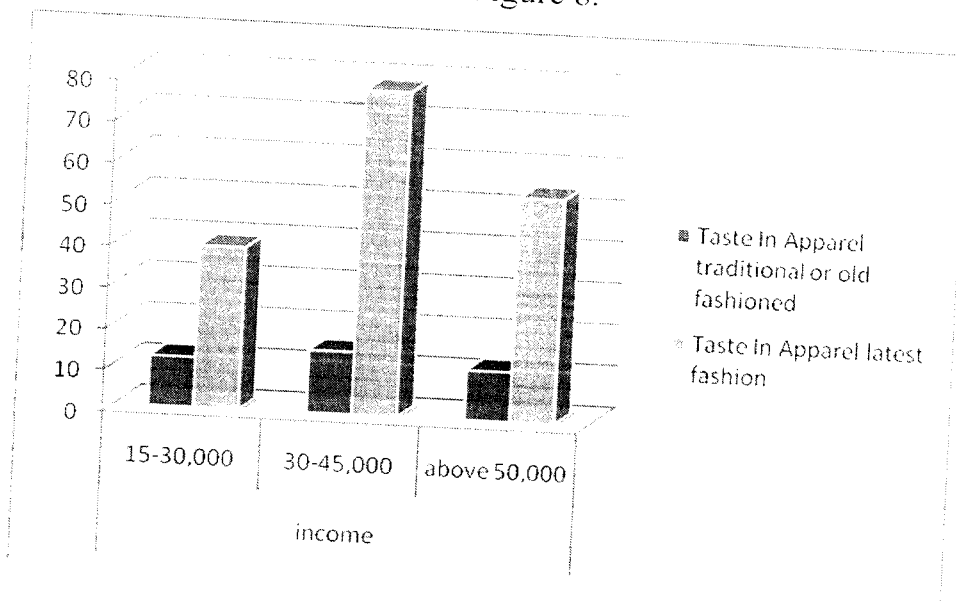
4.4.1.1 INCOME VERSUS TASTE IN APPAREL PRODUCTS

The following surmises can be drawn from the crosstabulation and bar graph drawn between income and taste in apparel products:

Table 10.

income * Taste In Apparel Crosstabulation				
Count		Taste In Apparel		Total
		traditional or old fashioned	latest fashion	
income 15-30,000		12	39	51
30-45,000		15	78	93
above 50,000		12	54	66
Total		39	171	210

Figure 8.



- Majority of the respondents as a rule irrespective of the income group they belong to, seem to prefer apparel product that are the latest thing.
- About 76.5 % of the respondents having an income between Rs.15 – Rs.30, 000, prefer buying the most up – to – date apparel products.
- A majority of 83.9 % belonging to the income group of Rs.30, 000 – Rs.45, 000, favor apparel products that are trendy.
- Around 81.9 % of the respondents belonging to the above Rs.50, 000 income group seem to have a preference for fashionable apparel products, similar to the respondents belonging to the other two income groups.

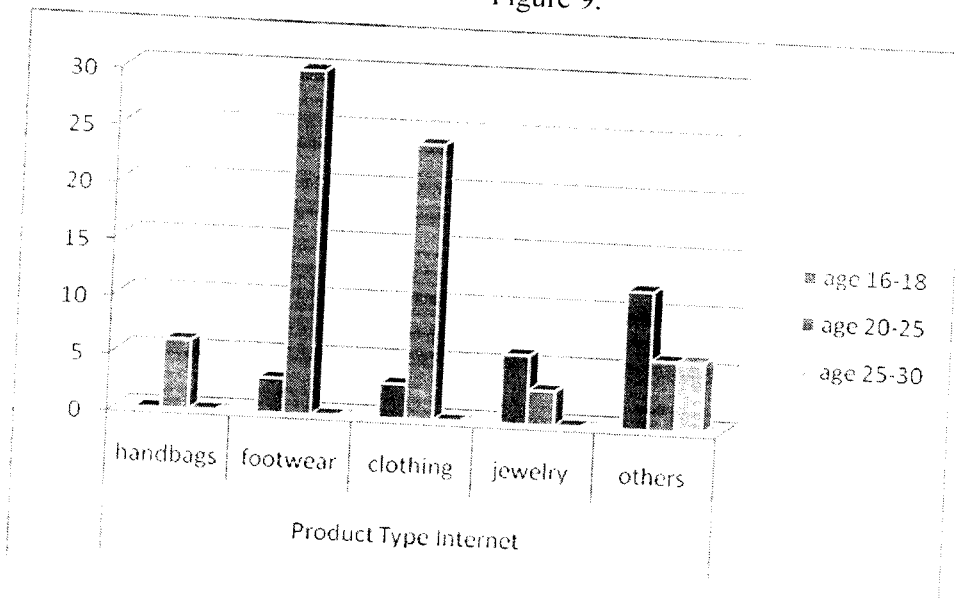
4.4.2 AGE VERSUS THE TYPE OF PRODUCTS BOUGHT ONLINE

Table 11.

age * Product Type Internet Crosstabulation

Count		Product Type Internet					Total
		handbags	footwear	clothing	jewelry	others	
age	16-18	0	3	3	6	12	24
	20-25	6	30	24	3	6	69
	25-30	0	0	0	0	6	6
Total		6	33	27	9	24	99

Figure 9.



From the above crosstabulation and bar graph between age and product type the following results can be inferred:

- The respondents belonging to the age group 16 – 18 seem to mostly prefer products other than apparel, closely followed by jewelry.
- The respondents belonging to the age group 20 – 25 seemed to have followed the established pattern and have preferred footwear like most others. Clothing coming as a close second choice.

➤ Out of the respondents in the age group 20 - 25 very few have shopped online and all seem to have preferred products other than clothing and accessories.

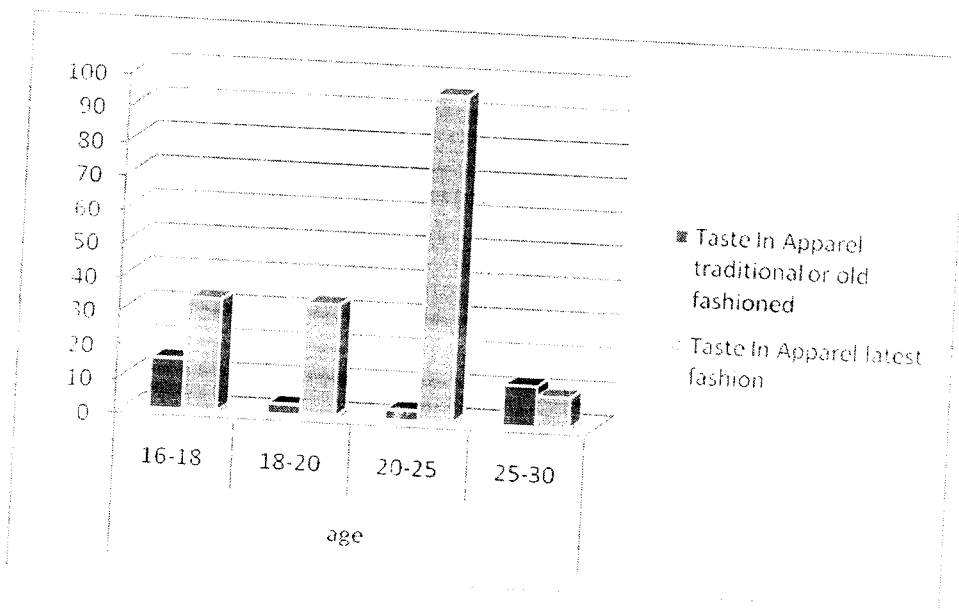
4.4.2.1 AGE VERSUS TASTE IN APPAREL PRODUCTS

Table 12.

age * Taste In Apparel Crosstabulation

Count		Taste In Apparel		Total
		traditional or old fashioned	latest fashion	
age	16-18	15	33	48
	18-20	3	33	36
	20-25	3	96	105
	25-30	12	9	21
Total		39	171	210

Figure 10.



The crosstabulation displayed above shows the analysis of data between age and the respondents taste in apparel and apparel related products. The following can be deduced from the above crosstabulation:

- That irrespective of the age group to which the respondents belong to most seem to have an inclination towards apparel products that are of the latest fashion, except for the respondents of the age group 25 – 30, who seem to have a penchant for traditional clothing.
- About 68.7 % of the respondents belonging to the age group of 16 - 18 seem to have partiality towards apparel products that are fashionable.
- A whopping majority of 91.7 % of the respondents belonging to the age group 18 – 20 also seem to have a fondness for fashionable apparel products.
- A little different from the other age groups, respondents belonging to the 25 – 30 age group seem to have a tendency of preferring apparel products of a traditional nature.

4.5 PROBLEMS ASSOCIATED WITH INTERNET SHOPPING

There are only a few drawbacks to online shopping some the major ones are that you can't try on the clothes and sample the products, and you have to wait for them to be shipped. The shipping charge is another nuisance. The other major snag, when it comes to internet shopping is privacy and payment security issue, in other words the fear of your credit card information being stolen. Another minor handicap is that the actual fun of shopping with friends is absent: this may be a minor handicap but is a weakness nevertheless.

Some the above mentioned problems or disadvantages are analysed below:

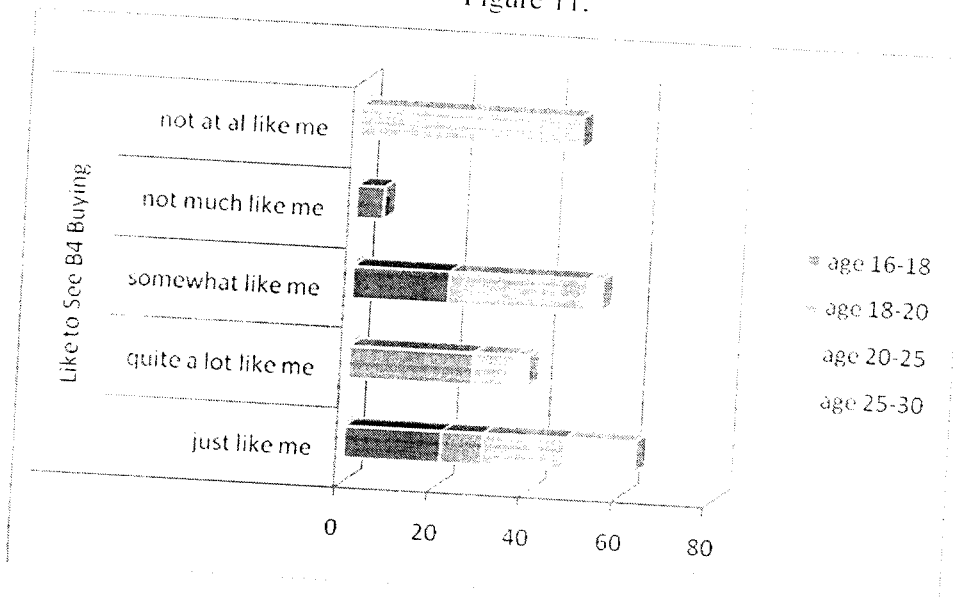
4.5.1 NEED TO SEE THE PRODUCTS BEFORE BUYING

Table 13.

age * Like2SeeB4Buying Crosstabulation

Count		Like2SeeB4Buying					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	21	0	21	6	0	48
	18-20	9	27	0	0	0	36
	20-25	18	9	30	0	48	105
	25-30	15	3	3	0	0	21
Total		63	39	54	6	48	210

Figure 11.



A crosstabulation and a bar graph between age and the number of respondents who felt that they would like to see the products that they were going to buy, was prepared, and the following conclusions were made:

- A huge majority, about 87.5 %, belonging to the age group 16 - 18 seem to like the idea of getting a look at the product they are going to buy.
- Almost all the respondents belonging to the 18 – 20 age group want to see the products they are going to be buying beforehand.
- About half (54.3 %) of the 20 – 25 aged respondents seem to be fond of the idea of seeing the product that they are going to buy ahead of time.
- Almost all the respondents belonging to the 18 – 20 age group either are very fond of wanting to see the products they are going to be buying ahead of time, or somewhat like the idea of seeing the product that they are going to buy in advance.

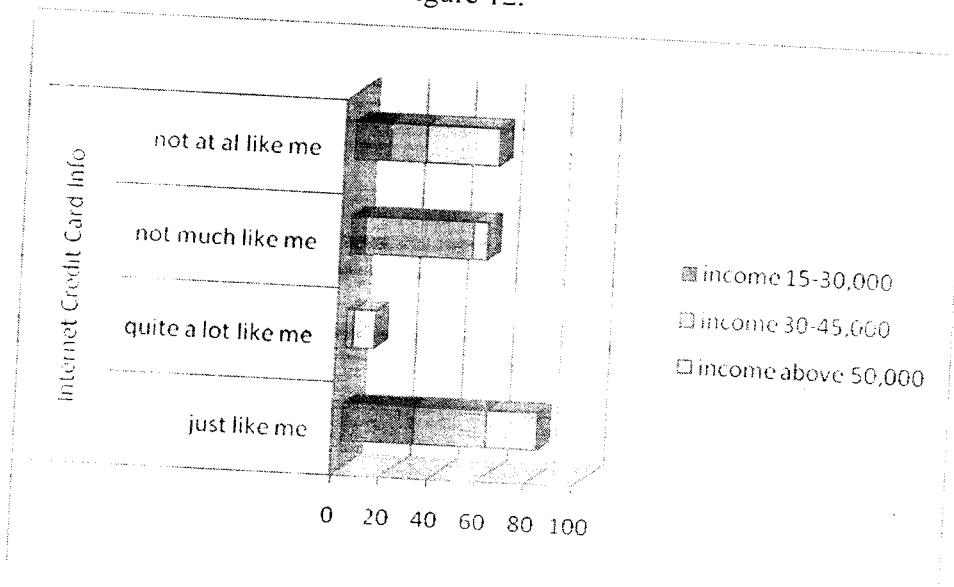
4.5.2 PRIVACY AND PAYMENT SECURITY ISSUE

Table 14.

income * Internet Credit Card Info Crosstabulation

Count		Internet Credit Card Info				Total
		just like me	quite a lot like me	not much like me	not at all like me	
income	15-30,000	30	0	6	15	51
	30-45,000	30	3	45	15	93
	above 50,000	21	9	6	30	66
Total		81	12	57	60	210

Figure 12.



A crosstabulation and a bar graph were drawn between income and the number of respondents who were worried about giving out their credit card information, and the following conclusions were made:

- About 58.8 % of the respondents belonging to the Rs.15, 000 – Rs.30, 000 income category were apprehensive about revealing their credit card information online.

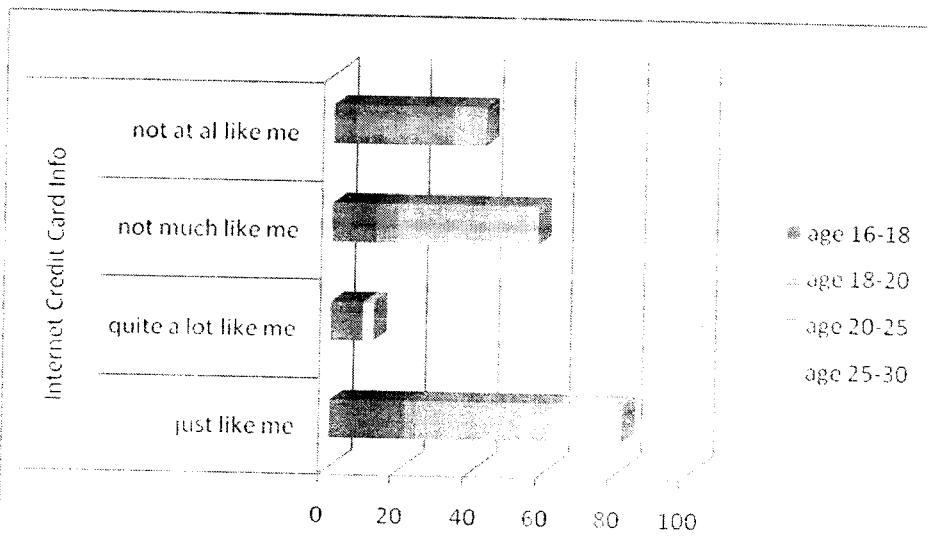
- Quite unexpectedly majority of the respondents (64.5 %) belonging to the Rs.30, 000 – Rs.45, 000 income category, were not apprehensive about revealing their credit card information online.
- Also following the surprising pattern set above, majority of the respondents (54.5 %) belonging to the above Rs50, 000 income category, were not apprehensive about revealing their credit card information online.

Table 15.

age * Internet Credit Card Info Crosstabulation

Count		Internet Credit Card Info				Total
		just like me	quite a lot like me	not much like me	not at al like me	
age	16-18	21	9	12	6	48
	18-20	3	0	6	27	36
	20-25	39	0	39	27	105
	25-30	18	3	0	0	21
Total		81	12	57	60	210

Figure 13.



From the crosstabulation and bar graph drawn between age and the number of respondents who were worried about giving out their credit card information, the following conclusions were made:

- Around 62.5% of the respondents belonging to the 16 – 18 age group seem to be worried about their or their parents' credit card number being stolen, when revealed online.
- A vast majority of the respondents (91.7 %) belonging to the 18 – 20 age group seem to be not worried about payment security issues.
- Similarly around more than half the respondents (62.8 %) belonging to the 20 – 25 age group also seem to not mind giving out their credit card information online.
- Almost all the respondents belonging to the age group 25 – 30 seem to be concerned about exposing their credit card number online.

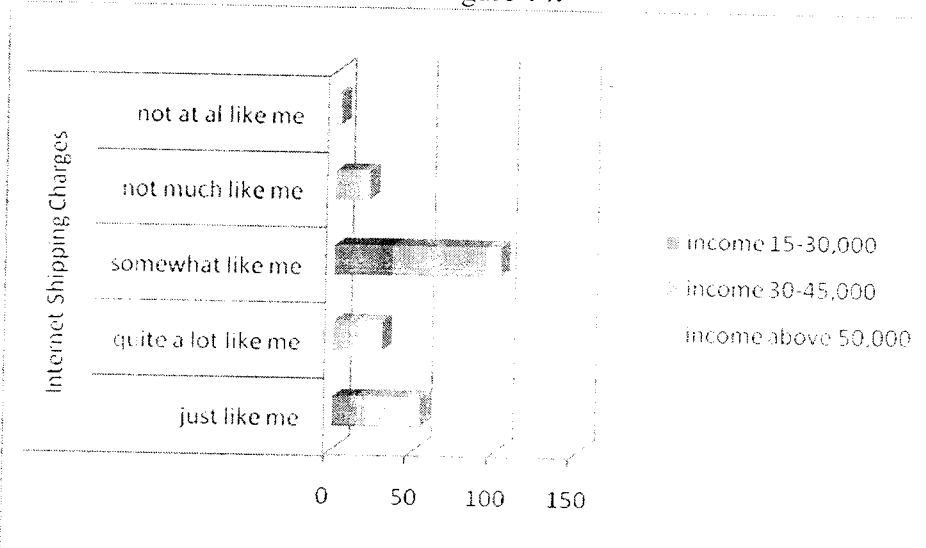
4.5.3 SHIPPING CHARGES

Table 16.

income * Internet Shipping Charges Crosstabulation

Count		Internet Shipping Charges					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
income 15-30,000		15	0	36	0	0	51
30-45,000		6	15	57	15	0	93
above 50,000		33	15	9	6	3	66
Total		54	30	102	21	3	210

Figure 14.



From the crosstabulation and bar graph drawn between income and the number of respondents who were bothered about the shipping charges levied on the products bought online, the following conclusions were made:

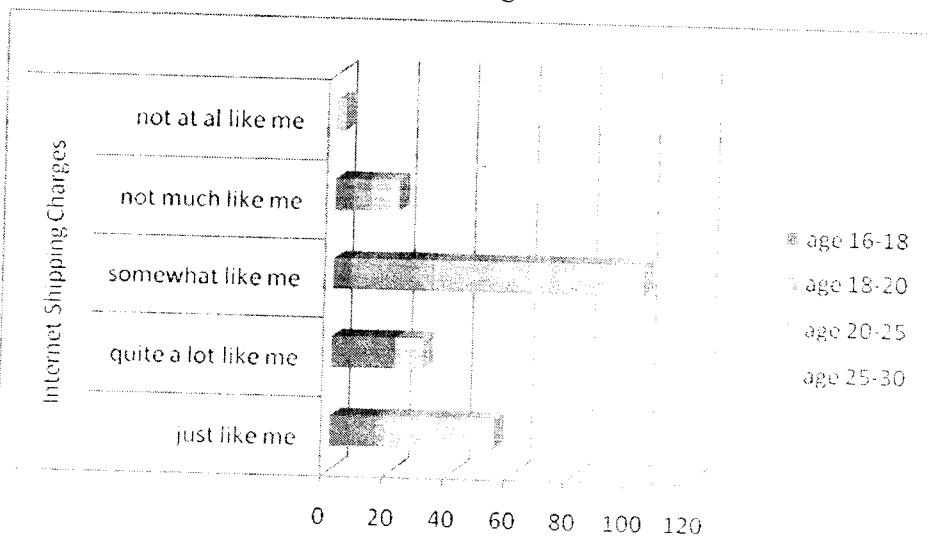
- Almost all the respondents belonging to the Rs.15,000 – Rs.30,000 income category were apprehensive about the shipping charges levied on the products bought online.
- About 83.9 % of the respondents belonging to the Rs.30,000 – Rs.45,000 income category were also concerned about the shipping charges levied on the products bought online.
- Majority of the respondents (86.4 %) belonging to the above Rs.50,000 income category, were also apprehensive about the shipping charges levied on the products bought online.

Table 17.

age * Internet Shipping Charges Crosstabulation

Count		Internet Shipping Charges					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	15	21	6	6	0	48
	18-20	3	0	27	6	0	36
	20-25	27	9	60	6	3	105
	25-30	9	0	9	3	0	21
Total		54	30	102	21	3	210

Figure 15.



From the crosstabulation and bar graph drawn between age and the number of respondents who were worried about, shipping charges being imposed on products bought online the following conclusions were made:

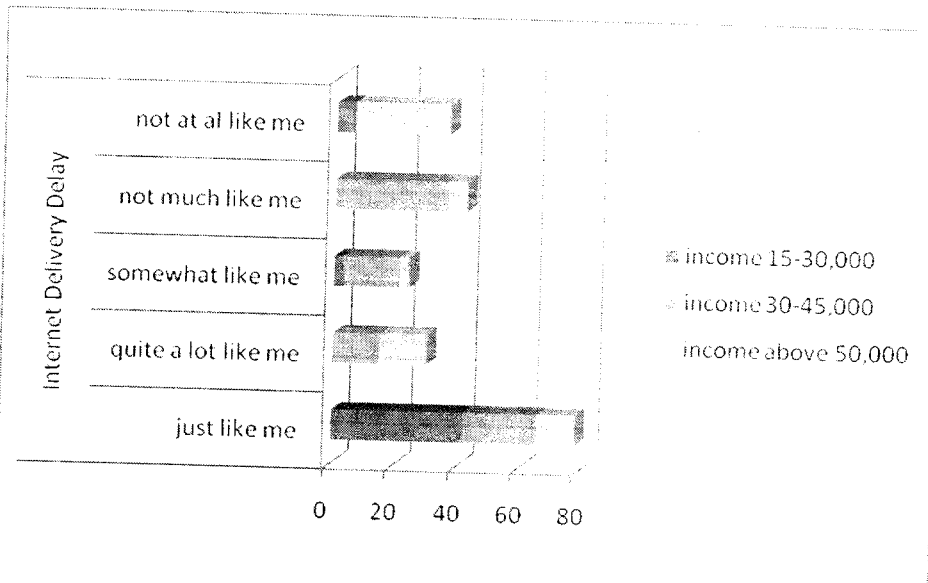
- Around 87.5% of the respondents belonging to the 16 – 18 age group seem to be troubled about the shipping charges being imposed on products bought online.
- A vast majority of the respondents (91.6 %) belonging to the 18 – 20 age group seem to be worried about the shipping charges being imposed on products bought online.
- Similarly majority of the respondents (91.4 %) belonging to the 20 – 25 age group also seem to mind the shipping charges being imposed on products bought online.
- Around 85.7% of the respondents belonging to the 25 - 30 age group seem to be troubled about the shipping charges being imposed on products bought online.

4.5.4 PRODUCT DELIVERY DELAY AND DELIVERY PROBLEMS

Table 18.

Count	Internet Delivery Delay					Total
	just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
income 15-30,000	42	0	3	0	6	51
30-45,000	24	15	18	36	0	93
above 50,000	12	15	3	6	30	66
Total	78	30	24	42	36	210

Figure 16.



From the crosstabulation and bar graph drawn between income and the number of respondents who were bothered about the product delivery problems associated with online shopping, the following conclusions were made:

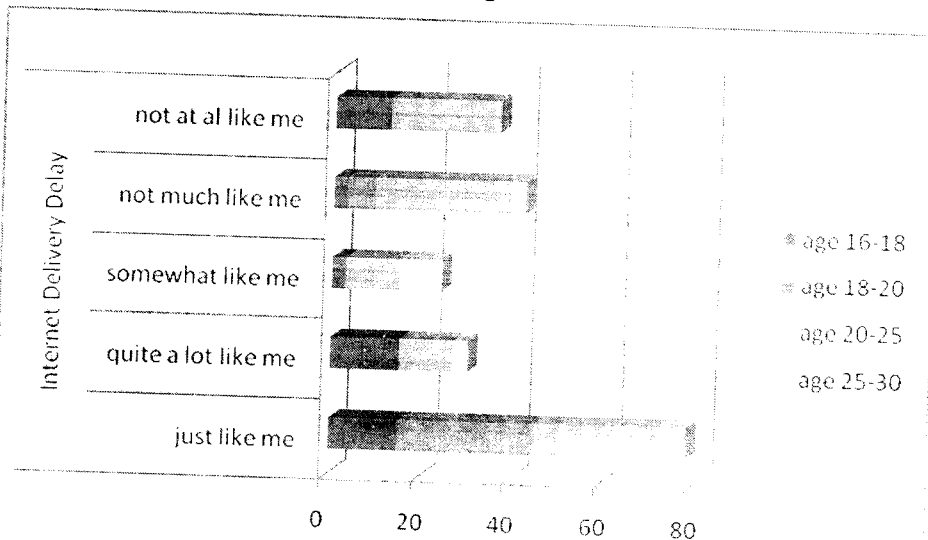
- A vast majority of the respondents (88.2 %) belonging to the Rs.15, 000 – Rs.30, 000 income category were apprehensive about the product delivery problems associated with online shopping.
- About 61.3% of the respondents belonging to the Rs.30, 000 – Rs.45, 000 income category were also concerned about the s product delivery problems associated with online shopping.
- Around half of the respondents (54.5 %) belonging to the above Rs.50, 000 income category, seem to be unconcerned about the product delivery problems associated with online shopping.

Table 19.

age * Internet Delivery Delay Crosstabulation

Count		Internet Delivery Delay					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	15	15	3	3	12	48
	18-20	30	0	0	6	0	36
	20-25	27	12	12	30	24	105
	25-30	6	3	9	3	0	21
Total		78	30	24	42	36	210

Figure 17.



From the crosstabulation and bar graph drawn between age and the number of respondents who were worried about, the product delivery problems associated with online shopping, the following conclusions were made:

- Around 68.7% of the respondents belonging to the 16 – 18 age group seem to be troubled about the shipping charges being imposed on products bought online.
- A vast majority of the respondents (83.3 %) belonging to the 18 – 20 age group seem to be worried about the product delivery problems associated with online shopping.
- Breaking the pattern majority of the respondents (51.4%) belonging to the 20 – 25 age group seem to not mind the shipping charges being imposed on products bought online.

- Around 85.7% of the respondents belonging to the 25 - 30 age group seem to be troubled about the product delivery problems associated with online shopping.

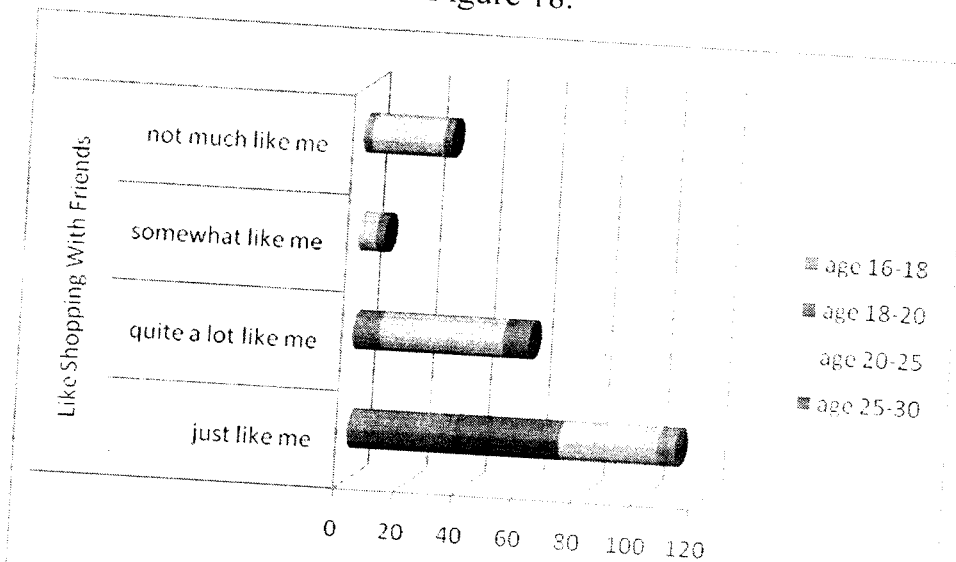
4.5.5 LIKE SHOPPING WITH FRIENDS

Table 20.

age * Like Shopping With Friends Crosstabulation

Count		Like Shopping With Friends				Total
		just like me	quite a lot like me	somewhat like me	not much like me	
age	16-18	36	9	0	3	48
	18-20	36	0	0	0	36
	20-25	33	42	6	24	105
	25-30	6	9	3	3	21
Total		111	60	9	30	210

Figure 18.



From the crosstabulation and bar graph drawn between age and the number of respondents who like shopping with friends, the following conclusions were made:

- A vast majority of the respondents (93.75 %) belonging to the 16 - 18 age group seem to like shopping with friends.

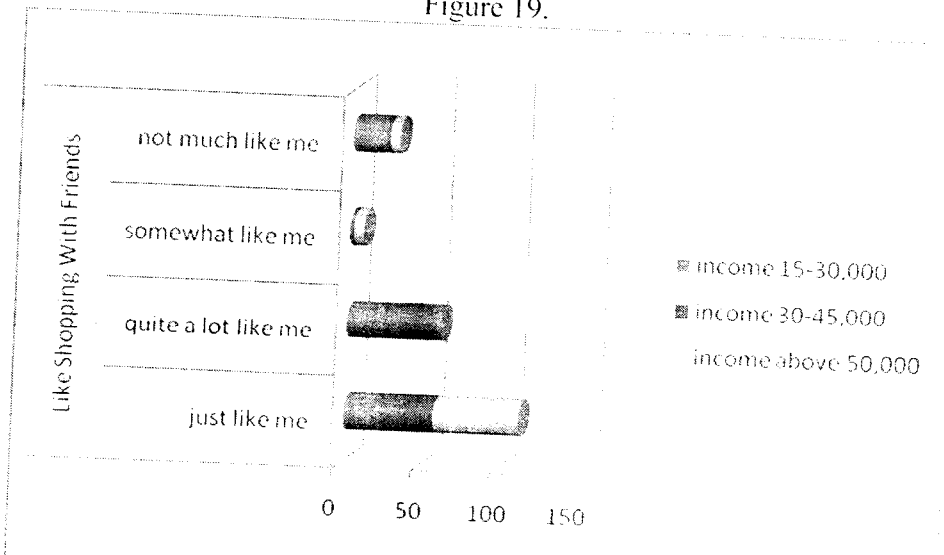
- Almost all the respondents belonging to the 18 – 20 age group seem to have a preference for shopping with friends.
- Around 77.1% of the respondents belonging to the 20 - 25 age group seem to also like shopping with friends.
- Around 85.7% of the respondents belonging to the 25 - 30 age group seem to also be fond of shopping with friends.

Table 21.

income * Like Shopping With Friends Crosstabulation

Count		Like Shopping With Friends				Total
		just like me	quite a lot like me	somewhat like me	not much like me	
income 15-30,000		18	12	0	21	51
30-45,000		39	48	3	3	93
above 50,000		54	0	6	6	66
Total		111	60	9	30	210

Figure 19.



From the crosstabulation and bar graph drawn above between income and the number of respondents who like shopping with friends, the following conclusions were made:

- About 58.8% of the respondents belonging to the Rs.15, 000 – Rs.30, 000 income category like shopping with friends.
- A vast majority of the respondents (96.8 %) belonging to the Rs.30, 000 – Rs.45, 000 income category either like or somewhat like shopping with friends.
- 90.9 % of the respondents belonging to the above Rs.50, 000 income category, seem to like shopping with friends.

4.6 RETAIL STORE SHOPPING VERSUS INTERNET SHOPPING

Internet shopping has a relatively near-term competitive impact on traditional shopping. Internet shopping is a rapidly developing shopping mode and is quickly gaining significant market share. The thoughts of buyers on price and quality comparisons between retail stores and internet shopping portals have been analysed below.

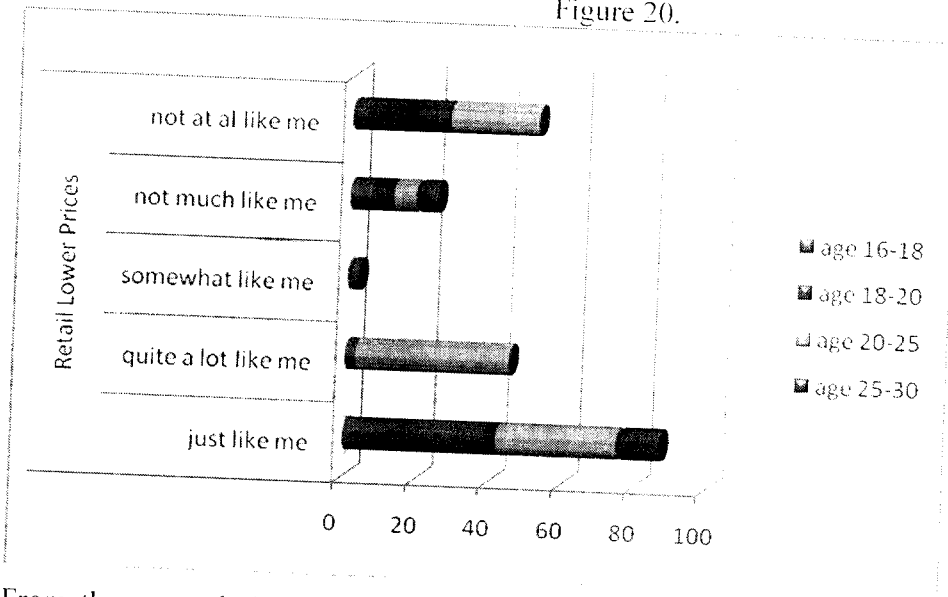
4.6.1 RETAIL STORE SHOPPING VERSUS INTERNET SHOPPING IN TERMS OF PRICES

Table 22.

age * Retail Lower Prices Crosstabulation

Count		Retail Lower Prices					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	39	3	0	6	0	48
	18-20	3	0	0	6	27	36
	20-25	33	42	0	6	24	105
	25-30	12	0	3	6	0	21
Total		87	45	3	24	51	210

Figure 20.



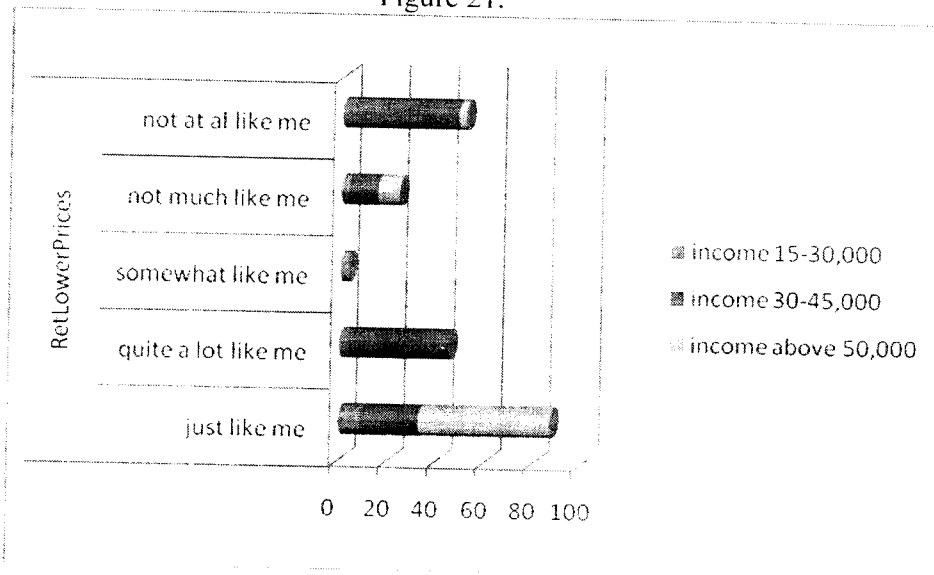
From the crosstabulation and bar graph drawn between age and the number of respondents who think that retail stores offer them better prices, the following conclusions were made:

- A vast majority of the respondents (87.5 %) belonging to the 16 - 18 age group seem to think that retail stores offer them better prices.
- Around 91.6% of the respondents belonging to the 18 - 20 age group seem to disagree with the notion that retail stores offer them better prices.
- Around 71.4% of the respondents belonging to the 20 - 25 age group also seem to think that retail stores offer them better prices.
- Around 71.4% of the respondents belonging to the 25 - 30 age group seem to also think that retail stores offer them better prices.

Table 23.

		income * Retail Lower Prices Crosstabulation					
Count		Retail Lower Prices					Total
		just like me	quite a lot like me	some what like me	not much like me	not at all like me	
income	15-30,000	9	3	3	3	33	51
	30-45,000	24	42	0	12	15	93
	above 50,000	54	0	0	9	3	66
Total		87	45	3	24	51	210

Figure 21.



From the crosstabulation and bar graph drawn above between income and the number of respondents who think that retail stores offer them better prices, the following conclusions were made:

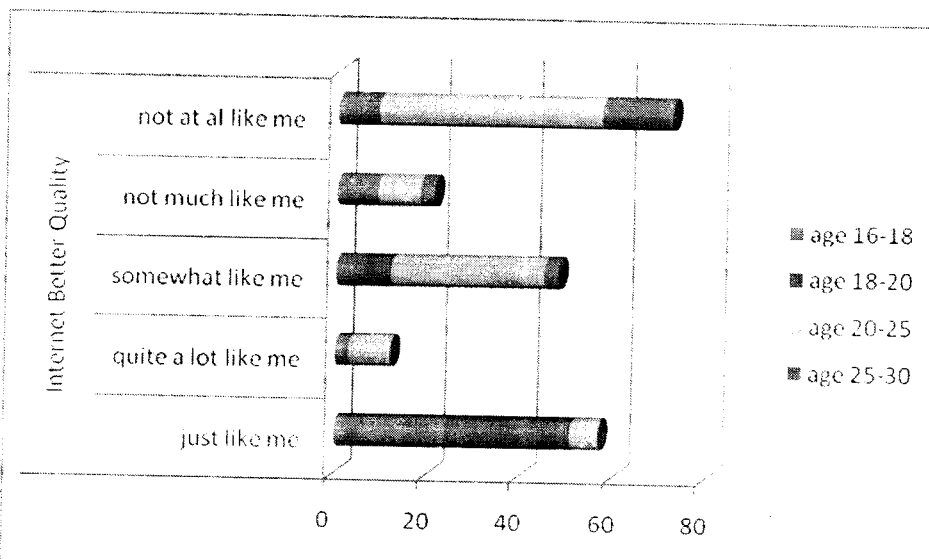
- About 76.5% of the respondents belonging to the Rs.15,000 – Rs.30,000 income category seem to disagree with the notion that retail stores offer them better prices.
- A majority of the respondents (70.9 %) belonging to the Rs.30,000 – Rs.45,000 income category think that retail stores offer them better prices.
- 81.8 % of the respondents belonging to the above Rs.50,000 income category, seem to also think that retail stores offer them better prices.

4.6.2 RETAIL STORE SHOPPING VERSUS INTERNET SHOPPING IN TERMS OF QUALITY

Table 24.

Count		Internet Better Quality Crosstabulation					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
age	16-18	24	3	6	9	6	48
	18-20	27	0	6	0	3	36
	20-25	6	9	33	9	48	105
	25-30	0	0	3	3	15	21
Total		57	12	48	21	72	210

Figure 22.



From the crosstabulation and bar graph drawn between age and the number of respondents who think that retail stores offer them products of better quality, the following conclusions were made:

- A majority of the respondents (68.7 %) belonging to the 16 - 18 age group seem to think that retail stores offer them products of better quality.
- A huge majority (91.6%) of the respondents belonging to the 18 - 20 age group seem to agree with the notion that retail stores offer them products that are of better quality.

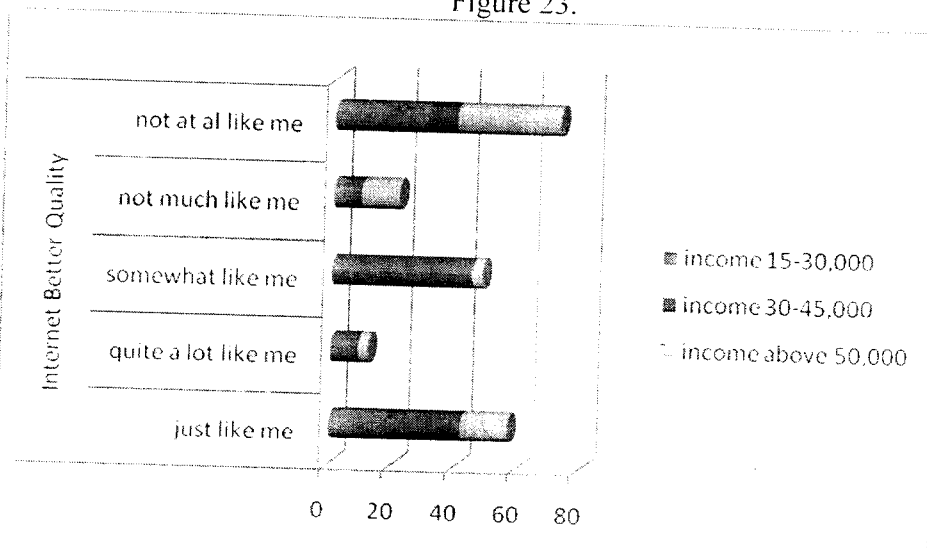
- Around 54.2% of the respondents belonging to the 20 - 25 age group also seem to disagree with the notion that retail stores offer them products that are of better quality.
- Around 80.9% of the respondents belonging to the 25 - 30 age group seem to think that retail stores offer them products that are of better quality.

Table 25.

income * Internet Better Quality Crosstabulation

Count		Internet Better Quality					Total
		just like me	quite a lot like me	somewhat like me	not much like me	not at all like me	
income	15-30,000	18	0	0	3	30	51
	30-45,000	24	9	45	6	9	93
	above 50,000	15	3	3	12	33	66
Total		57	12	48	21	72	210

Figure 23.



From the crosstabulation and bar graph drawn above between income and the number of respondents who think that retail stores offer them better quality products, the following conclusions were made:

- About 64.7% of the respondents belonging to the Rs.15, 000 – Rs.30, 000 income category seem to disagree with the notion that internet offers them better quality products.
- A majority of the respondents (78.9 %) belonging to the Rs.30, 000 – Rs.45, 000 income category think that internet offer them better quality products.
- 68.2 % of the respondents belonging to the above Rs.50, 000 income category, seem to disagree with the notion that internet offer them better quality products.

RESULTS AND DISCUSSION

CHAPTER-5

RESULTS AND DISCUSSION

5.1 SPECIFICS DRAWN FROM THE ANALYSIS

Consumers have different personalities, which may influence their perception and how they perceive their online shopping behaviors. Many previous online shopping researches had focused on benefits of online stores that put forward success. In the context of online shopping, benefits are what consumers think an online store can offer them. Prior studies have also examined the benefits that encourage consumers to purchase through the internet. Therefore, understanding how consumers perceive benefits of online store is important in choosing and making a purchase decision.

- Majority of the respondents, as already elaborated above in analysis, irrespective of their age group expressed the need for looking at the product they were going to buy beforehand.
- Internet users' attitudes about online shopping are not entirely consistent. They are willing to shop online because and find the idea of internet shopping fun and different, but they also do not like sending personal or credit card information over the internet.
 - Analysis suggests that if concerns about the safety of the online shopping environment were eased and if shoppers felt that online shopping saved them time and was convenient, the number of online shoppers would be higher.
- The shipping charges levied on products brought online seem to be another major obstacle affecting the popularity of internet shopping.
 - As already elaborated above in analysis, irrespective of their age group and the income group that the respondents belong to, all express a collective dislike towards the imposition of shipping charges on the products bought online.
- The delivery delay associated with online shopping does not seem to be a major problem as the majority respondents in the age group 20 – 25 seem to not mind them.
 - Low-income respondents are more likely to see the risks of online shopping than herald the time-saving or convenience benefits of using the internet to shop, as the respondents belonging to the low income groups have uniformly expressed concerns over the delivery delay in internet shopping.

5.2 POSITIVES OF ONLINE SHOPPING GATHERED FROM THE ANALYSIS

- Online shopping is often Cheaper. Because of lower trading costs, e-tailers don't have expensive rates and rentals associated with high street and mall shops. This means the savings can be passed on to you the shopper. It is cheaper to run your pc for an hour than it is to run your car for the same time period. Rates of exchange on the USD and the British pound mean you can often pick up bargains from other countries. The pound and American dollar are strong and give you a whole lot more buying power for your money. This bodes well for the future of online shopping.
 - The analysis shows that only a few of the respondents seem to be aware of this fact. Only the respondents belonging to 16 – 18 age group and the respondents belonging to the Rs.15, 000 – Rs.30, 000 seem to think that internet shopping on the whole may prove to be cheaper than retail store shopping. Hence, Analysis suggests that if the misconception about prices were eased and if shoppers felt that online shopping saved them money, the number of online shoppers would be higher.
- From the analysis it can be very obviously deduced that irrespective of the age and the income group respondents belong to everyone seem to like shopping with friends. This is not a factor that negatively affects internet shopping on the contrary this may well prove to be an aspect that may have a positive impact on internet shopping if properly advertised and popularized that -
 - You can invite friends over to "to window shop" together! Internet shopping means that it doesn't matter if it's snowing or sweltering out there, you're comfortable in front of your pc regardless, you don't have to put up with rude pushy sales people. It is so much easier to "just walk away" On the Internet you don't have crowds to contend with.

➤ **ENVIRONMENTALLY FRIENDLY:** Imagine if all of us did our shopping on the internet we would have air pollution solved in no time at all. Generally there is less waste generated with internet shopping, no plastic bags, no triple copies of receipts and invoices. Because e-tailers don't have to have "decorative shop fronts" there is an enormous saving on building materials.

Figure 24.

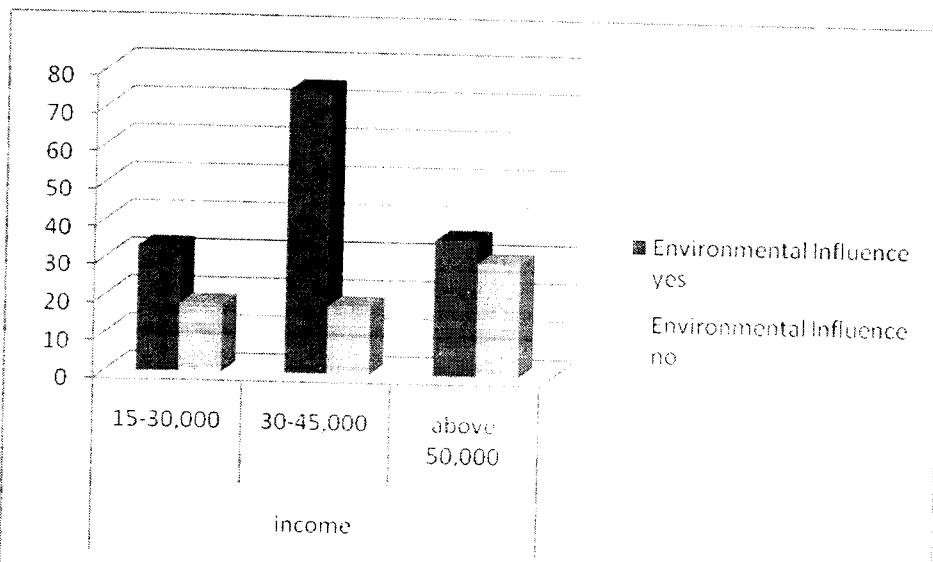
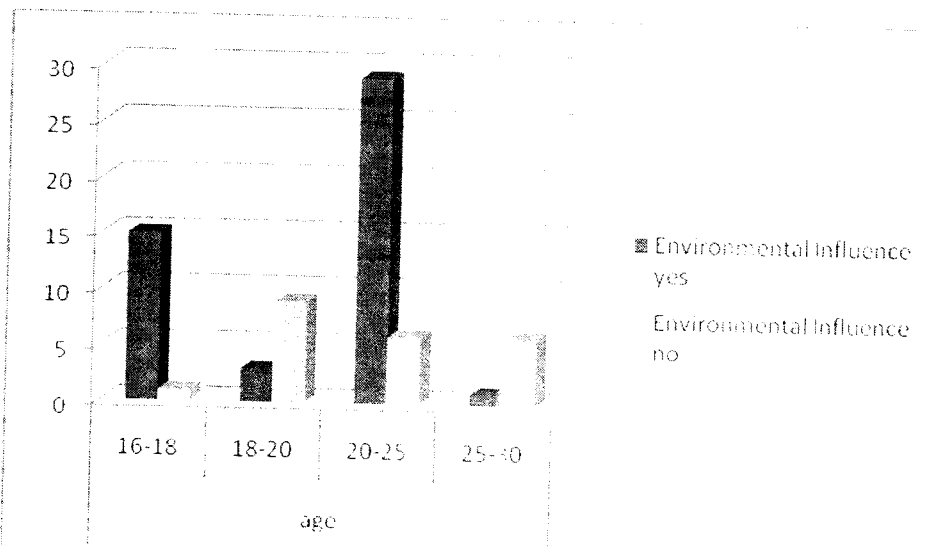


Figure 25.



- As shown above majority of the respondents irrespective of their income have stated that they would switch over to or get involved in more internet shopping if it is shown to be more environmental friendly.
- Age groups 16 – 18 and 20 - 25 also have shown an inclination towards switching over to or getting involved in more internet shopping if it is shown to be more environmental friendly.

5.3 PROMOTIONAL USAGE OF VARIOUS INTERNET PORTALS OF VISTED

Below is a table indicating the average or mean number of hours spent by the respondents online, on the internet.

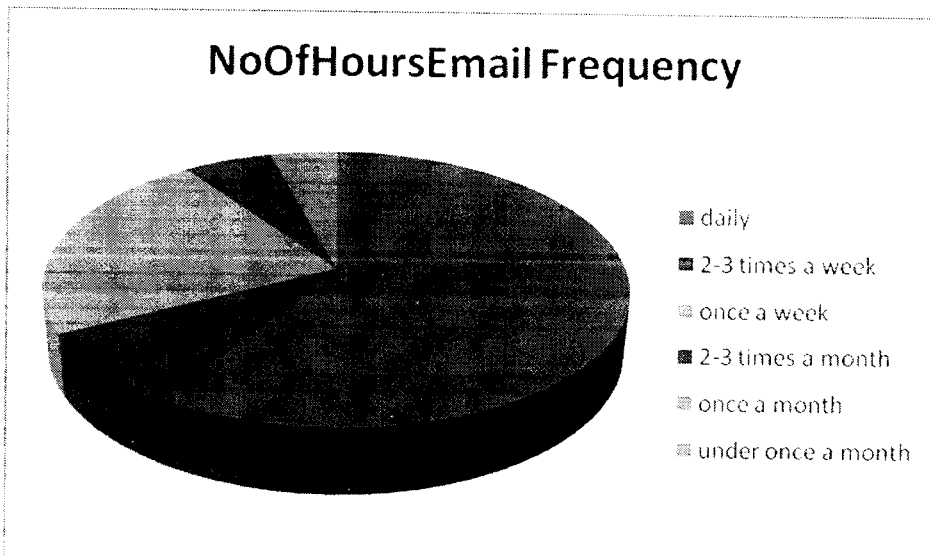
- The respondents on an average seem to spend about 10.5 hours online, per week.
- The respondents at a minimum seem to spend about 3 hours per week and at a maximum seem to spend 35 hours per week i.e., about 5 hours per day.

Table 26.

Hours Online On PC		
N	Total	210
	Missing	0
Mean		10.57
Range		32
Minimum		3
Maximum		35

5.3.1 USAGE OF E – MAIL PORTALS

Figure 25.

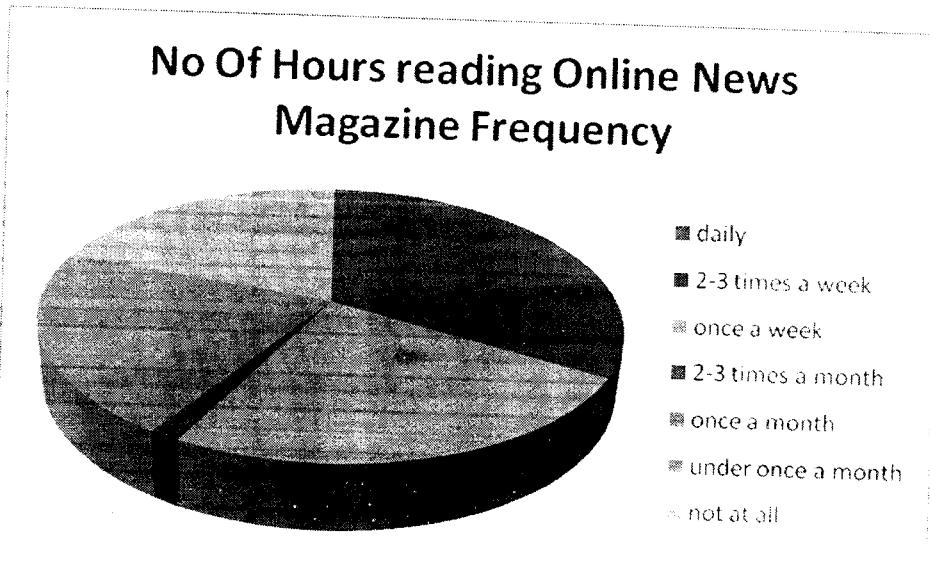


The above pie chart indicates the frequency with which the respondents usually check their mail.

- The majority of the respondents, as clearly indicated above seem to be compelled to check their mail daily.
- The second majority seem to be checking of e-mails at least 2 -- 3 times a week.
- This fact that most of the respondents seem to visit the sites of their e-mail account almost daily or at the least 2 – 3 times a week can be utilized for the purpose of advertising and promotion of internet shopping.

5.3.2 USAGE OF NEWS AND MAGAZINE PORTALS

Figure 26.

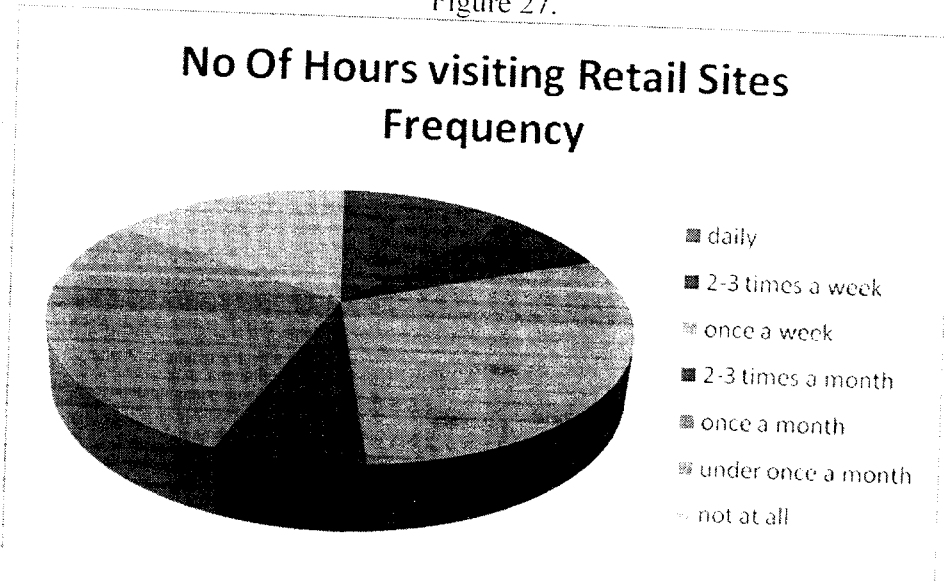


The above pie chart indicates the frequency with which the respondents usually visit online news or magazine portals.

- The majority of the respondents, as clearly indicated above seem to visit online news or magazine portals at least once a week.
- The second majority seem to be daily, followed closely by respondents visiting online news or magazine portals once a month.
- This fact that most of the respondents seem to visit online news or magazine portals can be utilized to a major advantage by advertising and promoting of internet shopping on such sites
- Since these sites report news, they generally have an image of credibility and reliability that can also come in handy for instilling the same image of internet shopping among the general public.

5.3.3 USAGE OF RETAIL SITES

Figure 27.

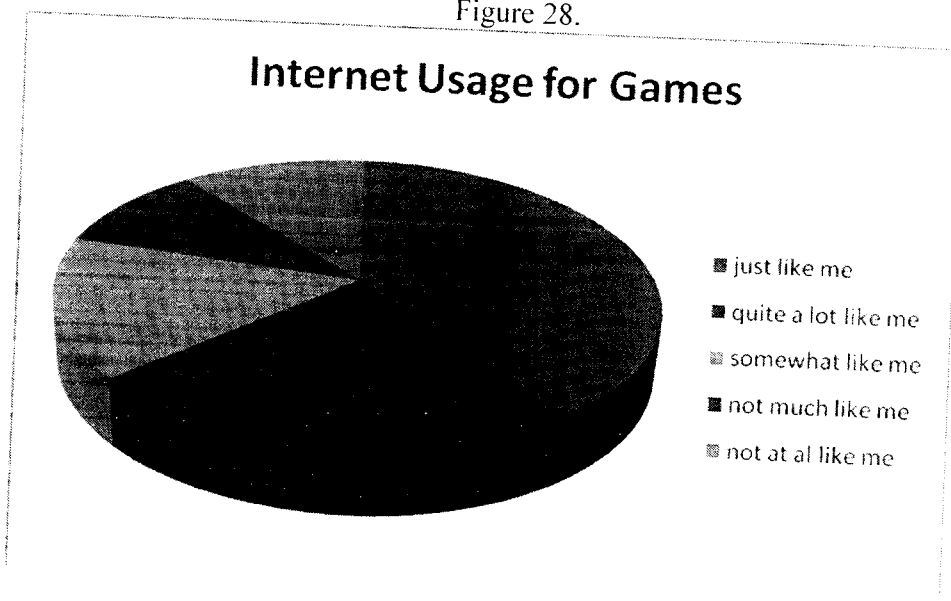


The above pie chart indicates the amount of respondents who usually visit online retail sites on a regular basis.

- The majority of the respondents, as clearly indicated above seem to use internet to visit online internet sites, at least once a week.
- A minority of the respondents surveyed seemed to have said, that they seldom visit gaming portals.
- These sites are most can be utilized to the advantage of internet shopping by these sites also offering the option of buying products online.

5.3.4 USAGE OF GAMING PORTALS

Figure 28.

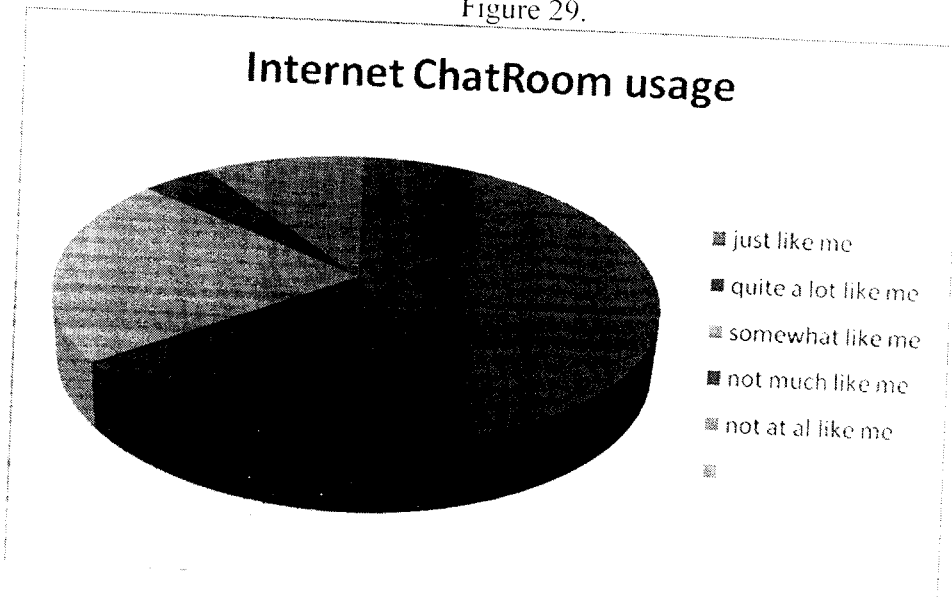


The above pie chart indicates the amount of respondents who usually visit online game portals on a regular basis.

- The majority of the respondents, as clearly indicated above seem to use internet to play online games.
- Very few of the respondents surveyed seemed to have said, that they seldom visit gaming portals.
- Since these sites are most often visited by the young crowd, they can be utilized for promotional efforts targeting buyers of the age group 16 – 25.

5.3.4 USAGE SOCIAL NETWORKING PORTALS

Figure 29.



The above pie chart indicates the amount of respondents who usually visit social networking portals on a regular basis.

- The majority of the respondents, as clearly indicated above seem to like using internet to connect with people.
- Very few of the respondents surveyed seemed to have said, that they seldom visit gaming portals.
- Since these sites are most often cater to the younger generation, they can be utilized for promotional efforts targeting consumers of the age group 16 – 25.

CONCLUSION

CHAPTER-6

CONCLUSION

This paper proposes a framework for enhancing our understanding of consumers' attitudes toward online shopping and a few ways of utilizing this understanding to promote internet shopping. In line with many e-marketing researches concerning the factors contributing to consumer satisfaction of online shopping experiences, this paper reports that, fun, convenience, quality and price are dominant factors which influence consumer's attitude toward online shopping.

When designing a marketing plan, online retailer must identify potential shoppers. Therefore the survey instrument specified the consumer characteristics (consumers' shopping orientations and perceived benefits) of online shoppers. In terms of these characteristics, online business would identify their target market easily.

It is clear that, consumer engaged in online shopping are affected by different motivators than consumer engaged in traditional shopping. The extent to which internet shopping is perceived or believed to offer relative benefits over traditional face-to-face encounters is significant. This research provides evidence regarding the significant perceived benefits in the area of purchasing convenience. Therefore result show that the main determinants consumers' attitudes toward online shopping are payment security issues, delay in product delivery etc.

In addition, consumers' shopping orientations was shown to affect their attitude toward online shopping. Therefore understanding consumers' behavior in online apparel shopping is crucial for e-commerce.

It is proposed for future research to apply some the suggestions specified to variant consumer groups and further analyse the benefits perceived after application.

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APPENDIX

Thank you for your help!

You are one of just a few people we are asking, so your answers are very important! Please answer all questions. Some questions may seem similar to each other, but please answer all questions. For most, you need only check a box or enter a number for your answer. The survey will prompt you to complete all questions. The survey will take about 15 minutes.

1. What is your household monthly yearly income?

Under Rs.15,000

Rs.15- Rs30,000

Rs.30- Rs45,000

Above Rs50,000

Other (Please Specify)

↓

2. Did you personally make, influence, or participate in any apparel purchases on the Internet recently?

No

Yes

Other (Please Specify)

↓

...If Yes above, please tell us...

3. About how much in *total* did you spend on those purchases:

↓

4. What types of products did you purchase on the Internet?
Please check all that you bought:

↓

handbags

footwear

clothing

jewellery

Other items

Other (Please Specify)

4. About how much did you spent for ...
Purchases at local retail stores:

5. How do you choose the store or internet you want to shop in?

- Visibility
- Proximity to your residence
- Television ads
- Word of mouth
- if others specify

6. What are all the qualities that you would look for in a retail store of your choice?

- Good selection
- High quality
- High fashion
- Good service
- easy to shop in

- Traditional
- Sophisticated
- Stand out in a crowd

- 7 Will the fact that internet shopping is a much environmentally friendly way to shop make a difference in influencing you participate more in internet shopping?
- Yes
 - No

- 8 About how many hours per week is a computer in your home usually used on line for e-mail or the Internet? Please enter the number of hours per week, or 0

Used by you personally on-line for e-mail or internet access

Used by you personally for purposes other than on-line access

- 9 Think about your own personal use of a computer in your home About how often did you use it for each of the following activities? Please check one box for each item.

	Daily	2-3 times a week	Once a week	2-3 times a month	Once a month	Under once a month	Not at all
Check or send e-mail messages	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look at financial information (stocks, trends)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Read on-line news or magazines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Conduct business-related work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visit Internet sites related to my hobbies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visit auction sites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visit other retail sites looking for merchandise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Below are some statements of people's attitudes toward the Internet. Please check the one box that

best indicates how well the statement describes you personally. Even if you don't use the internet, from what you may have heard about it, please check the box that best reflects your impressions.

2. How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
I think on line buying is (or would be) a different, fun way to shop.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like the help & friendliness I can get at local stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
For me, shopping in stores is a bother.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think Internet shopping would avoid the bother of local shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local stores have better prices & promotions than Internet stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I'd have a hard time searching the Internet to find what I need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't think Internet stores carry things I want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I dislike the delivery problems & delay of Internet buying.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I find the Internet ordering process is hard to understand & use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
I don't want to give out my credit card number to a computer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think Internet shopping offers better quality than local stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't know much about using the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often go to the Internet to preview products.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like not having to leave home when shopping.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like it that no car is necessary when shopping on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I often go to the Internet for product reviews or recommendations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like having products delivered to me at home.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to see things in person before I buy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12 · How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
I think Internet shopping offers better selection than local stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't like having to wait for products to arrive in the mail.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
None of my friends shop on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would shop on the Internet (more) if the prices were lower.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I dislike the idea of shipping charges when buying on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think local stores have better service policies than Internet stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I always search for the lowest price in just about everything I buy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I worry about my credit card number being stolen on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13 · How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
I want my purchases to be absolutely private.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying things on the Internet scares me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I often return items I have purchased.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It would be a real hassle to return merchandise bought on line.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think the Internet offers lower prices than local stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It's hard to judge the quality of merchandise on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like the "energy" & fun of shopping at local retail stores.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I enjoy buying things on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like browsing on the Internet.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like to go shopping with my friends.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I just don't trust Internet retailers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How well do the following statements describe you? Even if you don't use the Internet for a reason described, please tell us how well the statement describes you as you would like to use it.

How well does the statement describe you?

I use the Internet to actively support causes that make people or communities better.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I use the Internet to make me more competitive.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet games unlock my imagination & help me to meet interesting people & do cool stuff.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I use the Internet to expand my hobbies, interests, & activities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I use the Internet to explore art & culture.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I spend a lot of time on the Internet writing family & friends with e-mail.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I use the Internet to meet interesting people. I watch chat rooms & participate with people on topics I find interesting.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I love using the Internet to shop. It's fun & easy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. For some people the following things are hard. But not for others. Tell us which they are for you, by checking one box for each item.

	This is easy for me	I could do this	I don't know how to do this
Sending or reading email messages	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using word-processing programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Installing computer software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Configuring computer drivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fixing a system (e.g., Windows) problem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Installing an operating system (e.g., Windows)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Browsing the Internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using an Internet search engine	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making a purchase on the Internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Finding the best price on the Internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Finding Internet-retailer ratings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

For each item below, please check the one box that best indicates how descriptive the statement is of you.

16. How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
It is important to me to be treated well	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like the "royal treatment" in stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have somewhat old-fashioned tastes and habits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like my clothes to look up to date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I never have enough time to shop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think I am a little bit wild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think shopping is fun	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often buy things on impulse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have lots of leisure time

17 How well does the statement describe you?

	Just like me	Quite a lot like me	Somewhat like me	Not much like me	Not at all like me
I think I am a smart shopper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I like to be outrageous	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I prefer stores where prices are always low	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I never seem to have enough money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I regularly read the newspaper	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When I shop, I just want to get it over with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18 And lastly, a few final -but important--questions to help classify your answers. Are you:

Male

Female

19 and are you...

Married

Single

Other (Please Specify)

20 Your age is...

16 to 18

18 to 20

20 to 25

25 to 30

Other (Please Specify)

Are there any children in your home? If so, what are their ages?

Under 10

10 to 15

16 to 19

No, no children at home

Other (Please Specify)

What type of housing do you live in?

Apartment

Single unit home

Other (Please Specify)

And do you...

Own

Rent your home

Other (Please Specify)

21. What is your highest level of education?

High school

College grad

Advanced degree

Other (Please Specify)

22. What is your zip code?

Name: _____

Signature: _____