Typology of online shoppers in India: An empirical study in Uttar Pradesh

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Abstract: This research paper aims to examine the online buying behavior among a group of online users. The present study develops a typology based upon motivations for online shopping. We have used exploratory factor analysis to examine the factor structure and psychometric properties of the items. We have identified five types of online shoppers those are labeled as fear shoppers, convenience shoppers, novice seekers, trusted buyers and traditional shoppers. The fear shoppers worried about their security and privacy concern. The convenience shoppers are more motivated by convenience. The novice seekers are substantially more motivated by information seeking across retail alternatives. Trusted buyers are moderately motivated by quality and variety seeking. The traditional shoppers are more motivated by physical store orientation. Confirmatory factor analyses successfully validated the items used to measure five type buyer of online shopping. Structural Equation Modeling (SEM) using AMOS version 16 was used for model testing and to verify the five types of online shoppers. Shoppers' types were profiled in terms of background variables and the propensity to shop online. The managerial implications of the research outcome are also discussed for the typology of online buyers.

Keywords: Online shopping, shopping motivations, structural equation modeling

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Introduction:

Online shopping has been a growing phenomenon all over the world and it is very popular in Indian shopping environment. The internet has a huge potential as a shopping channel as it endow with totally different shopping experience to traditional shopping. However, this new marketing channel is not adopted by all consumers and it depends on consumer's profile, attitude, perception etc. towards e-shopping (Dholakia and Uusitalo 2002). Revenues from online retailing continue to grow and it has generated considerable interest among academic researchers.

In recent times researchers have begun examining the impact of online shopping environments on consumer choice (Swaminathan et al., 1999), the role of Internet shopping as a channel of distribution (Alba et al., 1997), factors influencing shopping online (Swaminathan et al., 1999), and the impact of online shopping on price sensitivity (Shankar et al., 1999). The significant growth in online retailing, the online retailer needs to understand the particular reasons why consumers choose to shop online and how their numbers and buying frequency could be increased. Research study on buyers attitude, perception, belief etc, are

relevant because of increasing competition in online retail market in which numerous national and regional firms compete among themselves as well as bricks-and-mortar stores within a relatively dynamic market.

The objective of this research study is to develop a typology of online shoppers based on shopping motives. As there is rich literature available on shopping typologies developed for store or catalog settings (Stone, 1954; Stephenson and Willett, 1969; Darden and Ashton, 1975; Williams *et al.,* 1978; Bellenger and Korgaonkar, 1980; Westbrook and Black, 1985; Gehrt and Shim, 1998), there is a paucity of research examining typologies in the online context on Indian shoppers. This research makes an important contribution to the current literature by extending a new and relevant knowledge of consumer typologies for online channel in Indian context. From a managerial perspective, online shopping typologies or classification schemes of buyers provide a basis reach desirable profitability; despite of this there is a potential for growth the potential for

Literature review

There are several research studies available on online typologies and majority of researches have compared online buyers with non-buyers in terms of representations, socio-demographic characteristics, utilitarian motivations,

for understanding and targeting different groups of consumers by the retailers. Online retailing has acquired a new dimension in marketing domain and tremendous growth, a typology specific to online channel will enable the marketers to identify distinct segments of consumers, thereby enabling retailers to effectively tailor their offerings to these customer types.

The shopping typology developed is based on overall online shopping behaviour. Online shopping is an effective marketing and our study is based on consumers shopping profile, shopping motivations for various reasons. Darden and Ashton, 1975 and Williams *et al.,* (1978) examined shopping motivations that contrast the results obtained in this study with other previous research findings. The purchase cycle for product through internet is frequent and wide array of goods are available in online retailers. Most of the online retailers have struggled   to

growth in the online replenishment channel remains significant.

innovativeness (Barnes, Bauer, Neuman, & Huber, 2007; Gattiker, Perlusz & Bohmann, 2000; Mathwick, Malhotra & Rigdon, 2001), attitude toward Internet shopping (Nyeck, Xuereb, Ladhari, & Guemarra, 2000),

sensitivity to risk, propensity to impulse buy or search for variety (Donthu & Garcia, 1999) and concern for privacy (Sheehan, 2002). Researchers have shown that online buyers are aged and experienced possessing higher income slave than non-buyers. They are characterized by desire for convenience and choice, innovative, impulsive, and insensitive to risk. They are more sensitive to advertising and direct marketing than non-buyers.

Kau, Tang and Ghose (2003) identified six groups of customers which were differentiated from each other in terms of mode of information research, motivations and attitude toward online commerce from a sample of 3700 internet users. Motivation theory suggests that human motives, whether cognitive or affective, are primarily geared towards individual gratification and satisfaction that provides the theoretical basis for examining the underlying reasons for why people shop. Consumers may be motivated by the ability to implicitly derive a certain set of utilities by patronizing a given type of shopping setting (Sarkar et al., 1996). These utilities may include location (place

utility), expanded store hours and quick, efficient check out (time utility), and an efficient inventory and distribution system that enables consumers immediate possession (possession utility) of the goods purchased.

Customers' buying motives may be used to classify the online shopper like shopping convenience, including time savings (Bellenger and Korgaonkar, 1980; Darden and Ashton, 1975; Eastlick and Feinberg, 1999; Stephenson and Willett, 1969; Westbrook and Black, 1985; Williams et al., 1978); information seeking (e.g., Bellenger and Korgaonkar, 1980), social interaction gained from shopping (e.g., Bellenger and Korgaonkar, 1980; Westbrook and Black, 1985), and shopping as a recreational experience (Bellenger and Korgaonkar, 1980; Gehrt and Shim, 1998).

Major finding of the researcher from the relevant literature review is shown in table-6. We have conceptualised the consumers motives on online shopping and tried to identify their typology that retailer could use while designing their retailing strategies and marketing policies.

Conceptual framework

On the basis of commonalities of dimension, factors and question items from the available literature and discussions with experts, opinion suggested by experts, the present research

focuses on five motives of online shopping, that help to classify the online shoppers which are examined in this study.
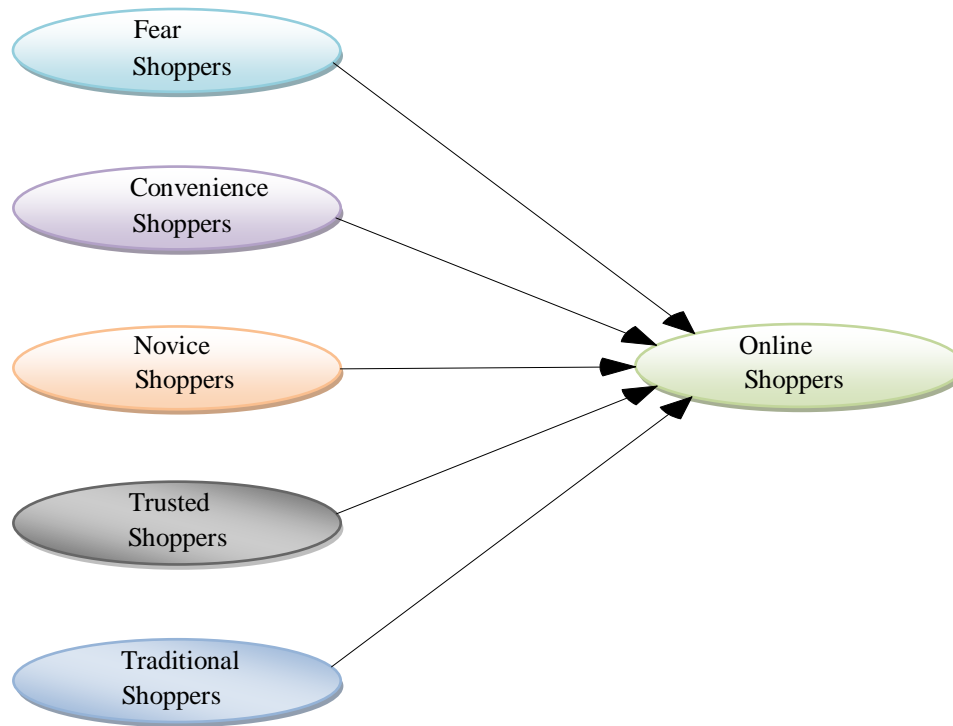
Figure-1: Conceptual model of Online Shoppers

The first type of online shoppers labeled as fear shoppers and is seriously concerned with the privacy and security concern of the online shopping. Security refers to protecting the user from

of fraud and financial losses and privacy refers to protection of personal details and implicit or explicit agreement not to sell or exchange the personal information gathered from consumers during the service experience.

The second types of shoppers are convenience shoppers and their shopping motive studies (Stephenson and Willett, 1969; Darden and Ashton, 1975; Williams *et al.,* 1978; Bellenger

and Korgaonkar, 1980; Eastlick and Feinberg, 1999) have identified convenience as a distinct motive for store choice in the offline setting. Bellenger and Korgaonkar (1980) characterized the convenience shopper as selecting stores based upon time or effort savings. Swaminathan *et al.* (1999), suggested that convenience is an important factor, particularly because location becomes irrelevant in the online shopping context. The online shopper may be motivated

by the convenience of placing orders online at home or at the office any time of day. Consistent with past research regarding time and effort savings (Bellenger and Korgaonkar, 1980; Eastlick and Feinberg, 1999), we too consider time and effort savings as a part of the overall shopping convenience.

The third type of online shoppers known as novice shoppers. Novice shoppers have a basic evaluation of the site through its aesthetic characteristics, information on the availability of the products and delivery delays and the possibilities to contact the company. Bellenger and Korgaonkar (1980) proposed that the ability to seek and gather information in a retail setting is a shopping motive in an infrastructure by which the consumer is able to search, compare, and access information easily at deeper levels shoppers than non-shoppers, although the difference was not statistically significant. Results of the study showed further support that consumers tend to buy from a trusted retailers and about 80% of consumers who have shopped online within the past six months do so at sites operated by a traditional store or catalogue retailer, and one-third of online shoppers say they shopped at sites operated by a manufacturer whose products they were already familiar with (Welling, 2000). In general, shoppers were found to prefer to shop at websites affiliated with well-known brands or

than within the bricks-and-mortar retail structure and these concepts of information add value to the retail experience (Hoffman and Novak, 1996).

The fourth group is represented by the trusted shoppers. Consumers' level of trust toward an online shopping may be affected by the prior attitude they may have the brand associated with that company. It was found that a positive attitude toward a company's brand predisposes a positive attitude towards the company's advertisement (Brown and Stayman, 1992; Mackenie *et al.,* 1986) and it can be inferred that this positive attitude would encourage online visit and purchase.

Donthu and Gracia (1999) concluded that brand consciousness was higher among online

from websites that they already have purchase histories with.

The fifth group contains the traditional shoppers. Certain consumers would demand instant delivery of products or services and would patronize those retailers able to provide immediate possession. In an analysis of the competition between direct marketers and conventional retailers, it is suggested that direct marketers can reduce consumer resistance to catalog or Internet purchases by reducing delivery time. For these reasons, consumers

motivated by immediate possession may choose to shop within a conventional retail store format rather than in the online context. (Balasubramanian,1998).

Research Methodology:

This research study was conducted to better understand the online shoppers attitude and perceptions. A total of 600 respondents were selected from four metro cities of Uttar Pradesh. The method of purposive sampling was employed whereby the respondents had to fulfill the criteria of having used the online shopping purchases. The questionnaires were personally hand-delivered at workplaces, homes and educational institutions. The questionnaire was developed with the help of literature, consultation with academicians and online shoppers. Respondents were asked to rate the 30 statements relating to online shopping. Responses to all the statements in the questionnaire were measured on five-point Likert scale, ranging from 1= strongly disagree to 5= strongly agree. Demographic information such as gender, age, marital status, education level and income was also collected. The validation of survey instrument was checked through

solution accounted for 74.50% of the total variance and exhibited a KMO measure of sampling adequacy of 0.736. It is a pretty good extraction because we were able to economize on the number of choice factors (from 30 to 5 underlying factors), we lost 25.49% of information content for the choice of variables.

The percentages of variance explained by factors one to five are 21.030, 14.123, 14.044, 12.761 and 12.543 respectively. Large commonalities indicate that a large number of variance has been accounted for the factor solutions.

Table-1: Exploratory factor analysis results

Statements	Factor - 1	Factor -2	Factor -3	Factor -4	Factor-5	Communalities	Composite reliability (α)
F.S-1	**0.710**					0.638	0.849
F.S-2	**0.823**					0.728	

F.S-3	**0.697**				0.818	
C.S-1		**0.719**			0.725	0.749
C.S-2		**0.646**			0.697	
C.S-3		**0.608**			0.808	
N.S-1			**0.613**		0.741	0.694
N.S-2			**0.601**		0.680	
T.S-1				**0.695**	0.740	0.753
T.S-2				**0.653**	0.693	
TDL.S-1					**0.780**	0.787
TDL.S-2					**0.731**	
Eigen Values	**4.775**	**2.188**	**1.905**	**1.191**	**1.116**	
% of Variation	**21.030**	**14.123**	**14.044**	**12.761**	**12.543**	
Cumulative % of Variation	**21.030**	**35.153**	**49.197**	**61.958**	**74.501**	

The first factor, fear shoppers, accounted for the largest proportion, that is 21.030% of the total explained variance. This factor was defined by three scale items and was primarily related to the privacy and security. The second factor, convenience shoppers, explained 14.123% of the variance and was constructed by three scale items, which were primarily associated with the concept of providing convenience shopping to customers, namely, convenience shoppers. The third factor, novice shoppers, explained 14.044% of the variance and was constructed by two scale items, which were primarily associated with aesthetic characteristics of

website and information on the availability of the products. The fourth factor, trusted shoppers, explained 12.761% of the variance, and encompassed two items related to safe online payment. Finally, fifth factor, traditional shoppers, explained 12.543% of the variance, and associated with buying from traditional outlets on two scale items. Varimax rotated factor analysis results for online shopping motivational factors are shown in table 1 which indicates that after five factors are extracted and retained the commonality is 0.638 for variable1, 0.728 for variable 2 and so on. It means that approximately 74.501% of the variance of

variable1 is being captured by five extracted factors together. The proportion of the variance in any one of the original variable which is being captured by the extracted factors is known as commonality.
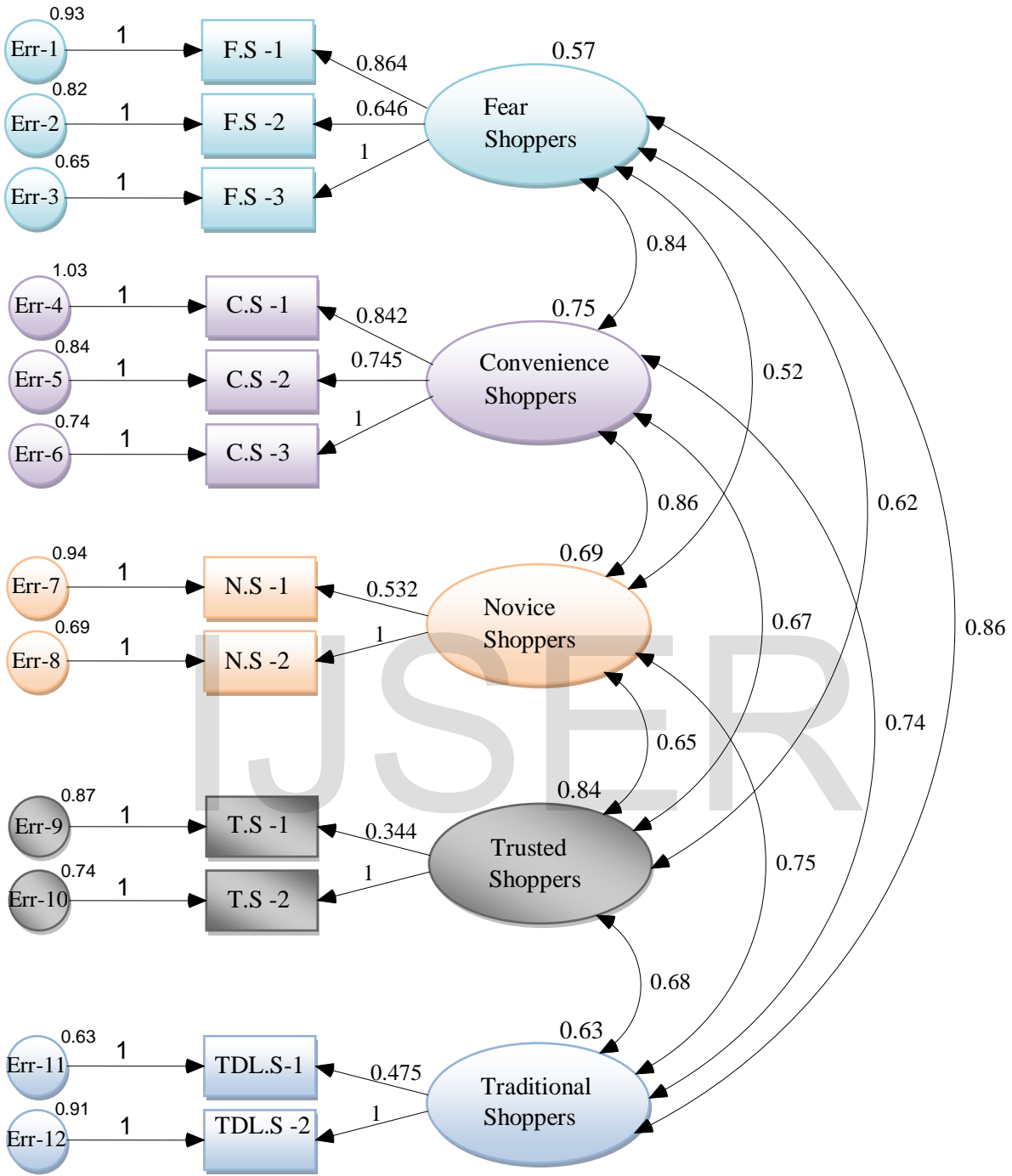
Figure-2: Five Dimensions of Online Shoppers

Confirmatory Factor Analysis:

In order to further test the validity of the measures used in the study, CFA using Amos-16 was conducted. Confirmatory factor analysis with partial disaggregation was performed on the five dimensions of online shopping motivations. The partial disaggregation technique was applied instead of the traditional structural equation approach (total disaggregation) although the traditional disaggregation technique provides the model detailed analysis for construct testing (each item is used as a separate indicator of the relevant constructed), it has a tendency to be cumbersome due to potentially high levels of random error in typical items and the many parameters that must be estimated. In contrast, partial disaggregation allows one to proceed with meaningful research by combining items into composites to reduce higher levels of random error and yet it retains all the advantages of structural equations, including accounting for measurement error, allowing for multiple, multidimensional variables and testing for hierarchal factor structures. To operationalize partial disaggregation in this study, items that relate to a given construct (dimension) were combined to create two composite indicators for each construct instead of several single-item indicators. The factor loadings and co-variances obtained from the confirmatory factor analysis are as shown in figure-2. The score obtained from the analysis suggested an excellent fit between the data and the model (X^2 =256.34, degree of freedom = 134, GFI = 0.913, AGFI = 0.897, TLI = 0.927, CFI = 0.954, NFI = 0.921, RMSEA = 0.078) all the fit indices comply with the values recommended by Heir et al (1998) except for chi-square/ degree of freedom.

Table- 2: Fit Statistics in the structural Equation Model

S.No.	Goodness- of -fit model index	Recommended value[*]	Online shopping model
1.	Chi-square/degree of freedom[**]	≤ 2.00	1.91
2.	Goodness-of-index (GFI)	≥ 0.90	0.913
3.	Adjusted goodness-of-index (AGFI)	≥ 0.90	0.897
4.	Tucker –Lewis index (TLI)	≥ 0.90	0.927
5.	Comparative fit index (CFI)	≥ 0.90	0.954
6.	Normalized fit index (NFI)	≥ 0.90	0.921
7.	Root mean square of approximation (RMSEA)	≤ 0.08	0.078

*These criteria are according to Arbuckle and Worthke (1995) and Hair et al (1998)

Reliability and Validity Results

Construct reliability was computed for the overall scale as well as at the dimension level. The results of the test indicated that the online shopping motivations are much reliable instrument, registering an overall Cronbach alpha value of 0.93. All of the dimensions recorded coefficient alphas above 0.70, adhering to the minimum value of 0.70 as suggested by Nunnally (1978). Hence, the internal consistency reliability of the measures used in this study was acceptable. Next, the validity of the instrument was assessed using two methods; content validity and discriminant validity. Content validity refers to the degree which an instrument covers the meaning of the concepts included in a particular research (Babbie, 1992). For this study, the content validity of the proposed instrument is adequate enough because the instrument had been carefully constructed, supported by an extensive literature review and expert opinion. Now, an attempt had been made to test the discriminant validity. Discriminant validity gauges the extent to which measures of two different constructs are comparatively distinctive from each other, and their correlation values are neither an absolute 0 nor 1 (Campbell and Fiske, 1959). A correlation analysis was run on all the dimensions of online shopping motivations and the results are as presented in Table-3. It was found that all the dimensions were not perfectly correlated as their correlation coefficients fall between 0 and 1, hence it established the discriminant validity of the online shopping model.

Table 3: Correlation results

Dimensions	Fear Shoppers	Convenience Shoppers	Novice Shoppers	Trusted Shoppers	Traditional Shoppers
Fear Shoppers	1.000				
Convenience Shoppers	0.432**	1.000			
Novice Shoppers	0.357**	0.384**	1.000		
Trusted Shoppers	0.279**	0.287**	0.584**	1.000	
Traditional Shoppers	0.201*	0.268**	0.478**	0.254**	1.000

**Correlation is significant at the 0.01 level (2-tailed).

*Correlation is significant at the 0.05 level (2-tailed).

Relative importance of the five dimensions

In order to determine the relative importance of the five dimensions in influencing customers' overall satisfaction that regress the overall online shopping for the individual dimensions. The results of such a regression analysis are shown in table-4. The adjusted R^2 value is statistically significant. The first dimension, fear shoppers is most critical dimension for the online shopping store. Convenience shoppers are the second most important dimension. A striking result in terms of the dimensions in predicting overall online shopping shoppers is that novice shoppers, trusted shoppers and traditional shoppers are the least important dimensions for online shopping.

Table-4: Relative importance of the five dimensions in predicting overall online shopping shoppers

Dimensions	Standard Coefficient	Significance Level	Adjusted R^2
Fear Shoppers	0.572	0.000	0.749 (p<0.000)
Convenience Shoppers	0.353	0.000	
Novice Shoppers	0.298	0.006	
Trusted Shoppers	0.243	0.000	
Traditional Shoppers	0.194	0.003	

Discussion

Past research studies on online shopping are on different dimensions of consumer behavior, i.e. gender, age, social group, user versus non- user, reasons for buying and not buying online, goods and services purchased pattern of expenditures and so on. This paper attempts to provide a holistic view of internet users and shoppers by examining not only their psychographics, navigation expertise, shopping experience and so forth. The empirical findings suggest that there are distinct online shoppers' types. These shoppers' types are named fear shoppers, convenience shoppers, novice shoppers, trusted shoppers and traditional shoppers. Fear shoppers always worried about their privacy and security. The convenience shoppers are motivated by

convenience. Novice shoppers are internet novices and have a high level of needs or expectations. Trusted shoppers are defined as a belief that the trustee will behave according to the trustor's expectations by showing ability, benevolence and integrity. The traditional shoppers as being motivated by offline store characteristics such as immediate passions and social contact.

The convenience shopper exhibits the highest purchase frequency for the majority of these product classes. Further, the traditional shopper (store-oriented) exhibits the lowest purchase frequency for all of the product classes, suggesting this group might be less of an immediate priority to the online retailer.

This research enhances our understanding of shopping motives that are salient to the online context. Similar to previous typologies (Bellenger and Korgaonkar, 1980) conducted in traditional shopping contexts; this study identified overall shopping convenience as a motive for shopping online, particularly among convenience shoppers. Additionally, as in previous typologies (Bellenger and Korgaonkar, 1980; Stephenson and Willett, 1969), the desire for social interaction was identified as a shopping motive, particularly among store-oriented shoppers. These similarities suggest that certain underlying motives for shopping, such as the desire for convenience and social interaction, have not changed due to the online context. Unlike previous shopping typologies, variety seeking was identified as an online shopping motive for a certain consumer type. This finding suggests that variety-seeking behavior is an important construct, particularly as emerging shopping channels such as the internet which offer the consumer choice and ease of access. Additionally, it is possible that the use of the internet for online shopping appeals to more functional as opposed to recreational shoppers. One implication of this research is that some of the underlying motivations such as convenience remain important in online settings.

Managerial implications

According to the empirical survey results of this study; online shoppers can be categorized into five main dimensions: Fear shoppers, convenience shoppers, novice shoppers, trusted shoppers and traditional shoppers. When fear shoppers dealing with online shopping, most buyers require assurances that the goods are unused, properly identified, and legitimately obtained before they

would source them from an unknown supplier. It has also been found that security and quality of products are the two main factors preventing consumers from online shopping. This suggests that consumers will tend to favor larger, incumbent and well-established retailers because consumers would feel more secure dealing with a known retailer in the new and alien setting of the online shopping. The fear dimension is an important dimension for all the online shoppers. Online retailers must take this dimension into account and offer various methods of payment in order to reassure the internet user at the point of purchase (bank logos, quality seals, etc.). The site must also allow easy access to the terms and conditions of sale and provide information regarding the data protection policy.

The convenience shopping type is motivated more than the other three types by the prospects of overall online shopping convenience. This segment also exhibits less of a physical store orientation (motivated less by the prospect of immediate possession of goods or services purchased and social interaction) as well as less variety-seeking behavior across retail channels. Retail and marketing managers may benefit from the results reported here. The findings

suggest that consumers who are motivated by convenience are likely to shop online for specific types of products and services, e.g., books and magazines and travel. An online retailer seeking to market explicitly to this segment may want to develop strategic alliances with retailers specializing in these product or service areas. The convenience shoppers exhibit a high propensity to shop in various product classes.

For novice online shoppers, it is likely that they know little about the store attributes or their ideal combination. They are likely to be concerned with security and quality of products. Online retailers with physical stores could provide more security and assurances regarding an easy merchandise return policy. Therefore, the pioneering brick-and-click retailer in the product category will influence novice shoppers' preference and serve as the prototype by which pure-play retailers are judged. In other words, for novice shoppers, the pioneer in the physical market (who has established a relatively early online presence) has more advantages than pure-play online retailers. The novice shoppers have a low level of expectations concerning the product or services displayed on the site. They expect a high level of interactivity with the online retailer.

For example, it is important for them to be able to contact the site's management in order to obtain answers to their questions. The website could also provide videos of the producer's products in order to establish visual contact, and offer a delivery tracking service online. The website could also use direct marketing techniques to get to know the client base better. The present research analyze the website related mechanisms trusted shoppers can use to infer the quality of the product or the performance of the store, be satisfied with and trust the online shopping, and decide from which virtual store to make purchases. The influence of these online shopping, characteristics on shoppers' trust may be direct or indirect. Security and privacy policies, performance and refund warranty, and quality of service are online shopping, characteristics that directly affect trust in the site. Such signals may also affect indirectly the extent to which the perception of these characteristics increases trusted shoppers' satisfaction and consequently their trust in the firm once they have made a purchase. Therefore, other characteristics, such as the promotion of interactivity with the consumer and an attractive design, are signals that affect trust only after they have been experienced and had a positive effect on satisfaction.

Interactivity is the ability of sites to dynamically generate outputs based on customer queries and searches. The degree of overall pleasure or contentment felt by consumers in previous exchanges has been identified as an important antecedent of consumer attitude and trust. For the purpose of this study, a positive relation between satisfaction and trust is expected because a positive emotional condition regarding the relation with this website (satisfaction with the website) will most likely lead to consumer emotional security that this website will meet their expectations of outcome or performance (trust in the website). The positive influence of satisfaction on trust has been supported in an online shopping context.

Traditional shoppers online are characterized by the lowest level of online shopping. They rate highest overall on physical store orientation (i.e., desire for immediate possession of goods and social interaction), below the mean for a tendency to plan purchases, and relatively low for variety-seeking behavior. A significantly greater percentage of traditional shoppers, measured by the question ''How long have you been shopping for products and services over the Internet," were found to have shopped online less frequently as compared to the other four shopping types.

The traditional shoppers are highly motivated by immediate possession. Marketers may need to examine ways in which they can enhance the ability to deliver within a shorter period, e.g., same-day delivery, so that a greater proportion of segments such as store-oriented shoppers can be attracted to online shopping.

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Annexure-1: **Online shopping factors and findings from review of literature**

Table-6: Summary of major online shopping factors and findings and expert opinion

S. No.	Factor	Researcher	Major finding	Expert opinion
1.	Internet users experience	Bhatnagar et al. 2000; Jarvenpaa and Tractinsky 1999; Liao and Cheung 2001; Nysveen and Pedersen 2004; Park 2002.	Mixed findings for the effects of online shopping intention. Internet usage is negatively related to perceived product risk.	Similar opinion but online shopping is positively related to perceived risk to some extent
2.	Shopping intention and motivation	Donthu and Garcia 1999; Korgaonkar and Wolin 1999; Swaminathan et al. 1999, Novak et al. 2000.	Convenience-oriented, recreational and economic shoppers appear to become dominant. Motivation in determining time spent on product searching and online shopping.	Similar opinion
3.	Online Shopping Experience	Hoffman and Novak 1996; Mathwick and Rigdon 2004; Novak et al. 2000	Positive subjective experience and greater exploratory behaviour.	Similar opinion
4.	Psychological perception	Featherman and Pavlou 2003; Garbarino and Strabilevitz 2004.	Risk is negatively related to online shopping intention; Perceived usefulness is positively related to the intention to purchase online.	Accepted
5.	Frequency of online purchases	Brown et al. 2003, Park and Jun 2003; Yang and Lester 2004	Purchases is positively related to online shopping tendency, Previous satisfaction has a positive relationship with online shopping tendency	Accepted

Annexure-2: Measures of Online shopping motivations used in the study

Table-5: Measures on Online Shopping Motivations

Code	Measures
1.	I prefer to look at a larger variety of brands in online shopping
2. F.S -1	**I have fear of disclosure of personal information**
3. C.S -1	**The internet is a convenient way of shopping**
4. T.S -1	**I feel products shown on site and product received are same**
5.	I buy things I had not planned to purchase
6.	I like participating in online auctions
7. N.S -1	**I often click a banner ad when visiting a site**
8. T.S -2	**Online payment systems are safe**
9.	I prefer looking at images compared to text-based messages
10. C.S -2	**Shopping of products is faster through the internet**
11.	I want to buy well-known brands in online
12.	The site is visually attractive
13.	I receive well after sales service
14. F.S -2	**I think security of money is a big problem**
15. N.S -2	**The site gives detailed information on products or services**
16. F.S -3	**Fear of no After sales service of the product**
17.	The site is creative
18.	This site gives me information to contact the customer service (e-mail, telephone)
19.	Problem of unable to actually see and touch the product at the internet
20. TDL.S -1	**I would prefer to browse a product and make the purchase in a traditional store**
21.	This site gives good deals
22.	I think my personal details are safe on this site
23.	Products displayed on the internet are attractive
24. C.S -3	**I save lot of time by shopping on the internet**
25.	Complicated procedure hinders buying the products
26. TDL.S -2	**I would rather buy at store than wait for delivery**
27.	E-Commerce transactions are cheaper
28.	I enjoy exploring alternatives store
29.	I carefully plan my purchase
30.	E-Commerce provides better-customized products

Abbreviations:

F.S- Fear Shoppers, C.S - Convenience Shoppers, N.S- novice Shoppers, T.S - Trusted Shoppers,

TDL.S- Traditional Shoppers