

Identifying The Factors Impacting Online Consumer Buying Behaviour

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Abstract: Internet has changed the traditional retailing process drastically which is not only beneficial for sellers but also for buyers. During online buying process several factors motivated and demotivates the consumers which direct their buying intention. This study is an effort to identify the factors which impact online consumer buying behavior. This study also focused on non-metro cities consumers which are the future potential for e-retailers. Total 78 samples have been taken from defined tier-III cities. The data were collected through research questionnaires and further analyzed by employing the various statistical tests. Psychological factors and some demographic factors have been found significantly impacting consumer buying decisions.

Index Terms: Online retailing, Consumer buying behavior, Motivating factors, Demotivating factors.

1. INTRODUCTION

Word 'Retail' has come from French dictionary and it is called "retailier" in French which means "cutting off, clip and divide". In 1433 in French it is recorded as a noun which means "Sale in small quantities". Even in Dutch and German languages words detailhandel and einzelhandel respectively represent the same meaning. Further Kotler (2007) defined retailing as an activity of selling goods and services to end consumers for personal and non-commercial use. Broadly retailing is divided in to two types' in-store and non-store including online retailing (Levy & Weitz, 1998). While based on format it can be divided in three formats known as store based, non-store based and service based (Berman & Evans, 2007).

1.1 Digitalization of Retailing

Online retailing comes under non-store based retailing and this concept came into existence when Michael Aldrich in 1979 invented the electronic platform for selling goods and services in UK and quickly became popular. In upcoming years various researches have been done and researchers used e-commerce, online retailing and e-tailing words synonymously in their research. Kolesar and Galbraith (2000) defined "E-retailing is the sale of products and services to the consumer market, over the Internet." While according to Turban et al. (2000) Internet retailing is a transaction process of goods, services and information using computer facilitated networks. It involves information gaining and purchasing activity using internet (Pavlou & Fogelson, 2006). Having many benefits over traditional retailing such as quick, cost effective and huge varieties (Cuneyt & Gautam, 2004) making it popular across the globe. On one side factors such as huge information, quick and inexpensive way of buying products (Bonn et.al, 1999; Lee, 2002; Al Karim, 2013) motivates consumer to buy online while trust towards security (Elliot & Fowell, 2000), lack of touch and feel factor, logistic issues, payment procedure (Desai, 2012; Reddy, & Divekar, 2014) de-motivate them.

1.2 Indian Retail Industry

With changing global scenario Indian retail industry is also growing rapidly and it is expected to grow to USD 1.3 trillion by 2020 (Indian Brand Equity Foundation Report, 2016). India ranked first in the Global Retail Development Index in 2017 and for this growth middle class income and consumer spending are responsible (Indian Brand Equity Foundation Report, 2017). It is expected that number of internet users in India will reach to 700 million by 2021 (Boston Consultancy Group and Retail Association of India, 2017) while number of online consumers is expected to cross 100 million by end of 2018 having value of 17.5 billion USD with whopping growth of 65% (Associated Chambers of Commerce of India and Resurgent India, 2017). Convenience is most important factor why Indian consumer do shop online followed by price and availability (Boston Consultancy Group, 2016) and because of high aspiration and brand consciousness online retailing is also reaching to tier-II and tier-III cities of India (Indian Brand Equity Foundation, January 2018).

2. LITERATURE REVIEW

An analysis of relevant literature review suggested that most of the researches are focused on individual constructs and pre-purchasing stage of online buying process focusing majorly on metro cities of India. To integrate the construct and to understand the consumer from upcoming market is an urgent need for growth of online retailing in India. Predicting and analysing consumer behaviour is an area of since ages. Nicholas Bernoulli, John von Neumann and Oskar Morgenstern (1947) first proposed 'Utility Theory' focusing relationship between consumer's expectation from outcome and their decision followed by theory of diffusion of innovation by E. M. Rogers in 1962. After that post purchase behaviour was studied in 'Expectation Confirmation Theory' by Richard L. Oliver (1977, 1980). 'Theory of Reasoned Action' by Fishbein (1980) examined the relationship between attitudes and future intention to participate in these buying behaviours while 'Theory of Planned behaviour' by Icek Ajzen (1985) linked beliefs and behaviour. Then in 1986 'Technology Acceptance Model' explained the how users accept new technology With specific theories various comprehensive consumer behaviour models have been proposed, such as Nicosia model (1966) which focused on four stages of consumer buying process, while Howard-Sheth model (1969) suggested that consumer takes rational decision

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during purchase and this process is repeatable and it is impacted by various internal and external factors. Engel-Kollat-Blackwell model (1978) presented the consumer decision making process in four stages and all four stages have been shown impacted by various factors such as environmental factors and individual factors. Later Kotler and Keller (2009) suggested in their model that buyer goes through various stages while buying anything and in each stages cultural, social, personal and psychological factor influence consumer. Similarly online consumer buying process is also impacted by various factors (Donthu & Gracia ,1999) like traditional retailing. These factors include demographic factors such as age (Wells & Gubar, 1966; Moskovitch, 1982), gender, (Minton & Schneider,1980, Powell & Ansic,1997; Venkatesh & Morris ,2000; Homburg & Giering, 2001; Slyke et al.,2002; Rodger & Harris ,2003; Cyr & Bonanni, 2005; Yang & Lester, 2005), education (Claxton et al., 1974; Capon & Burke, 1980; Lassar et al.,2005) and income (Li et al., 1999; Swinyard & Smith, 2003) which impact online consumer buying behaviour, while psychological factors such are perception (Elliot & Fowell, 2000; Ranganatham & Ganapathy ,2002; Hu et al., 2009; Lai & Wang, 2012) , attitude (Monsuwe et al. ,2004) ,learning (Bhatnagar & Ghose, 2004; Johnson et al., 2007) also impact online consumer buying behaviour significantly. In online retailing consumers can be divided into two categories known as browser and actual buyer (Lee and Johnson, 2002). Various factors have been identified in detailed literature review represented in Table 1. The aim of this paper is to contribute to in the area of online consumer buying behaviour with special reference to tier-III cities of India.

TABLE 1
FACTORS AFFECTING ONLINE CONSUMER BUYING BEHAVIOUR

Personal Factors	P. Kotler , 2003.
Demographic Factors	Donthu & Gracia,1999 ; San José Cabezudo, 2010.
Gender	Mahajan et al., 1990; Mehta & Sivadas,1995; Fram & Grandy, 1997; Kunz, 1997; Korgaokar & Wolin. , 1999; Sultan & Henrichs, 2000; Venkatesh & Morris, 2000 ; Akhter et al. 2002; Rodger & Harris ,2003; Reddy & Srinivas, 2015.
Age	Fram & Grandy, 1995,1997; Mehta & Sivadas,1995; Kunz 1997; Korgaokar & Wolin, 1999; Sultan & Henrichs, 2000.
Income	Mahajan et al., 1990; Mehta & Sivadas,1995; Fram & Grandy, 1995,1997; Kunz 1997; Korgaokar & Wolin, 1999; Sultan & Henrichs, 2000; Akhter et al.,2002.
Education	Mahajan et al., 1990; Mehta & Sivadas,1995; Fram & Grandy, 1995; Li et al. ,1999.
Marital Status	Mehta & Sivadas,1995; Kunz 1997; Sultan & Henrichs, 2000.
Family Size	Korgaokar & Wolin, 1999.
Location	Mehta & Sivadas ,1995.
Knowledge/self-efficiency	Novak et al. ,1999; Lassar et al. ,2005; Hill & Beatty, 2011; Hernández et al. 2011.
Personality trait	San José Cabezudo, 2010.
Psychological	Donthu & Gracia , 1999.

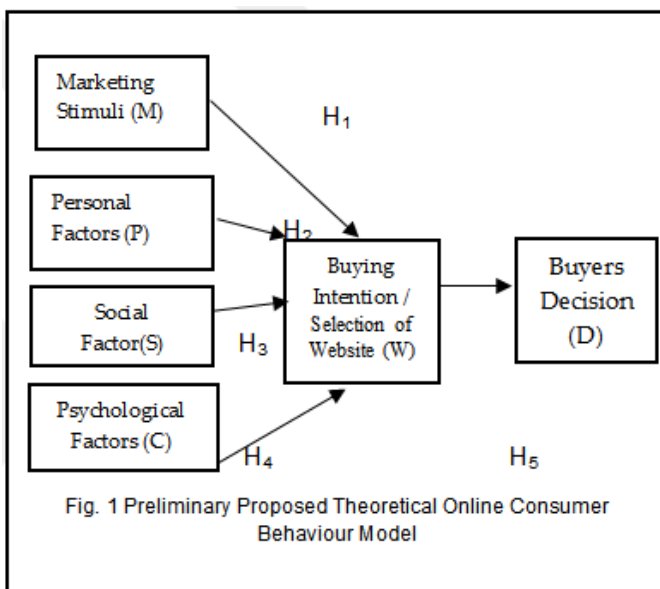
Factors	
Attitude	Agarwal & Prasad, 1999; Karahanna et al.,1999; Kim & Park, 2005.
Risk of Security	Lee & Clark, 1996; Ranganathan & Ganapathy ,2002; Chaipooirutana & Combs, 2010; Guo, L. ,2011.
Risk of Privacy	Kiely et al., 1997; Kienan, 2000; Vijayasarithy & Jones, 2002; Liao & Cheung, 2002; Ranganathan & Ganapathy ,2002; Karayanni,2003; Cunningham et al., 2005 ; Galanxhi-Janaqi & Fui-Hoon Nah, 2004; Forsythe et al. , 2006; Liao & Cheung, 2008; Liao & Wong, 2008; Guo, L.,2011.
Learning	Bhatnagar & Ghose, 2004; Johnson et al., 2007.
Convenience	Gehrt & Yale ,1993;Jiang, 2002; Lim & Dubinsky, 2004; Li et al.,1999; Ahmad, 2002; Wang et al., 2005; Jayawardhena et al., 2007.
<ul style="list-style-type: none"> • Any Time • Saves from Traffic and Crowd • Any Where 	Forsythe et al., 2006; Swinyard & Smith, 2003; Swinyard & Smith, 2003.
Trust	Lee & Turban , 2001; Raijas & Tuunainen ,2001; Goode & Harris , 2007.
Ease of Processing/ Perceived Ease of Use (PEOU)	Davis et. al.,1989 ;Swami et.al., 1999; Devaraj et al., 2002; Stern & Stafford, 2006.
Perceived usefulness	Davis et al., 1989; Pavlou, 2001.
Payment	Liao & Cheung, 2002.
Marketing Stimuli	Laudon & Traver , 2016.
Online promotion	Laudon & Traver , 2016.
Customer Service Quality	Guo, L. 2011; Goswami & Mathur ,2011.
Price / Offers	Swaminathan et al., 1999; Fenech & O'Cass, 2001; Guo, L. 2011; Heim & Sinha, 2001; Karlsson et al. ,2005; Jayawardhena et al.,2007.
Social Factors	Parsons, 2002.
Online reviews	Park & Lee, 2009; Mudambi & Schuff, 2010.
Information on Social Networking Sites	Doyle, 2007 ;Goswami & Mathur ,2011.
Friends / Family	Lim et al., 2016.
Technical factors	P. Kotler, 2003.
Website Attributes / Website Quality	Koo et al., 2008; O Cass & Fenech, 2003.
1) Loading Time/ speed	Loiacono et al. 2002; Steuer, 1995. Forsythe et al., 2006.
2) Product/ Service Information	De Wulf et al., 2006; Heijden, 2003. Zhang & Von Dran, 2002; Dailey,2004; Eroglu et al. ,2003.
Interactivity of website	Rafaeli, 1988; Ballantine, 2005.
Behavioural /Buying Intention	Ajzen,1991;Pavlou & Fygenon, 2006; He et al., 2008; Orapin, 2009; Roca et al., 2009; Jamil & Mat ,2011.

(Source: Literature Review)

3. DEVELOPMENT OF THE THEORETICAL MODEL

Model proposed by P. Kotler (2003) has three factors personal, environmental and online controllable marketing mix, while Laudon and Traver (2009) suggested a new aspect known as clickstream behaviour in their model, which described the way how consumer reaches to a particular page after suffering many websites than one

website and finally to one page. Based on framework given by P. Kotler (2003) and Laudon & Traver (2016) and identified constructs (Table 1), a theoretical model has been proposed for research purpose (Figure 1). Proposed research model exhibits pre, during and post purchase stages of online consumer buying process. Here construct buying intention (W) is defined as a situation when an individual desire to buy a particular product or service through the website (Fygenson & Pavlou, 2006; Chen & Dibb, 2010) so various website attributes (Steuer, 1995) has been integrated. During online shopping lack on intention (W) may restrict buyers' decision (D) to shop online (He et al., 2008). Similarly, buyer's decision (D) stage is actual purchasing process when consumer finally order product online (Stern & Stafford, 2006). Based on literature theoretical online consumer behaviour model (Fig. 1) has been proposed.



The following subsection provide description of each construct along with the theoretical justification for including them in the conceptual model and associated hypothesis.

Marketing Stimuli (M)

The original model of P. Kotler included traditional marketing mix influencing buyer's decision process. After that various follow up studies has been done to identify the impact of marketing stimuli on online consumer buying behaviour. Among those price sensitivity is a major characteristic of online shopping and consumers always look for value product online (Bellenger, 1980, Brassington & Pettitt ,2000; Jayawardhena et al. ,2007) with this easy transaction and availability of variety of products and services are two main other advantages of e-commerce (Lim & Dubinsky, 2004; Prasad & Aryasri, 2009). Consumer also prefer to do online shopping because of hassle-free shopping which can be done from anywhere and anytime by avoiding traffic, parking issues and long queues during rush hour (Childers et al., 2001). Therefore, it is expected that here is relationship between marketing mix/stimuli and buying intention. Hence the hypothesis is

H₁: Marketing mix/stimuli (M) will influence the online consumer buying intention (W).

Psychological Factors (C)

Scientific study of consumer behavior is known as consumer psychology (Mullen & Johnson, 2013). Psychological factors are internal individual factors such as motivation, perception, attitude, learning and personality (De Bono,2000).Online customer buying decisions are influenced by various psychological factors such motivation, perception learning ,attitudes, lifestyle and beliefs (Kotler et al.,1999; Kotler & Keller,2009). Perception about security and privacy drive away consumer from buying online (Ranganatham & Ganapathy, 2002) with this other type of risks include financial, product performance, privacy, time and convenience (Mishra,2009). Perceived convenience is a combination of three dimensions known as: time, place, and effort (Gehrt & Yale ,1993; Berry et. al ,2002; Seiders et.al,2007) which influence consumers buying decision. Hence the hypothesis is

H₂: Psychological factors (C) will influence the online consumer buying intention (W)

Social Factors (S)

Social factors can be defined as external people which impact consumer's purchase behaviour and it includes culture, sub culture, family, social class and reference groups (Belk, 1988). Perceived social pressure could be important factor influencing consumer behaviour (Ajzen, 1991). Researchers proved that social need is an important factor during online shopping (Shim et al., 2000). Parsons (2002) stated that social factors such as social experience outside home, communication with other, association peer group and status and overall are sense of authority e-consumers. In 2004, Rohm and Swaminathan identified social interaction as a significant motivator for e-shopping. The following hypothesis illustrate the relationship between these variables.

H₃: Social factors (S) will influence the online consumer buying intention (W).

Personal Factors (P)

Personal factors are unique to an individual such as demographic characteristics, lifestyle and situational factors (Bloch et. al, 2003). Gender, age, marital status, education, household income and residential location are important factors while doing online shopping (Mehta & Sivadas ,1995). Various focused studies on individual demographic factors identified impact of personal factors on online consumer buying behaviour. The following hypothesis illustrates the relationship between these variables.

H₄: Personal factors will influence the online consumer buying intention (W).

Buyer's intention (W) and Buyer's Decision (D)

The theory of reasoned action (TRA) have already suggested that consumer behaviour can be predicted by intentions that link directly by action, target and context (Ajzen & Fishbein, 1980). During online purchase consumer's intention in the web-shopping environment

strengthen the consumer's intention to carry out a particular purchasing behaviour using internet (Salisbury et al. 2001). Further researches defined online purchase intention as a situation when an individual desire to buy a particular product or service through the website (Chen & Dibb 2010; Fygenson & Pavlou, 2006). Consumer's intention can predict the actual online shopping behaviour (Pavlou & Fygenson, 2006; He et al., 2008; Orapin, 2009; Roca et al., 2009). During online shopping lack on intention may restrict consumer to shop online (He et al., 2008). Though various literature suggested that online shoppers largely motivated by convenience but actual buying may not significantly impacted by psychological factors (Brown et al.,2003) and other factors such as product type or prior purchase may influence final purchase. Hence the hypothesis is

H₅: Buyer's intention (W) influence the buyer's actual decision (D).

4. RESEARCH METHODOLOGY

Various research approaches (Galliers & Land, 1987; Mingers,2001) have been evaluated and cross-sectional survey has been selected to examine the hypothesis and validate the proposed theoretical model for online consumer buying behaviour. For collecting data six tier-III cities from Maharashtra have been selected based on population density, internet penetration and geographical location.

4.1 Research instrument

Data were collected employing a self-administered questionnaire. Sample of respondents were drawn from all six cities and out of collected 102 sample 78 have been chosen for analysis. Random sampling was done for data collection via structured questionnaire.

Development and validation of the research instruments

The development of survey instrument comprised three components which includes, exploratory stage, validity and instrument testing. In exploratory stage appropriate items and new items have been selected based on existing literature review (Table 2).

TABLE 2
DETAILS OF ITEM ADOPTED IN THREE STAGES OF DECISION MAKING PROCESS

Construct	Scale Adopted from	Item	Item Description
Personal Factors	Reddy & Srinivas, 2015; Richa, D., 2012; Fram & Grady, 1997; Kunz, 1997.	P1	Gender
		P2	Age
		P3	Marital Status
		P4	Income
		P5	Education
		P6	Occupation
		P7	Family Size
		P8	Computer Skills
Psychological Factors (Convenience)	Kotler et al., 1999; Kotler & Kelle,2009	C1	"I like to do online shopping because "[It saves time]
		C2	"I like to do online shopping because "[I can shop from anywhere (Convenience)]
		C3	"I like to do online

Marketing Stimuli	Constantinides , E. ,2004		shopping because "[I can do shopping anytime (24/7) (Convenience)]
		C4	"I like to do online shopping because "[It is hassle free than traditional shopping (Saves travelling cost and parking cost)]
		C5	"I like to do online shopping because "[It takes less time]
		M1	"I like to do online shopping because "[I get better price /offers online]
		M2	"I like to do online shopping because "[I get better assortment / variety of products/service]
Social Factor	Parsons,2002	M3	"I like to do online shopping because "[I get branded products online]
		M4	"I like to do online shopping because "[Products are not available on local retail outlets]
		M5	"Promotional Offers (Such as Big Billion Day etc.) influence me to shop online"
		S1	"I like to do online shopping because "[I do not like to interact with salesman/shopkeeper (push factor)]
		S2	"I like to do online shopping because "[Because my friends/family members/groups also do online shopping]
Buying Intention (During Purchase Selection of Website) (Chen et. al 2010; Fygenson & Pavlou, 2006)	Park & Kim,2003; Constantinides , E.,2004.	W1	Website Design
		W2	Website security / Payment Security
		W3	Fast Uploading
		W4	Ease to use website
		W5	Website Reputation / Image
		W6	Delivery Time
		W7	Return Policies and after Sales Service / Guarantee / Warranties
		W8	Online Customer Reviews/ Feedback/ Reviews on Social Networking Website
		W9	Promotional Offers (Sales / Discount Coupons)
		W10	Friends / Family Members Suggestions
Buying Decision (D) (Actual Buying	Kotler, P., 2003)	D1	Price
		D2	Quality / Variety of Product
		D3	Brand
		D4	Return

Process)	Policies/After Service / Guarantees / Warranties	Sales
	Social Media	
D5	Reviews / online Reviews	Other
D6	Delivery Time	
D7	Family / Friends Suggestions	

To validate the scale further 16 experts in the field of online retailing have been interviewed for face validity (Flood and Carson, 1993 p.46). Group of experts assesses the measuring instrument by open ended questionnaire and collected data has been further analysed by qualitative analysis software QDA Miner Lite. Based on literature review key words has been coded and run on QDA Miner and results indicated that both Marketing Stimuli (75% cases) such as price, offers, discounts, variety, availability and psychological factors (75% cases) such as three dimensions of convenience known as time, place, and effort (Zaltman, 1971; Etgar, 1978; Yale & Venkatesh, 1986; Gehrt and Yale, 1993; Kotler, 2005) influence consumers positively while psychological factors (62.5%) such as lack of trust, lack of touch and feel and security issues impact consumers negatively followed by other marketing stimuli (37.5% cases) such as return policies, delivery time and fake products. Most of the experts said that website features (75% cases) such as brand name, offers, service, guarantee and warranties and delivery time are most important reasons while selecting a website, while other factors such as advertisement and friends and family suggestions also contribute moderately (56.3%). Reliability test (Table 3) indicated that there is internal consistency as value of Cronbach's alpha is >0.7 in all cases and it indicated high reliability.

TABLE 3 RELIABILITY OF MEASUREMENTS (N=76)

Constructs	Number of items	Cronbach's Alpha	Type
Marketing Stimuli (M)	5	.702	High reliability
Psychological Factors (C)	5	.798	High reliability
Social Factor (S)	2	.794	High reliability
Website Factors / Buying Intention (W)	10	.808	High reliability
Buyer's Decision (D)	7	0.771	High reliability

4.2 Research Synthesis

There was approximately equal respondents from each city. Out of 78 respondents 54 were male respondents and 24 were female respondents. Out of 78, 15 were less than <= 20 year of age, 46 were between 21-34 years, 10 were from age group of 35-49 year while rest were above 49 years. Out of 78, 31 were married while 46 was unmarries and one opt not to answer. Most of the respondents (50) were working profession followed by 23 students and rest fall in other categories. Most of the respondents were post graduate and above (34) and 29 were undergraduate followed by 13 having education up to Higer Secondary School (HSS)/Secondary School Certificate(SSC) 22 respondents belonged to income bracket of < 250000

Rs./year, while 27 belonged to 250001-500000 Rs./year group, 18 belonged to 500001-1000000 Rs./Year while only 8 respondents belonged to >1000000 Rs./Year group. Out of 78 only 2 were not aware about internet while rest 76 were aware about internet. Out of 76, 42.3% rate their proficiency moderate, while 37.2% respondents rate themselves experts while rest put themselves in basic knowledge. And 78.4% of respondents were using internet for more than 3 years. Most of the respondents were using internet more than 2 hours per day (55.3%) While asking them why they use internet, finding using multiple response analysis in SPSS, showed that Information gathering (21.9%) and social networking (21.5) was most important reason for using internet. While asking the about online shopping out of 76 respondents 75 respondents were aware about online shopping. Result suggested that Tier-III cities consumers are aware about online retailing/shopping. Most of the respondents (44.3%) said that they came to know about online shopping while internet browsing while others (31.8%) by friends and family member's suggestions and rest (23.9%) became aware about online shopping by TV and Print advertisements. Out of 76 respondents 67 (88.2%) have done online shopping while 9 (11.8%) never done online shopping. And to do online shopping mobile phone was most preferred mode (75.8%) then desktop/laptop (24.2%). The standardized coefficients indicated by the beta value which indicates the measure of how strongly each predictor variable influences the criterion (dependent) variable. In five selected marketing stimuli, variety ($\beta=0.218$) and availability of product ($\beta=0.213$) are most important marketing stimuli as both having highest beta value. In case of psychological factors convenience of doing shopping from anywhere and less time consuming are most important factors influencing consumers for doing online shopping. In demographic factors marital status indicated negative highest beta value=-0.395 and $p < 0.05$, so it can be concluded marital status have negative correlation with buyer's purchase intention. Further Spearman Correlation Coefficient (ρ) value for proficiency and material status is significant and in both the cases $p < 0.05$ so it can be concluded that computer proficiency and material status influence online consumer buying behaviour. In social factor it is observed that factor S1 is having more beta value = 0.347 than S2 so it can be concluded that family or friends do not influence online consumer buying behaviour but consumer may like to do online shopping to avoid sales person. Correlation between consumer's buying intention (W) and actual buying decisions (D) has been tested result shows Spearman Correlation Coefficient (ρ) = 0.604 and $p < 0.05$, which is very significant. So, it is concluded that there is significant relationship between buyer's intention (W) and actual decision-making process (D) (Table 6). Total five hypothesis were tested to examine if the independent variables significantly explained the dependent variables. Table 4 indicates the result while Table 5 shows the indicates Spearman's rho (ρ) and Sig (2-tailed).

TABLE 4 HYPOTHESIS TESTING

Hypothesis		
H ₁	Marketing mix/stimuli (M) will influence the online consumer buying intention (W)	Rejected
H ₂	Psychological factors (C) will influence the online consumer buying intention (W).	Accepted
H ₃	Social factors (S) will influence the online consumer buying intention (W).	Rejected
H ₄	Personal factors will influence the online consumer buying intention (W).	Gender - Rejected Age- Rejected Marital S -Accepted Occupation - Rejected Education - Rejected Income -Rejected Family - Rejected Proficiency- Accepted
H ₅	Buyer's intention (W) influence the buyer's actual decision (D).	Accepted

TABLE 5 CORRELATIONS WITH BUYING INTENTION (W)

	Spearman's rho (ρ) and Sig (2-tailed)
Marketing Stimuli (M)	(ρ) = 0.192 p=0.145
Psychological Factor (C)	(ρ) = 0.347 p=0.009
Social Factor (S)	(ρ) = 0.251 p=0.093
Buyer's Decision (D)	(ρ) = 0.604 p=0.000

(Source: SPSS result)

Statistical analysis concluded that psychological factors (C) impact consumer buying decision during online shopping supporting some previous researches and positive buying intention leads to actual buying (D).

5. CONCLUSION

Study is able to give a view about online consumer buying behaviour of consumers of tier-III cities of Maharashtra. Study indicated that consumers of tier-III cities do shop online supporting the earlier report by eBay's India Census (2014) and convenience elements (Ahmad, 2002; Monsuwe et al., 2004; Wang et al., 2005; Jayawardhena et al., 2007) influence consumers positively to buy online. This research supports various studies done on online Indian consumer buying while on other side it also contradicts with some existing studies such as role of gender (Slyke et al., 2000; Stenstrom et al., 2008) and price (Karlsson et al., 2005). More detailed study need to be conducted to reach on more authentic conclusion as this study was restricted to limited geographical area. Overall this study helps in

understanding Indian consumer's online shopping behaviour in emerging tier-III cities of Maharashtra.

6. SCOPE AND LIMITATIONS OF THE STUDY

The scope of the study is limited to population of selected Tier-III cities of Maharashtra, which is defined by ministry of finance in July, 2015. The sample for the study is limited to only six selected Tier-III cities / district named Raigad (Alibaugh), Satara, Ahmednagar, Jalgaon, Chandrapur and Latur from Maharashtra, one state of India. With this research is also very general not very specific to any particular category of products or service. Secondly limitation is data was collected by convenient sampling which may lead to biasness, so there is scope of improvement. Further detailed research with greater sample size will give more comprehensive conclusion for online consumer buying behaviour.

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